



FOR PROFESSIONALS
SINCE 1941

**FINANCIAL
ADVISORY**





ABOUT PROFESSIONAL PROVIDENT SOCIETY

PPS is the only financial services company in South Africa that has focused exclusively on graduate professionals, since 1941. PPS is a fully-fledged financial services company offering a suite of products and services exclusively to graduate professionals with a qualifying four-year degree or equivalent.

Unlike most financial services providers in South Africa, PPS is not listed on the stock exchange and has no external shareholders – instead, PPS operates under the ethos of mutuality and all PPS's profits are allocated to PPS members with qualifying products on an annual basis by way of allocations to their PPS Profit-Share Accounts.

PPS has shared R25 billion in profits with its members over the last 10 years.

PPS is recognised as a company of value, repute and integrity by lawyers, doctors, accountants, engineers and many other professions. They know that PPS is exclusively there for them and their families through every stage of their lives – from graduation to retirement and beyond.

PPS FINANCIAL ADVISORY

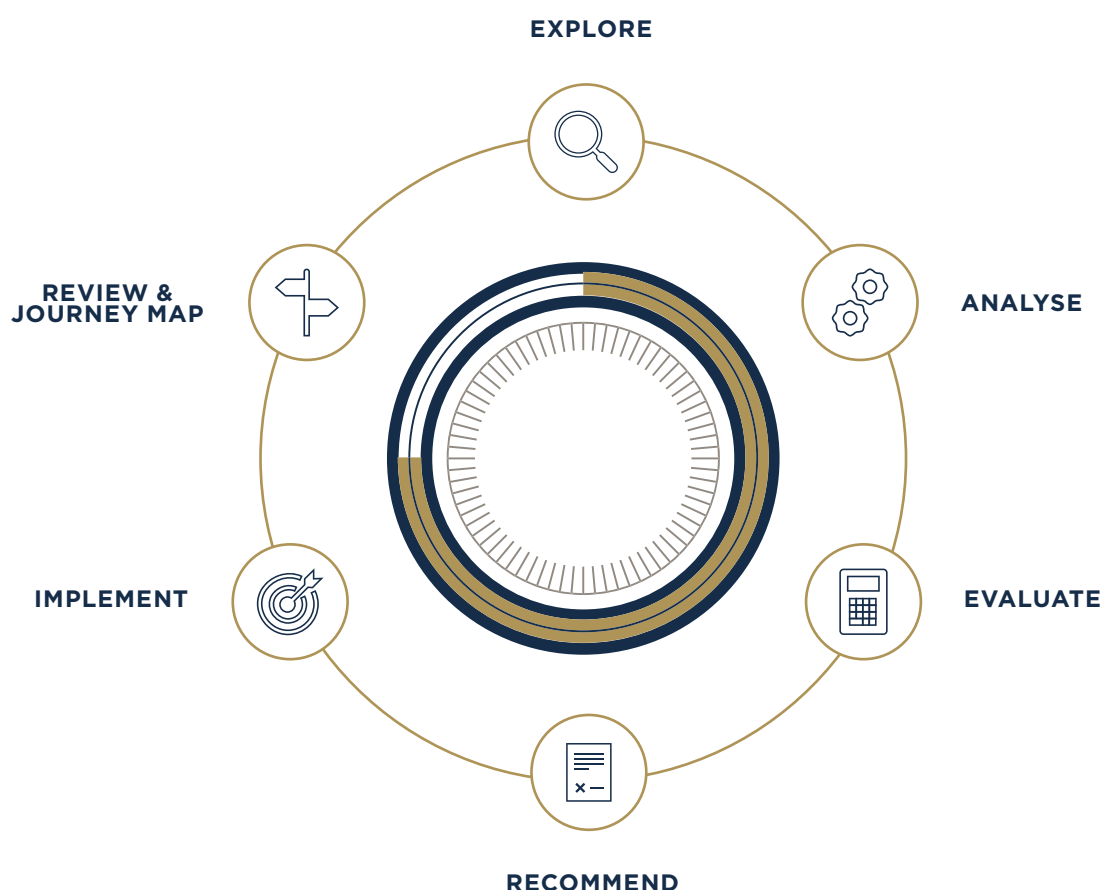
“It’s not about the years in your life, it’s about the life in your years.” – Adlai Stevenson

At PPS our key focus is to enhance our members’ quality of life, by providing you with tangible advice that adds real value. We are a team of financial experts providing holistic financial advice exclusively to graduate professionals to help you live the life you deserve to live.

Once we understand your specific needs and requirements, we match them with the appropriate PPS financial adviser who will offer you the most suitable service, based on where their expert knowledge lies.

Advising Through Understanding

Our advice process has been customised to the needs of graduate professionals, and tailored specifically to the individual needs of our members.



FINANCIAL SOLUTIONS WITH YOU IN MIND

We offer advice on a range of financial planning solutions and offer the entire suite of PPS products designed exclusively for the graduate professional.



Risk Insurance Planning

Risk Insurance Planning is the process of planning for an unforeseen event like the death, disability or severe illness of a breadwinner or business owner. We can help mitigate the impact of unexpected events with lifestyle protection for you and your family.



Savings and Investment Planning

Savings and investments have different purposes, but both are crucial to ensure you reach your financial goals in the short, medium and long term. The longer you invest, the more potential your money has to compound interest. Saving and investing are fundamental to financial security.



Estate and Legacy Planning

Everyone will have a legacy to leave behind when they die. The question is, what will that legacy be? Real legacies aren't left behind; they're built. Legacy planning is about taking control and proactively creating the legacy you'll ultimately leave behind. A basic estate plan can protect and grow assets during your lifetime as well as ensure that those assets are available to provide for loved ones after your death.



Tax Planning

Tax Planning is an essential part of a financial plan. Once financial advisers have identified their clients' tax pitfalls, a holistic planning schedule can incorporate recommended tax-efficient products and reduce their tax payments. Taxes are complicated and demand an integrated approach to financial planning. You cannot view tax and tax relief in isolation – you may be maximising the relief in one area of your financial life, only to increase your liabilities elsewhere.



Retirement Planning

You only have about 480 pay cheques from the time you start working at age 25 to the time you retire at 65. Since you will live until about 85, you will need to fund an income for the next 240 months, at least. The only way to reach that is to start early and select the correct investment strategy.



Short-term Insurance Planning

This insurance option lets you cover material possessions such as your house, car, cellular phone, furniture, etc., against loss due to events such as fire, burglary or damage. This protection planning applies to individuals and businesses.



Business Planning

Business Planning looks holistically at your legacy plan – who takes over your business when you're not there, and your tax planning – maximising tax efficiency far more than an employed person. It ensures that your business is covered against accidental damage, personal liability, etc.



MEMBERS RECEIVE

- Direct access to your personal financial adviser
- A personal meeting with your financial adviser at least once a year
- Access to a range of experts
- Access to products and solutions exclusively for graduate professionals
- Ongoing review of your financial plan
- Financial and relevant key updates
- Mutuality through the PPS Profit-Share Account

ASK YOURSELF THE FOLLOWING:



Imagine that you are financially secure and that you have enough money to take care of your needs, now and in the future. How will you live your life?



Now imagine that you visit your doctor who tells you that you have 5 to 10 years to live. How would you feel about dying within this time but without experiencing any symptoms?



Finally, imagine that your doctor tells you with the news that you only have 24 hours to live. How would you feel about facing your mortality now?

If you have difficulty answering any of these questions, please contact PPS for more information on how we can help you.





Contact Us

We are a team of financial experts providing holistic financial advice exclusively to graduate professionals, families and colleagues to help you live the lives you deserve to live.

For more information or advice, contact us at **0860 123 777 (option 0) | lifepan@pps.co.za**



Disclaimer: Kindly note that this does not constitute financial advice; the information provided is purely informational. In terms of the Financial Advisory and Intermediary Services Act, an FSP should not provide advice to investors without an appropriate risk analysis and thorough examination of a client's particular 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 Proprietary Limited (RF)], whether written, oral or implied are expressed in good faith and not intended as investment advice, neither do they constitute an offer or solicitation in any manner.

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