

## Disclaimer

The Professional Provident Society Holdings Trust No. IT 312/2011 (PPS Holdings Trust) is a Registered South African Trust. PPS Investments (Proprietary) Limited Reg. No. 2005/029098/07 (PPS Investments) – Licence No. 39270. Professional Provident Society Insurance Company Limited Reg No. 2001/017730/06 (PPS Insurance). Professional Provident Society Short-Term Insurance CompanyLtd Reg. No. 2005/005531/07 (PPS Short-Term) - Licence No. 46274

The information provided in this document is subject to the terms and conditions applicable to any policy issued by PPS Insurance and its subsidiaries. In terms of the Financial Advisory and Intermediary Services Act, FSPs should not provide advice to investors without appropriate risk analysis and after a thorough examination of a particular client's financial situation. We endeavour to provide accurate and timely information but we make no representation or warranty, express or implied, with respect to the correctness, accuracy or completeness of the information and opinions. We do not undertake to update, modify or amend the information on a frequent basis or to advise any person if such information subsequently becomes inaccurate. In the event that specific collective investment schemes in securities (unit trusts) and/or their performance is mentioned please refer to the relevant fact sheet in order to obtain all the necessary information in regard to that unit trust. PPS Investments will not be held liable or responsible.

PPS Insurance, PPS Short-Term Insurance, PPS Investments are Authorised Financial Services Providers: PPS Endowment Plan, PPS Living Annuity and PPS Provider™ are long-term insurance policies issued by PPS Insurance. All information and opinions provided are of a general nature and are not intended to address the circumstances of any particular individual. We are not acting and do not purport to act in any way as an adviser or in a fiduciary capacity. Any representation or opinion is provided for information purposes only.

## Additional information:

PPS boasts in excess of 300,000 members who enjoy access to a comprehensive suite of financial and healthcare products that are specifically tailored to meet the needs of graduate professionals.

PPS is the largest South African company of its kind that still embraces an ethos of mutuality, which means that it exists solely for the benefit of its members. Thus, PPS members with qualifying products share in all the profits of PPS Insurance via annual allocations to the unique PPS Profit-Share Account and those who have PPS Investments products can also share in the profits of PPS Investments.

PPS membership provides access to the following tried, tested and trusted products and services: PPS Insurance, PPS Short-Term Insurance, PPS Financial Planning, PPS Investments and Profmed Medical Scheme. Visit www.pps.co.za for more information.

PPS is an authorised financial services provider.