

A close-up photograph of a clownfish with orange and white stripes swimming through the tentacles of a sea anemone. The anemone's tentacles are light blue and green, creating a complex, textured background.

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

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



THE PPS **PROFIT-SHARE** CROSS-HOLDINGS **BOOSTER**

PPS members who have products from PPS subsidiaries and affiliates (in addition to qualifying life-risk products), qualify for an additional Profit-Share allocation over and above the allocation pertaining to each PPS subsidiary and affiliate product holding.

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.



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 subsidiaries/affiliates products. PPS reserves the right to discontinue this offering at its own discretion.



PPS SUBSIDIARIES AND AFFILIATES PRODUCTS:

	QUALIFYING PRODUCTS	BASIS OF ALLOCATION PER CALENDAR YEAR
PPS INSURANCE	Professional Life Provider™* Professional Disability Provider™* Critical Illness Cover Accidental Death Product Education Cover* Sickness and Permanent Incapacity benefit	Percentage of premiums** paid for the core and rider benefits.
PPS INVESTMENTS	Investment Account Tax Free Investment Account Endowment Plan Preservation Funds Personal Pension Retirement Annuity Living Annuity Vested PPS Profit-Share Account™	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. 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.***
PPS HEALTHCARE ADMINISTRATORS	Profmed medical aid benefits	Rand per R100 Profmed contributions.
PPS SHORT-TERM INSURANCE	Personal Line Products Health Professions Indemnity	Percentage of premiums paid for the core/basic benefit.

* 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.

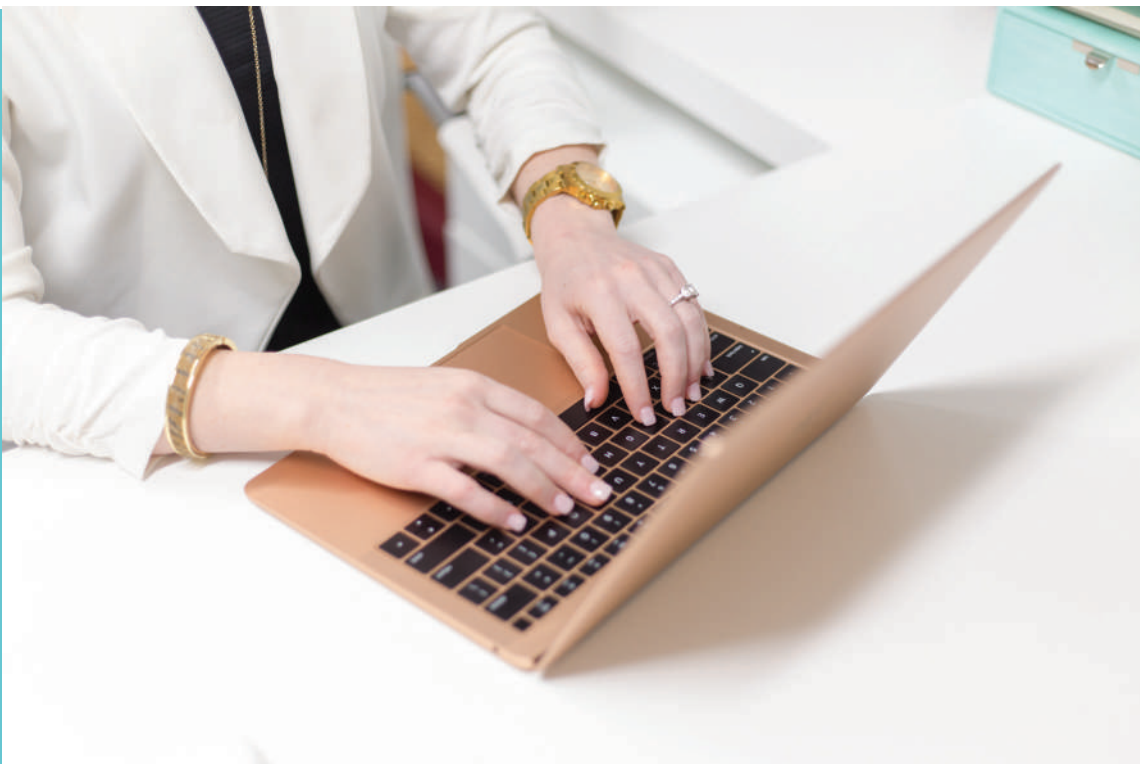
HOW DOES IT WORK?

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 PPS Health Professions Indemnity) will be placed into a PPS Profit-Share Cross-Holdings Booster 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 PPS Profit-Share Cross-Holdings Booster tier. This percentage will apply to what has already been allocated from the PPS Provider™ Policy product as well as across the various PPS 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 PPS PROFIT-SHARE CROSS-HOLDINGS BOOSTER TIERS

PPS PROFIT-SHARE CROSS-HOLDINGS BOOSTER TIERS	BOOSTER %
PPS Provider™ Policy product	0%
Plus ONE product with any PPS subsidiary or affiliate	15%
Plus ONE product with any two PPS subsidiaries or affiliates	20%
Plus ONE product with any three PPS subsidiaries or affiliates	30%

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 your member will share in PPS’s profits. When PPS grows, your member grows. That is what the spirit of mutuality is all about.



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

MEET PETER



- He has PPS Provider™ Policy product with Life Insurance (January to December) = R3 000 monthly premium. **(Translates into an Apportionment Account allocation of R4 320.00)**
- 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 R990.45)**
- 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 R250.09)**

With the PPS Profit-Share Cross-Holdings Booster, Peter will receive a further **12.5% booster allocation (R1 230.49)*** on top of his normal Apportionment Account allocation which is effectively a weighting of his contribution sizes to each PPS subsidiary and affiliates and the time for which he held these products.

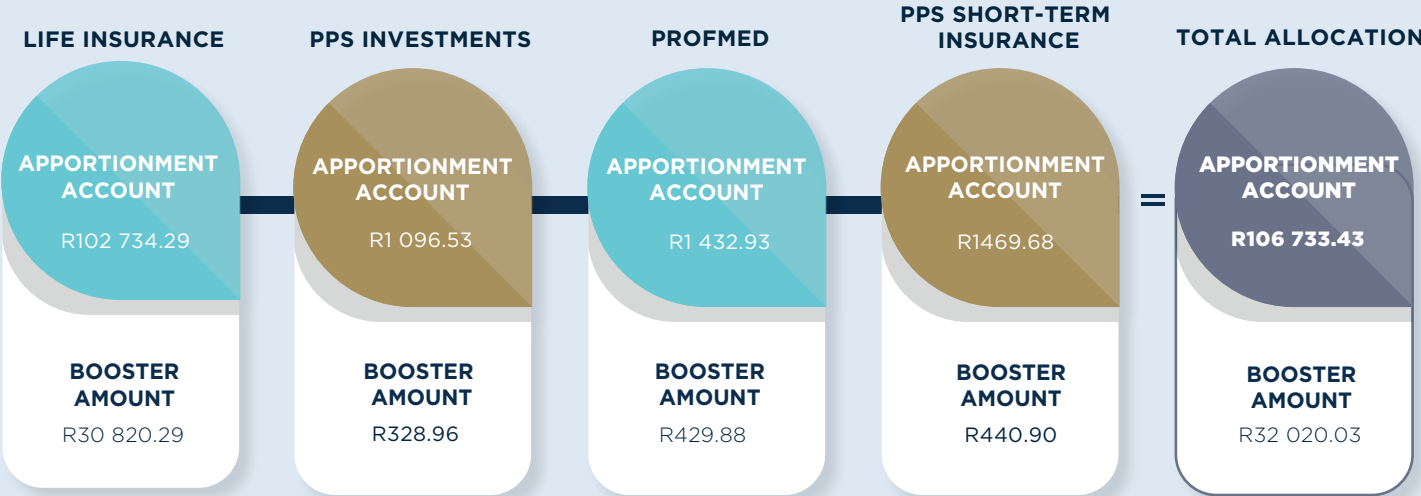
A total Profit-Share of R6 932.77 **(R5 702.28+ R1 230.49)** will be allocated to Peter's Apportionment Account.

BREAKDOWN OF PETER'S PPS PROFIT-SHARE CROSS-HOLDINGS BOOSTER ALLOCATION:

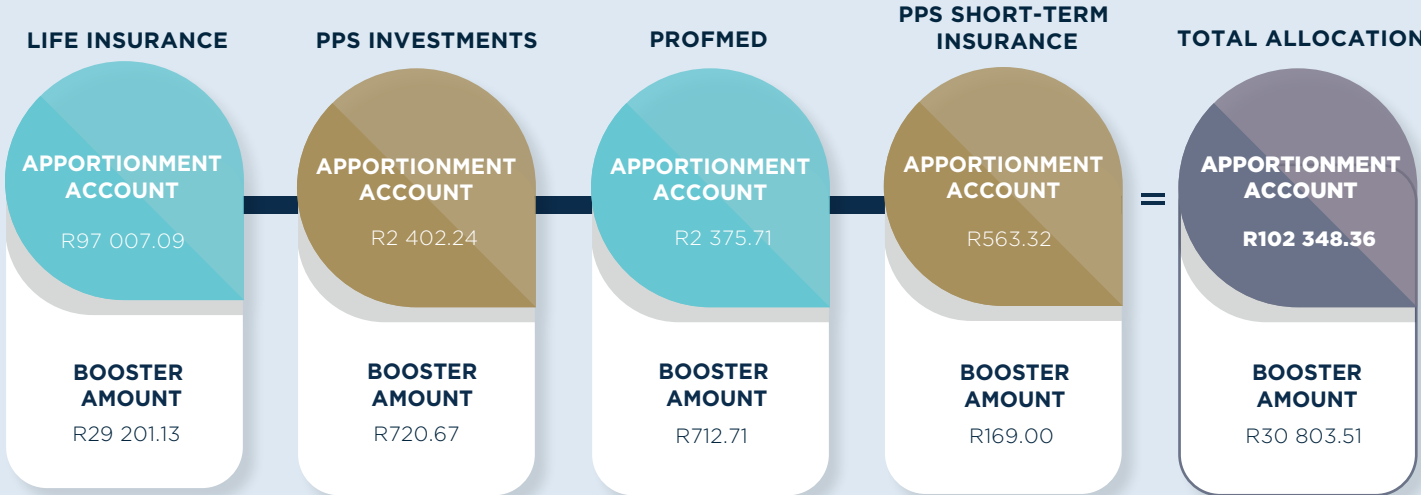
	APPORTIONMENT ACCOUNT	BOOSTER AMOUNT
LIFE INSURANCE	R4 320.00	R846.00
PPS INVESTMENTS	R141.74	R37.09
PROFMED	R990.45	R272.37
PPS SHORT-TERM INSURANCE	R250.09	R75.03
TOTAL ALLOCATIONS	R5 702.28	R1 230.49

REAL EXAMPLES OF THE BENEFIT OF THE PPS PROFIT-SHARE CROSS-HOLDINGS BOOSTER

EXAMPLE 1



EXAMPLE 2





For more information, visit:
www.pps.co.za

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 subsidiaries/affiliates products. PPS reserves the right to discontinue this offering at its own discretion.

Past performance is not necessarily indicative of future performance. PPS Profit-Share Account™ is a notional account and vests from age 60.

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

PPS Short-Term Insurance Company Limited. Reg. No. 2005/005531/06 is an insurer licensed to conduct non-life insurance business and an authorised FSP. Licence No.46274.

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

PPS Investments is an authorised FSP.

Members holding qualifying life-risk products share in the profit and the loss of PPS through the notional PPS Profit-Share Account™ and past performance is not necessarily indicative of future performance. 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, PPS Health Professions Indemnity, 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 the profitability of PPS and its subsidiary/affiliates products. PPS reserves the right to discontinue this offering at its own.