



WANT TO
GIVE YOUR
PROFIT-SHARE
A BOOST?
**THE FEELING
IS MUTUAL.**

That is why we have
amplified the earning
potential of our
products.



FOR PROFESSIONALS
SINCE 1941

PPS

PROFIT-SHARE

CROSS-HOLDINGS

BOOSTER

PPS members who have products from PPS subsidiaries and affiliates (in addition to qualifying life insurance products), qualify for an additional Profit-Share allocation, over and above the allocation pertaining to each PPS subsidiary and affiliate product holding. This boosts their Profit-Share allocations based on the products members hold across all PPS subsidiaries and affiliates.

Qualifying products are based on the PPS subsidiaries and affiliates they fall into. When a member takes up products from different PPS subsidiaries and affiliates, it will increase their Profit-Share allocation by a specific percentage. The more products a member holds from across PPS subsidiaries and affiliates, the more their Profit-Share allocation will increase.





PPS SUBSIDIARIES AND AFFILIATES PRODUCTS:

	QUALIFYING PRODUCTS	BASIS OF ALLOCATION PER CALENDAR YEAR
PPS INSURANCE	<ul style="list-style-type: none"> Professional Life Provider* Professional Disability Provider* Critical Illness Cover Accidental Death Product Education Cover* Sickness and Permanent Incapacity Benefit 	<p>Percentage of premiums**</p> <p>Differentiated premiums for core and rider benefits.</p>
PPS INVESTMENTS	<ul style="list-style-type: none"> Investment Account Tax Free Investment Account Endowment Plan Preservation Funds Personal Pension Retirement Annuity Living Annuity Vested PPS Profit-Share Account 	<p>Profit-Share allocation is based on the weighted average size of the PPS member's qualifying assets during the financial year relative to the total weighted average size of qualifying assets of all PPS members. Profit-Share allocations will be received on both PPS portfolios and retirement and savings solutions.</p> <p>Members can apply to link assets of their child(ren), a spouse or life partner, parent(s) and/or parent(s)-in-law, which will then be included in the member's qualifying assets for Profit-Share allocation calculation for PPS Investments.***</p>
PPS HEALTHCARE ADMINISTRATORS	<ul style="list-style-type: none"> Profmed medical aid benefits 	<p>Rand per R100 Profmed contributions.</p>
PPS SHORT-TERM INSURANCE	<ul style="list-style-type: none"> Personal Line Products Health Professions Indemnity 	<p>Percentage of premiums paid for the Core/Basic Benefit.</p>

* With premiums differentiated by gender and smoking status.

** The basis of allocation is percentage of premiums paid. Allocations exclude loadings.

***Linked assets are excluded when calculating the PPS Profit-Share Cross-Holdings Booster.

HOW DOES IT WORK?

A member who holds a PPS Provider™ Policy product plus a product from PPS subsidiaries and affiliates, (PPS Short-Term Insurance, Profmed, PPS Investments and Health Professions Indemnity) will be placed into a cross-holdings tier based on the number of PPS subsidiaries and affiliates products they hold across the PPS Group. The member will receive a specific percentage based on the Profit-Share Cross-Holdings Booster tier, which will apply to what has already been allocated from the PPS Provider™ Policy product as well as across the various PPS subsidiaries and affiliates.

Members will receive allocations to their Profit-Share Account based on the number of product holdings the member has across all PPS Insurance subsidiaries and affiliates. The booster allocations will be applied on a monthly basis and declared annually. A member must hold the products at the end of the calendar year to qualify for the booster allocation.

The booster allocation calculation:

PPS will multiply the Apportionment Account allocation the member receives from PPS subsidiaries and affiliates (expressed as a monthly amount) by the booster tier percentage that the member qualifies for.



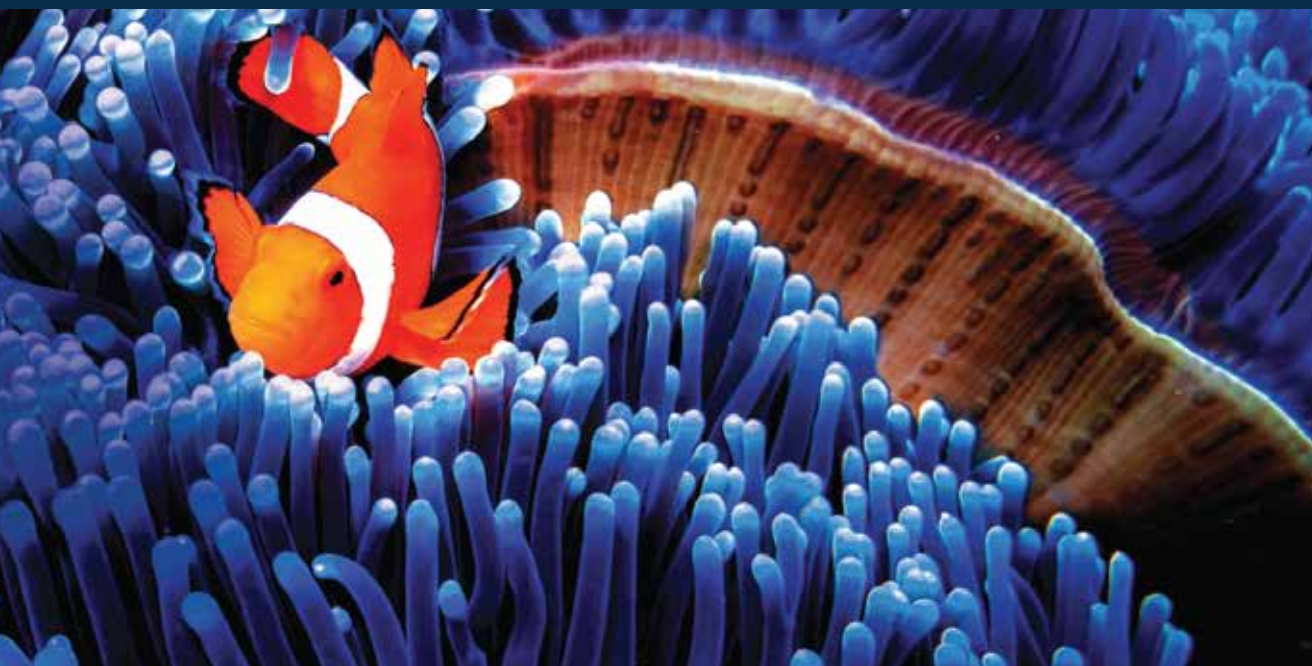
THE PROFIT-SHARE CROSS-HOLDINGS BOOSTER TIERS

PROFIT-SHARE CROSS-HOLDINGS BOOSTER TIERS	BOOSTER %
PPS Provider™ Policy Product	0%
PPS Provider™ Policy product plus ONE product with any PPS subsidiary or affiliate	5%
PPS Provider™ Policy product plus ONE product with any two PPS subsidiaries or affiliates	12.5%
PPS Provider™ Policy product plus ONE product with any three PPS subsidiaries or affiliates	17.5%

Percentages will be determined once PPS has declared Profit-Share.
These percentages may differ each year and will be declared each year with Profit-Share declarations.

Mutualistic symbiosis is a relationship where both parties benefit, ensuring their success.

PPS members are like shareholders, and as a member you get a share of the profits. When PPS grows, you grow, that is what the spirit of mutuality is all about.



TO AID THE ILLUSTRATION OF HOW ALLOCATIONS ARE MADE TO INDIVIDUAL MEMBERS WITH THE PROFIT-SHARE CROSS-HOLDINGS BOOSTER CONSIDER THE FOLLOWING:

MEET PETER



- He has PPS Provider™ Policy product with Life Insurance right through the year (January to December) = R3 000 monthly premium. **(Translates into an Apportionment Account Allocation of R4 995.00)**
- He has a recurring PPS Investments product = R1 000 monthly investment. The recurring investment was in-force from April to December. **(Translates into an Apportionment Account Allocation of R141.74)**
- He is also a member of Profmed. Peter joined Profmed in May = R5 000 monthly premium. **(Translates into an Apportionment Account Allocation of R1 480.00)**
- In July PPS Short-Term Insurance issued him with a Personal Line Policy with a monthly premium of R1 500 and this policy was in-force until December. **(Translates into an Apportionment Account Allocation of R166.50)**

A total Profit-Share of R7 785.52 **(R6 783.24 + R1 002.28)** will be allocated to Peter's Apportionment Account.

With the Profit-Share Cross-Holdings Booster, Peter will receive a further **14.8% booster allocation (R1 002.28)*** on top of his normal Apportionment Account allocation which is effectively a weighting of his contribution sizes to each PPS subsidiary and affiliate and the time for which he held these products.

BREAKDOWN OF PETER'S CROSS-HOLDINGS BOOSTER ALLOCATIONS:

	APPORTIONMENT ACCOUNT	BOOSTER %
LIFE INSURANCE	R4 995.00	R675.00
PPS INVESTMENTS	R141.74	R35.78
PROFMED	R1 480.00	R260.00
PPS SHORT-TERM INSURANCE	R166.50	R31.50
TOTAL ALLOCATIONS	R6 783.24	R1 002.28



THE MORE PRODUCTS A PPS MEMBER HOLDS ACROSS THE PPS GROUP FOR A LONGER PERIOD, THE MORE PROFIT-SHARE WILL BE ALLOCATED TO THEM.

The PPS Profit-Share Cross-Holdings Booster is tiered according to the number of products a member holds across subsidiaries and affiliates. If they hold a PPS Life Risk product and they take up a qualifying product(s) from a PPS subsidiary/affiliate (PPS Short-Term insurance, Profmed and/or PPS Investments) it will increase their allocations.

The Booster allocations are not fixed and can differ each year. Allocations take place annually and will be declared with Profit-Share. The amounts are dependent on profitability of PPS and its subsidiary/affiliates products. PPS reserves the right to discontinue this offering at its own discretion.

Past performance is not necessarily indicative of future performance.

BENEFITS FOR YOU AS AN ADVISER:

- Helping you to protect your members and their policies with PPS.
- Increase the profitability of your members while creating value for them.
- The convenience of having a single provider offering a full suite of financial products.
- PPS is helping you to unlock cross-selling opportunities across the PPS Group.





For more information, visit:

www.pps.co.za

Professional Provident Society Insurance Company Limited is a licensed insurer conducting life insurance business, a licensed controlling company and an authorised financial services provider. 2022 V1

PPS Short-Term Insurance Ltd an Insurer licensed to conduct non-life insurance business and an authorised FSP (46274).

Profmed: All benefits are subject to the availability of funds, Scheme rules and protocols.

PPS Investments Group Disclosure:

The information, opinions and any communication from PPS Investments Group, whether written, oral or implied are expressed in good faith and not intended as investment advice, neither does it constitute an offer or solicitation in any manner. Furthermore, all information provided is of a general nature with no regard to the specific investment objectives, financial situation or particular needs of any person. It is recommended that investors first obtain appropriate legal, tax, investment or other professional advice prior to acting upon such information.

PPS Investments does not in any way guarantee the illustrated benefits shown. The illustrations shown are based on information provided by you/your financial adviser regarding your financial situation. PPS Investments offers these illustrations in order to assist you with understanding your financial planning. The calculations, illustrations and all information provided is of a general nature with no regard to the specific investment objectives, financial situation or needs of any investor. PPS Investments, its subsidiaries or affiliates do not warrant or accept responsibility for the correctness or accuracy of any information and/or illustrations generated by this calculator/tool and shall not be held responsible for any claim for losses or damages which may arise out of the use of, or any reliance placed on, the information or illustrations contained herein. The actual future value of your investments will depend on actual amounts that you invest and the associated investment performance, fees and taxes of your selected underlying Investment option(s).

PPS Investments Group is a subsidiary of Professional Provident Society Insurance Company Limited, a Licensed Insurer and Financial Services Provider. PPS Investments Group consists of the following authorised Financial Services Providers: PPS Investments (Pty) Ltd("PPSI"), PPS Multi-Managers (Pty) Ltd("PPSMM") and PPS Investment Administrators (Pty) Ltd("PPSIA"); and includes the following approved Management Company under the Collective Investment Schemes Control Act: PPS Management Company (RF) (Pty) Ltd ("PPS Manco"). Financial services may be provided by representative(s) rendering financial services under supervision. www.pps.co.za/invest

The PPS Profit-Share Account and PPS Profit-Share Cross-holdings Booster are benefits available to PPS members only and are not financial services regulated by the FAIS Act, but are Insurance obligations in terms of the Insurance Act 18 of 2017.