



INVESTMENTS

# PPS ENDOWMENT PLAN

INVEST FOR LONG-TERM  
WEALTH CREATION



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THE PPS ENDOWMENT PLAN IS  
A STRUCTURED INVESTMENT  
CENTRED ON THE OBJECTIVE OF  
LONG-TERM WEALTH CREATION.

## WHAT ARE THE BENEFITS?

### TAX EFFICIENCY

- You receive tax advantages if your marginal tax rate is more than 30%.

### NO TAX REPORTING RESPONSIBILITY

- All taxes payable is levied within the investment and this means that your tax considerations are automatically taken care of.
- The investment proceeds are tax-free in your hands.

### DISCIPLINED INVESTING

- By committing to remain invested for a set period (minimum of five years), you can stick to your savings strategy.
- For the first five years of your investment, you will have limited access to your savings to ensure that these amounts remain invested as you intended.

### STRUCTURE WITH FLEXIBILITY

- While you will be saving with discipline, you still have the flexibility to adapt to changes in your personal circumstances.
- You can adjust your contributions and make changes to your unit trust selection at any time without incurring a fee.

### DIRECT PAYMENTS TO BENEFICIARIES UPON YOUR DEATH

- As the life assured on the plan, your loved ones will receive immediate access to your savings upon your death. This will also save your estate in executor's fees.

## WHO IS THIS SOLUTION SUITED TO?

The PPS Endowment Plan is suited to investors with a marginal tax rate of more than 30% who are willing to remain invested for at least five years and are comfortable with limited insolvency protection. It may be a suitable if you are looking for a tax-efficient way to save towards lifestyle goals and do not require an unrestricted investment.

## WHY CHOOSE PPS INVESTMENTS?

We are a subsidiary of PPS, a mutual organisation that offers a wide range of bespoke financial solutions exclusively to graduate professionals, including wealth management services, insurance and fiduciary services.

As a mutual organisation, PPS shares 100% of its profits (from all its subsidiaries) among its qualifying members.

As the preferred wealth management services provider of choice for graduate professionals, we offer a suite of transparent and flexible investment solutions geared towards the creation and management of long-term intergenerational wealth supported by an experienced team that is driven by passion, accountability and integrity.

When you invest with us (as a qualifying member) you will receive profit allocations based on your investment portfolio which means that the more assets you have invested with us, the more profit allocations you would earn. You can also earn additional PPS profit share allocations when you link your child(ren) and/or spouse's OPN investment solutions to your PPS member number.







INVESTMENTS

# WEALTH AWAITS

If you need more information on the PPS Endowment Plan, please consult your PPS Investments accredited financial adviser.

Alternatively, feel free to contact us directly.

**Contact us on 0860 468 777 (0860 INV PPS) or at [clientservices@ppsinvestments.co.za](mailto:clientservices@ppsinvestments.co.za).**

**[www.ppsinvestments.co.za](http://www.ppsinvestments.co.za)**



\*Qualifying members share in the profits of PPS

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