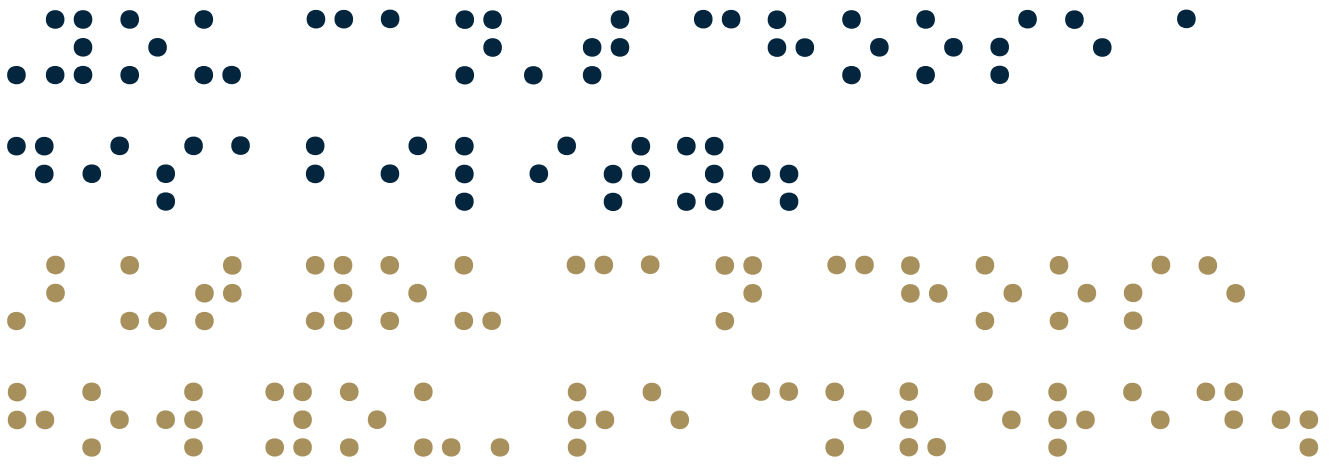


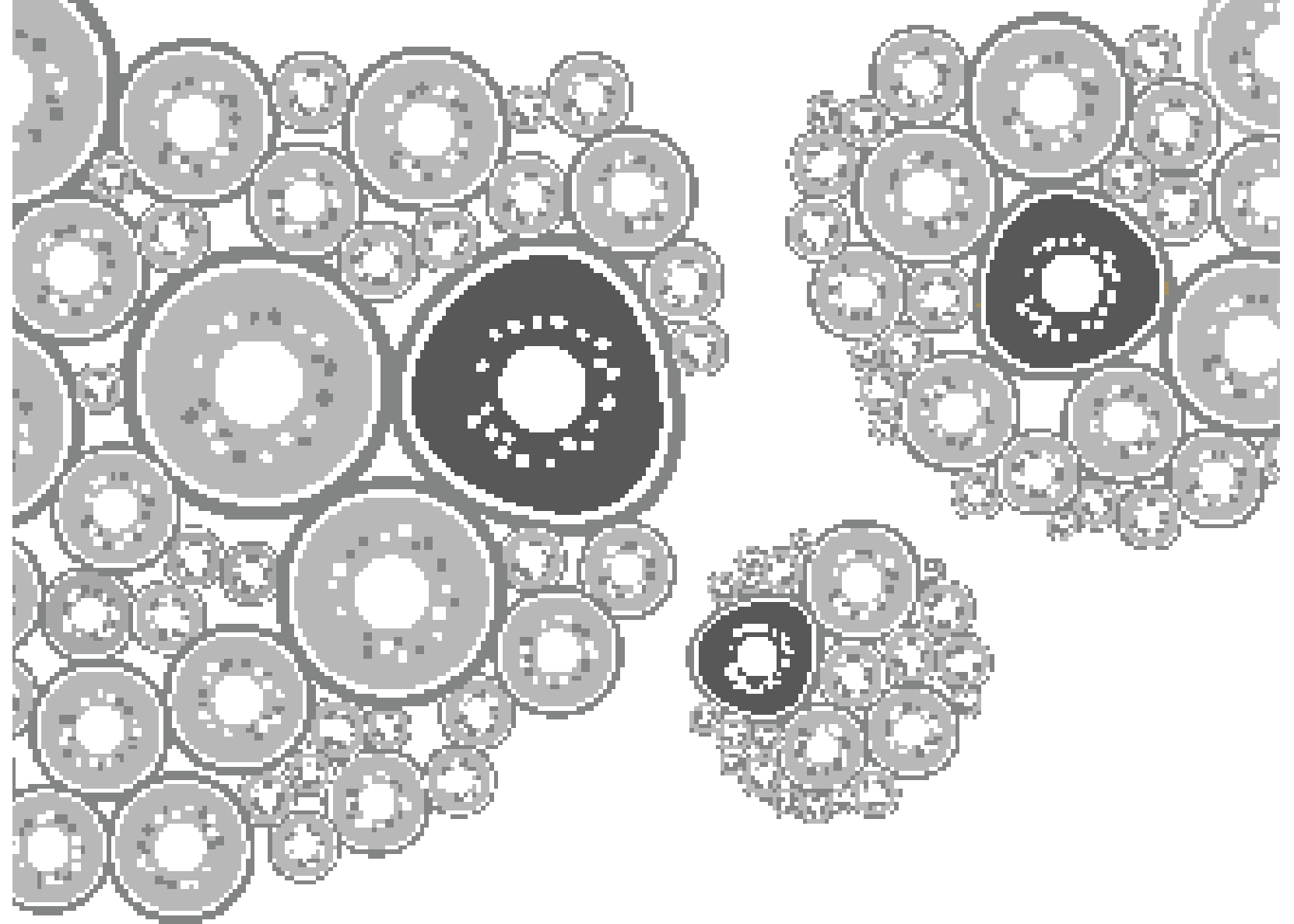
**YOU CAN'T CHOOSE A DISABILITY.
BUT YOU CAN CHOOSE HOW YOU'RE COVERED.**

PPS DISABILITY COVER





YOU CAN'T CHOOSE A DISABILITY
BUT YOU CAN CHOOSE HOW YOU'RE COVERED:



IT'S YOUR DECISION.

At PPS, we offer tailored solutions to graduate professionals that enable them to make informed decisions. You can't choose your disability, but you can choose how you're covered. It is for this reason that we have enhanced our disability cover.

Because disability includes more than your inability to work, we want to assist you with our new tailored offering. So, in addition to your occupational disability benefit, we have added a new functional disability benefit. This can be added to your current bouquet of cover or taken individually.

HOW CAN OUR BENEFITS COVER YOU?

Our benefits give you access to truly comprehensive cover. This cover goes beyond looking at occupational disability to include how the disability affects your ability to function. PPS now provides you with an option to cover yourself against occupational or functional disability, or both. Here is how they differ:

FUNCTIONAL DISABILITY

This benefit covers the outcome of an illness or injury that affects your ability to perform your day to day functions, even if you are still able to perform your professional duties. Objective medical evidence is used to determine the severity of the disability. Based on the impact of the disability the benefit will pay 25%, 50%, 75% or 100% of the benefit amount. The benefit may be used to fund lifestyle adjustments and costs of medical treatment and potential loss of income. E.g an office administrator with stage 2 breast cancer, might still be able to work, but could experience difficulty in physical activities like walking for prolonged periods or doing work around the house.



OCCUPATIONAL DISABILITY

Covers your inability to perform your occupational duties and does not consider how your day to day functioning, e.g. ability to wash yourself, take care of the children, etc. is impacted. The condition has to be total and permanent and pays out 100% of the benefit amount. The benefit replaces the loss of income, as you will not be able to practice your occupation.



WHY COVER YOURSELF FOR BOTH?

As you cannot choose a disability, you have no way of knowing how a disability might affect your ability to function and/or do your job. Having both benefits provides you with more comprehensive cover, which means greater peace of mind as you add an additional layer of claims assessment in your time of need.



HOW DOES OUR FUNCTIONAL AND OCCUPATIONAL DISABILITY WORK IN PRACTICE?

25 YEAR OLD AUDITOR

Medical Condition - Amputated right leg and thigh due to car accident.

Occupational Disability - No payment (Not totally unable to be an auditor).

Functional Disability - 50% of sum assured payable (Musculoskeletal claims category)



25 YEAR OLD CIVIL ENGINEER

Medical Condition - Amputated right leg and thigh due to car accident.

Occupational Disability - 100% payment (Unable to be an engineer).

Functional Disability - No payment (100% of benefit paid under occupational disability).



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WHAT MAKES OUR FUNCTIONAL DISABILITY BENEFIT UNIQUE?

PREMIUM DISCOUNTS:



If you have both the occupational and functional disability benefits, your claim assessment will first be against your ability to perform your occupation. If no claim is payable under this definition, as the residual effects of your disability might still mean that you're able to perform your duties, then the claim will be assessed against the functional disability criteria. As the benefit will pay under one of the definitions and there could be an overlap in the conditions, a premium discount is applied. This provides a single solution for your needs, with a single cover amount.

STAGE 2 CANCER:



PPS will consider a valid functional disability claim from stage 2 cancer, when the costs of recuperating are higher. This makes our benefit unique.

JOINT REPLACEMENTS:



When it comes to joint replacement, we consider claims from one joint replacement, if post operation, the functioning of the joint is not optimal.

COMPREHENSIVE CLAIMS ASSESSMENT:



Instead of considering the most severe medical criteria according to a medical condition, PPS considers ALL relevant medical criteria. This implies that a number of low severity medical outcomes that may not be a valid claim on its own, may lead to a significant claim in total.

PSYCHIATRIC CONDITIONS:



We also cover a broad range of psychiatric conditions including those that don't require institutionalisation, like mood disorders that are resistant to treatment and do not require you to be institutionalised.

PROFIT SHARE:



All profits that emerge from this new product will be returned to members every year, through the Profit-Share Account.

