



INVESTMENTS

OPN ENDOWMENT PLAN

INVEST FOR LONG-TERM
WEALTH CREATION

A man in a blue shirt is holding a woman in a patterned top and white shorts on a beach. A small white dog is in the foreground. The background shows a beach, ocean, and mountains. The image is overlaid with a purple circular graphic and a purple semi-transparent rectangle containing text.

OPN ENDOWMENT PLAN

THE OPN 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 OPN 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 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?

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

As a wealth management services provider of choice, PPS Investments offers you a suite of transparent and flexible investment solutions geared towards the creation and management of long-term intergenerational wealth. To achieve this, you are supported by an experienced team that is driven by passion, accountability and integrity.

As a mutual organisation, PPS shares 100% of its profits among its qualifying members. As a discerning investor with qualifying OPN investment solutions, you can be linked to your family's (your child, spouse, life partner or parent) PPS member number and they will earn additional profit share allocations.

Visit our website for more information on PPS Investments, and the solutions we offer.





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WEALTH AWAITS

If you need more information on the OPN 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.

www.ppsinvestments.co.za



*Qualifying members share in the profits of PPS

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