



INVESTMENTS

OPN LIVING ANNUITY

MANAGE YOUR WEALTH
AFTER RETIRING

A photograph of an elderly couple smiling and sitting on a golf course. The woman is wearing a striped polo shirt and a white golf glove, and the man is wearing a light-colored polo shirt. They are both holding golf clubs. The image is overlaid with a semi-transparent purple circle and a horizontal white line.

OPN LIVING ANNUITY

THE OPN LIVING ANNUITY HELPS
YOU EFFECTIVELY MANAGE
YOUR RETIREMENT SAVINGS
AFTER RETIRING.

WHAT ARE THE BENEFITS?

OPPORTUNITY FOR CONTINUED INVESTMENT GROWTH

- By reinvesting your accumulated retirement savings to pursue additional investment returns, you could make your savings last for longer.

LEAVING A LEGACY

- Upon your death, the remaining capital value in your PPS Living Annuity is paid directly to your nominated beneficiaries.

ADAPT TO CHANGING LIVING EXPENSES

- You can change your annuity structure once a year according to your personal circumstances and change your unit trust selection at any time without incurring any transaction costs.

GREATER CONTROL IN MANAGING YOUR RETIREMENT SAVINGS

- You choose how much you want to withdraw from your retirement savings (between 2.5% and 17.5% of your investment value annually) and how often you receive these payments.
- You also choose which unit trusts to invest in.

WHO IS THIS SOLUTION SUITED TO?

The OPN Living Annuity is suited to retirees looking to invest their accumulated retirement savings to provide retirement income while offering the opportunity to generate further investment returns.

It is a suitable alternative if you do not require guaranteed income and are willing to take on some investment risk to target additional investment growth.

We encourage you to consult a financial adviser before making any post-retirement investment decisions.

KEY POINTS TO CONSIDER

- A OPN Living Annuity may be suitable if you do not require a guaranteed income; you are willing to take investment risk to target investment growth and are comfortable to assume responsibility for managing your retirement savings to ensure that it lasts during your retirement years.
- You need to carefully manage the income you draw relative to the investment return on your capital.
- Returns are not guaranteed and you bear the risk that your investment may not perform according to your expectations.

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 Living Annuity, 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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