



INVESTMENTS

Savings solutions by PPS Investments

Established in 2007, PPS Investments is the savings and investment provider of choice for graduate professionals.

Through rigorous research and analysis, PPS Investments provides investors with an informed selection of transparent and flexible solutions towards the creation and management of long-term wealth.

Quality solutions for every need

The solution you choose depends on your goals, your personal circumstances and when you'll need access to your money. It is easier to ascertain how much you need to save once you've determined what you'd like to achieve and by when. It is also dependent on how much you can afford to invest. In some cases it may be worth re-evaluating your budget to allow for increased levels of savings.

Your savings solutions

Savings objective	"Saving for a specific goal"	"Supplementing retirement savings"	"Saving to create wealth"	"Saving for retirement"		"Preserving your retirement savings"	"Managing your retirement"	
Savings solution	PPS Investment Account	PPS Tax Free Investment Account	PPS Endowment Plan	PPS Personal Pension	PPS Retirement Annuity	PPS Preservation Funds	PPS Living Annuity	Vested PPS Profit-Share Account
Savings time horizon	Short- to medium-term savings	Long-term savings	Medium-term savings	Long-term savings	Long-term savings	Accessible at retirement	Income accessible from retirement	n/a
Minimum recurring premium per month	R500*	R500* (contributions are capped at R2 750 for the month)	R500*	R500*	R500*	n/a	n/a	n/a
Minimum lump sum	R2 000	R2 000 (contributions are capped at R33 000 for the tax year)	R10 000	R10 000	R10 000	R50 000	R100 000	n/a
Benefits	Flexible, no minimum investment periods or restrictions	Tax-free growth benefits	Tax efficiency, disciplined investing and direct payment to your beneficiaries upon death	Tax efficiency, restricted access to your savings and consolidation of unit trusts and direct share investments	Tax efficiency, restricted access to your savings and consolidation of unit trusts and direct share investments	Tax efficiency, flexible structure and consolidation of unit trusts and direct share investments	Opportunity for continued investment growth and greater control in managing your retirement savings and adapting to your living conditions	If you are a qualifying PPS member, the more you invest in our solutions, the greater your potential to earn profits into your PPS Profit-Share Account. At retirement, all profits allocated to your PPS Profit-Share Account will be accessible via your PPS Vested Profit-Share Account.

*The minimum recurring debit order amount if you are under the age of 30 is R200 per month, which should be escalated to the normal minimum of R500 per month after your 30th birthday.

Throughout every lifecycle



Bespoke investment funds

Select your underlying investment from our range of funds

Within each of these savings solutions, you may select from a range of funds by PPS Investments. A brief overview of these funds is provided below, although it is recommended that you consult with a PPS Investments accredited financial adviser to select a fund or funds best suited to your needs.

Alternatively, we also provide access to other carefully selected funds that are offered by some of South Africa's top ranked FSCA-approved unit trusts.

Please refer to the fund factsheet / minimum disclosure document on www.ppsinvestments.co.za for detailed fund information.

Fund objective	Optimise outperformance			Target inflation			Track an index
	PPS Enhanced Yield Fund	PPS Balanced Fund of Funds	PPS Equity Fund	PPS Conservative Fund of Funds	PPS Moderate Fund of Funds	PPS Managed Flexible Fund of Funds	
Fund	PPS Flexible Income Fund	PPS Global Balanced Fund of Funds					PPS Balanced Index Tracker Fund
Suggested investment period	1 - 3 years	5 years	7 years	3 years	5 years	7 years	5 years
Risk	Low to medium	Medium to high	High	Low	Medium	High	High

Your family can earn profits too

Link your family for boosted profits via their
OPN
solutions

Qualifying PPS members who invest with us are not only assured of the highest quality of investments solutions, but also receive profit allocation based on the assets held with PPS Investments.

Linking

If your children do not yet have an OPN solution, why not consider also opening an OPN Investment Account, OPN Tax Free Investment Account or OPN Endowment Plan in their names to save for their education?

What's more!

As a qualifying PPS member you can link your child(ren) and/or spouse's OPN investment solutions held with PPS Investments to your PPS member number. Therefore, the assets used to calculate your profit allocation from PPS Investments would include the linked assets.

Talk to us

If you need more information or would like to make an investment, please consult your PPS Investments accredited financial adviser.

Alternatively, feel free to contact us directly. We are ready to assist with any queries you may have.

Contact us on 0860 468 777 (0860 INV PPS) or at clientservices@ppsinvestments.co.za.

www.ppsinvestments.co.za

DISCLAIMER:

All information and opinions provided are of a general nature and are not intended to address the circumstances of any Financial Service Provider's (FSP) clients. Kindly note that this does not constitute financial advice. In terms of the Financial Advisory and Intermediary Services Act, an FSP should not provide advice to investors without an appropriate risk analysis and a thorough examination of a particular client's financial situation. The information, opinions and any communication from the PPS Investments Group [PPS Investments Proprietary Limited, PPS Multi-Managers Proprietary Limited, PPS Investment Administrators and PPS Management Company (RF) Proprietary Limited] whether written, oral or implied are expressed in good faith and are not intended as investment advice, neither does it constitute an offer or solicitation in any manner. If you need more information or would like to make an investment, please consult your PPS Investments accredited adviser. Alternatively, feel free to contact us directly on 0860 468 777 (0860 INV PPS) or at clientservices@ppsinvestments.co.za. For more information on any of our funds please refer to the Minimum Disclosure Documents of the specific fund available on the PPS Investments website www.ppsinvestments.co.za.

Professional Provident Society Insurance Company Limited, the ultimate holding company of PPS Management Company, is a member of the Association for Savings & Investment SA (ASISA). As such we are committed and adhere to the General Codes, Standards and Principles of the ASISA as updated from time to time.

PPS Investments (39270), PPS Multi-Managers (28733) and PPS Investment Administrators (45924) are licensed Financial Services Providers operating under the supervision of the Financial Sector Conduct Authority (FSCA) to provide a service to our investors in line with regulation and industry standards.

PPS Management Company is a licensed collective investment scheme manager, in terms of which it is duly authorised and governed by the Collective Investment Schemes Control Act 45 of 2002, to operate unit trust portfolios.

PPS Investments and its subsidiaries will not be held liable or responsible for any direct or consequential loss or damage.