



INVESTMENTS

OPN PRESERVATION PLANS

PRESERVE YOUR RETIREMENT SAVINGS
WHEN YOU CHANGE JOBS

OPN PRESERVATION PLANS

THE OPN PRESERVATION PLANS ARE SPECIFICALLY DESIGNED TO PRESERVE AND GROW YOUR RETIREMENT SAVINGS FROM A PENSION OR PROVIDENT FUND WHEN YOU CHANGE EMPLOYERS.

WHAT ARE THE BENEFITS?

TAX EFFICIENCY

- You do not pay tax when transferring from a pension or provident fund into a preservation fund.
- Tax exemptions apply within your investment and a portion of your investment proceeds is tax-free.
- You will benefit from tax exemptions on capital gains, interest and dividends.

DISCIPLINED INVESTING

- By committing to keep your retirement savings invested for a set period, you can ensure that you stick to your retirement savings strategy.
- This will help you work towards a financially secure retirement.
- Your savings will remain invested at least until the age of 55. This ensures that you keep the money you've put towards your retirement set aside and that it has enough opportunity to grow for as long as possible.

CONTROLLED ACCESS TO YOUR SAVINGS

- You will be allowed to make one withdrawal from your investment if you made no withdrawals prior to preservation.

CONSOLIDATE YOUR UNIT TRUST AND SHARE INVESTMENTS

- You have access to unit trusts from a range of PPS Funds and a premium selection of local asset managers.
- You can also invest in listed securities through the PPS Managed Share Portfolio, which is offered in conjunction with a professional stockbroker.

WHO IS THIS SOLUTION SUITED TO?

The OPN Preservation Plans are suited to investors who are seeking a tax-efficient way to preserve accumulated retirement savings when leaving a pension or provident fund. They may be a suitable if you are willing to remain invested until age 55, are comfortable that you will be restricted to a single pre-retirement withdrawal, you are seeking tax benefits and insolvency protection as you save towards retirement. You should also be comfortable with the requirement to purchase post-retirement income with at least two thirds of your investment proceeds.

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 about the OPN Preservation Plans, 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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