



FOR PROFESSIONALS
SINCE 1941

INVESTMENTS



MAXIMISING THE BENEFIT OF **YOUR VESTED PPS PROFIT-SHARE ACCOUNT**

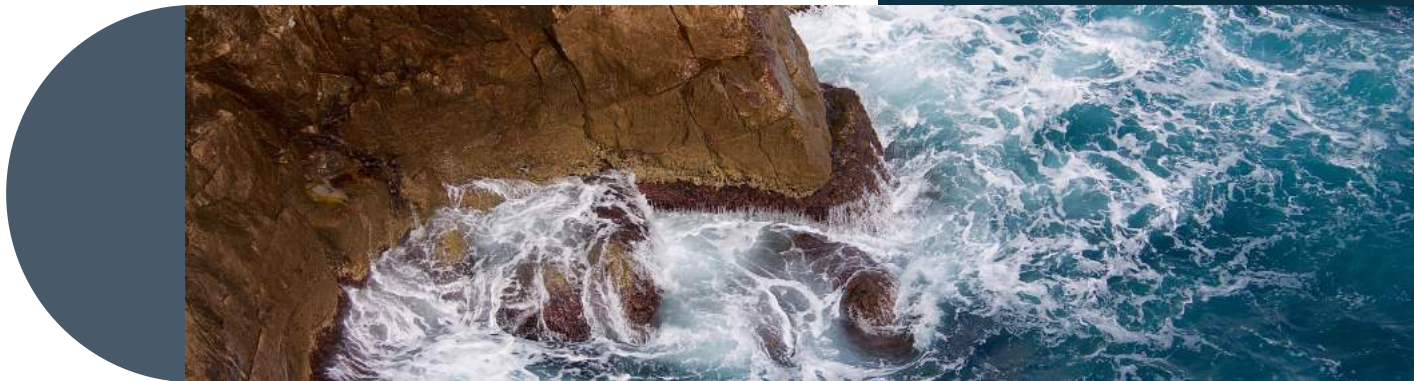
As a PPS member, you have the unique opportunity to keep your PPS Profit-Share Account* assets invested for longer and enjoy continued growth. After 60, the profits you've accumulated may become available via the Vested PPS Profit-Share Account.

Benefits of vesting:

You will continue to share in the profits of PPS Investments.

You can utilise your Vested PPS Profit-Share Account as part of your retirement planning. The funds may be used to supplement your retirement savings or pay for some of your monthly expenses, e.g., medical aid or car insurance.

Supplement your post-retirement income by combining regular withdrawals from your Vested PPS Profit-Share Account with PPS Living Annuity income payments, allowing your annuity capital to last longer.



Pay premiums from your Vested PPS Profit-Share Account

You have access to functionality that allows you to pay for the following premiums directly from your Vested PPS Profit-Share Account, provided that the value is more than R50 000:

- PPS Insurance
- Profmed
- PPS Short-Term Insurance

The benefits of paying premium premiums via the Vested PPS Profit-Share Account, include:

- Ability to supplement your post-retirement income by using vested profits to pay for your premiums.
- Retaining life insurance, short-term cover and medical aid benefits during retirement.
- Assisting with addressing the longevity risk faced in retirement by the professional market compared to the average South African. Maximising the benefit of their vested profits in retirement.



View the value of your Vested PPS Profit-Share

You can view the value of your Vested PPS Profit-Share Account by logging in to the PPS Investments Secure Site, as well as adding a premium payment instruction and track the progress, too.

Visit www.ppsisecure.co.za to register for or log in to the PPS Investments Secure Site.

Why retire with PPS Investments?

At PPS, we offer bespoke post-retirement solutions allowing PPS members access to solutions to secure a retirement income; and offer benefits geared to bolster retirement savings. Qualifying PPS members can:

Supplement retirement income and continue earning Profit-Share in retirement with the Vested PPS Profit-Share Account.

Secure a monthly lifetime income, via a PPS Living Annuity with Lifetime Income, that will never reduce in nominal terms, regardless of market movements.

Earn extra Profit-Share when:

- **Linking** - Earn extra Profit-Share based on family members' investments on our platform
- **Activating Profit-Share Cross-Holdings Booster** - The more products you hold across the PPS Group, the more Profit-Share you get.
- **Investing in PPS funds** - choose from the PPS range of single- and multi-managed funds, backed by premium managers.

Access to reduced admin fees through the PPS Investments Family Network



FOR PROFESSIONALS
SINCE 1941

INVESTMENTS



WEALTH AWAITS



If you need more information about maximising the benefit of the Vested PPS Profit-Share Account, please consult your accredited PPS 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.pps.co.za

*Qualifying members share in the profits of PPS.

Kindly note that this does not constitute financial advice. The information, opinions and any communication from the PPS Investments Group [PPS Investments (Pty) Ltd, PPS Multi-Managers (Pty) Ltd and PPS Management Company (Pty) Ltd (RF)], 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 Provider™ policies are long-term insurance policies issued by PPS Insurance Company Limited. PPS Investments (39270), PPS Multi-Managers (28733) and PPS Insurance (1044) are licensed Financial Services Providers.