



PPS – SUPPORTING YOU THROUGH THE TOUGH TIMES AND BEYOND



Dear valued PPS member,

The times we find ourselves in as a country and the world are extraordinary and uncertain, and are placing a tough financial burden on most professionals. We thank you for your continued loyalty to our society of professionals, and as a business that operates under the ethos of mutuality, we pledge our support and assistance to help you navigate this period and beyond.

The value of financial advice

At this time, your financial adviser is your most valuable partner to help you stay the course regarding your financial goals, and to choose the right solutions for your needs and those of your family.

As a holistic financial services provider exclusively for professionals, our accredited financial advisers can assist you with the full range of our service offering. We have tailored solutions for Financial Planning, Life Insurance, Sickness, Critical Illness and Disability cover, Short-Term Insurance cover, Medical Aid cover, Investments, as well as Wealth Management.

We understand the disruption that the national lockdown has had on the lives of our members. Because of this, PPS has put together various measures to help ease the impact on professionals like you.

Member support

PPS has developed a comprehensive protocol for addressing claims that are related to COVID-19. Your Sickness and Permanent Incapacity Benefit will cover claims that relate to illness as well as imposed quarantine, in line with the PPS COVID-19 claims protocol. You can rest assured in the knowledge that you are well covered through your PPS product offering. To learn more about what is covered and how to claim, you can visit our website, or you can access the claims protocol via this link: <https://www.pps.co.za/covid-19-coronavirus>.

Easing the financial burden on members

Should you have difficulty with keeping up with your premiums on any of your policies with PPS, we can advise that PPS has multiple mechanisms in place to ease the burden. This ensures that your long-term and short-term insurance cover remains appropriately in place, putting your mind at ease. We encourage you to contact us for assistance if needed, either through your financial adviser or by contacting us at memberservices@pps.co.za.

COVID-19 support to medical professionals

Many of our members are medical professionals who are in the frontline, fighting the COVID-19 pandemic. PPS has contributed R25 million towards supporting these professionals and helping to reduce the number of infections, which is a key national imperative.

This is used to secure starter packs of Personal Protective Equipment (PPE) that will be distributed to healthcare professionals, mostly in smaller healthcare practices that are not currently covered by the larger national initiatives. These starter packs consist of N-95* masks, surgical masks, gloves, aprons and visors that comply with recognised quality standards and are procured from SAHPRA-licensed suppliers.

We have also reserved an additional R25 million for potential additional direct initiatives in fighting the pandemic.

*Technical name: KN95 QFMKZ-ZX666-3 EN149:2001

Emergency assistance for Short-Term Insurance policyholders

In case of an emergency, our short-term insurance provides SOS services 24-hours a day, 7 days a week. Please speak to your Private Client Consultant for assistance, or dial the emergency assistance number 080 000 8773.

Medical consultations

In order to limit the possibility of exposure, Profmed medical aid offers an innovative solution for members who need to consult a doctor during this time. The Virtual Consultation function on the Profmed App will enable you to set up remote consultation without leaving your secure location.

Investments

Given the impact of the pandemic on markets both globally and locally, many investors are feeling uncertain and uncomfortable. We encourage our members to remain focused on their long-term financial goals and to consult their financial advisers before making decisions.

Being part of an organisation with a mutual ethos, PPS Investments offers you another way to earn additional Profit-Share. As a qualifying PPS Member, you are eligible to receive profit allocation based on your total qualifying PPS Investments assets. You can also link the investments of your children and spouse on the PPS Investment platform to your member number, to boost your qualifying assets. This platform offers a competitive sliding fee scale, where reduced annual platform administration fees apply.

The recently launched PPS Investments Family Network is a unique solution which offers you the opportunity to extend the benefit of access to these reduced administration fees to your immediate family members.

Wills, Trusts and Estate Planning

Nobody can predict the future, and the events of late are proof of this. In times like these it is important to talk about things that really matter. A conversation on Wills and Estate Planning is key in ensuring that your legacy is consistent with your intentions.

Contact us directly at memberservices@pps.co.za, or through your financial adviser, to address this often-neglected aspect of financial planning, and we will avail a specialist to assist you.



Life Insurance

Should you need to increase your benefits, we have measures in place that allow you to obtain additional cover with immediate underwriting, and giving you up to three months to obtain the required medicals. This means that you enjoy immediate cover and peace of mind, because we understand that you might not be able to undergo those medical tests immediately, and the entire process can be completed electronically.

Furthermore, PPS has waived the cover limits that apply during the aforementioned three-month medical concession, when the cover is replaced from a competitor. There is no better time to ensure that all your covers are housed at PPS, ensuring that you optimise your Profit-Share Account.

PPS is also keenly aware of the impact that the nationwide lockdown has had on the income of professionals, and so we have also allowed for some premium support when new covers are added, or updates are made to existing covers. We invite you to contact your financial adviser or PPS directly at memberservices@pps.co.za.

Short-Term Insurance

If you are a PPS Short-Term Motor Insurance policyholder, you'll be glad to know that PPS has provided relief in the form of a 20% discount on your April motor insurance premiums.

This money was paid back into policyholders' bank accounts in May, using the policy number as the reference.



Self-service

As a member, you have access to PRO-FIT, our self-service platform that enables you to view your PPS product portfolio, view your Profit-Share balance, amend your personal details, contact your financial adviser and access new products. You can also explore the "PLAYZONE" where you can set goals and explore how to maximise your Profit-Share earnings. This platform gives you access to exclusive offers from our rewards partners such as UCook, and new partners are added regularly.

[Click here](#) to register on PPS PRO-FIT today, or visit our website for more information.

We welcome your feedback, and encourage you to engage with us on how we can enhance your experience as a PPS member. Our service teams are working remotely throughout the lockdown, and are available to assist.

Feel free to contact us at memberservices@pps.co.za.

Regards,

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Executive: Member Value Proposition