



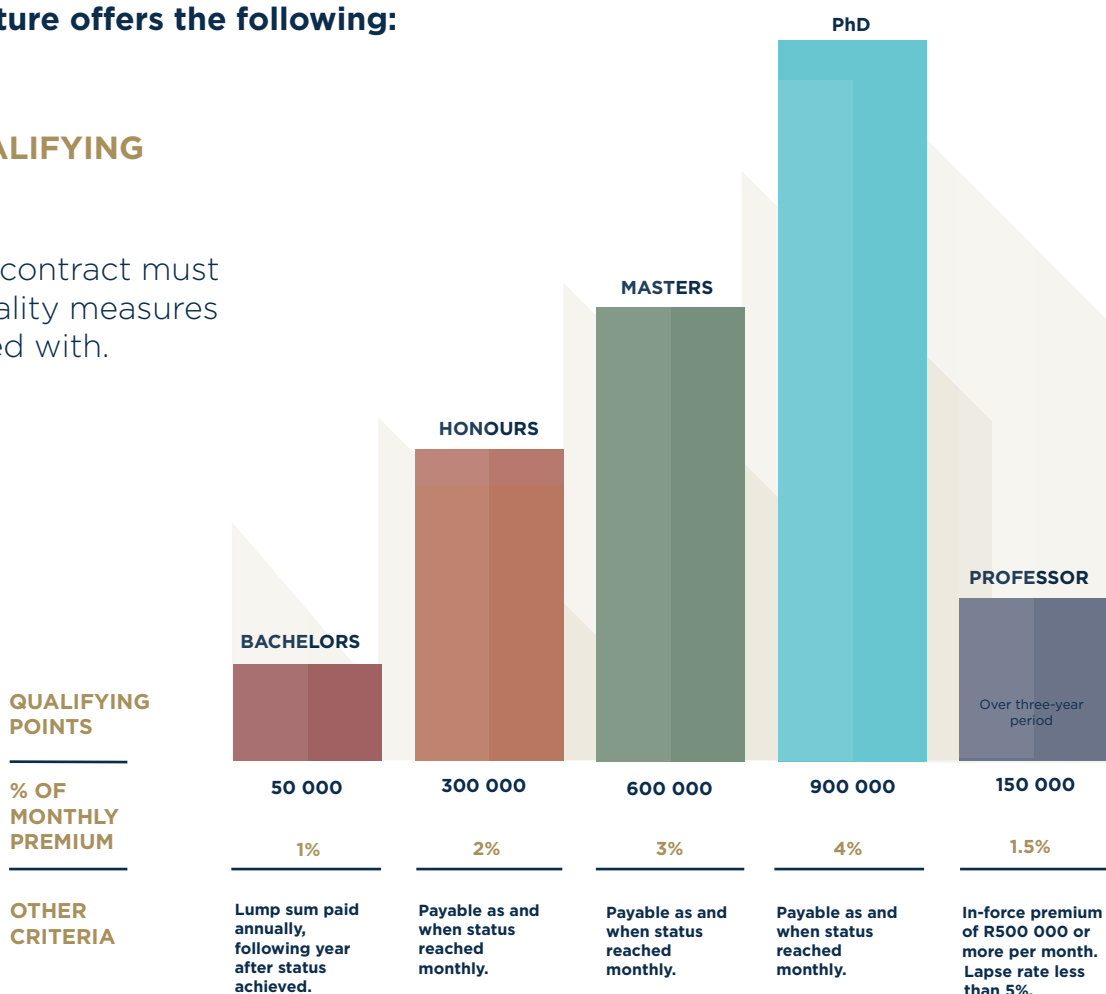
PREMIUMS UNDER ADVICE

Premiums under advice (PUA) is a unique bonus structure offered by PPS to any accredited financial adviser to reward your continuous support in growing our business. At PPS, it is not only our passion to grow our member book but to ensure that existing members' portfolios are reviewed regularly and updated according to their specific needs.

The bonus structure offers the following:

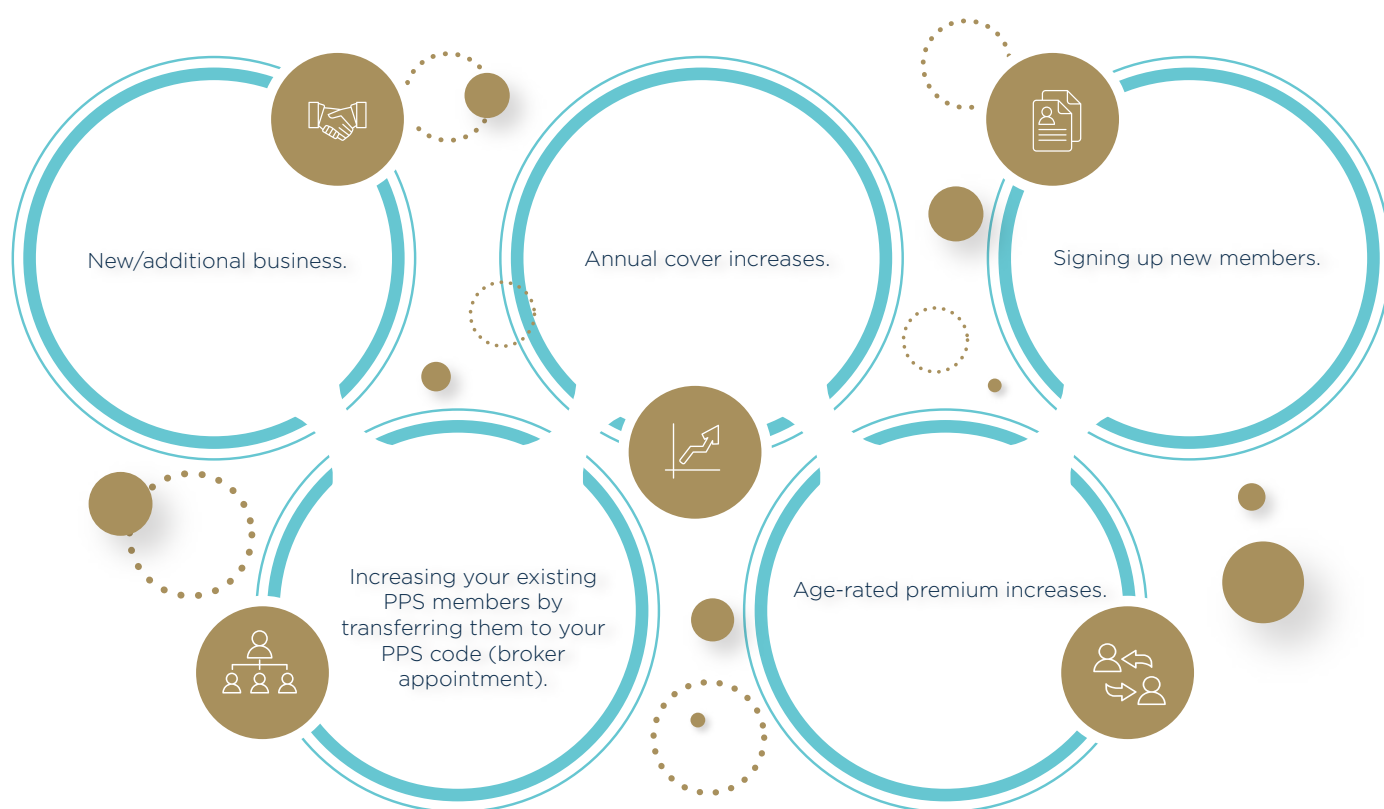
TIERS AND QUALIFYING CRITERIA

An in-force PPS contract must exist and the quality measures must be complied with.



- Five unique tiers to support you, from building your membership base all the way to retirement planning.
- The tiers are determined by the points allocated for the sale of all risk products over a year.
- One point is awarded for every R1 for first-year commission on lump-sum products. For the Sickness and Permanent Incapacity benefit (SPPI), this increases to 1.5 points.
- New members and student members are rewarded with an additional 2 000 points.
- The amount paid is based on in-force business older than a year.

What could increase your premiums under advice:



How to reach the premiums under advice Tiers:

One application of R430 additional premium per month for 12 months.*



Applications totalling R5 000 additional premium per month for 12 months.*



One application of R430 additional premium per month (three years in a row) for 12 months, active premiums of R500 000 or more with a lapse rate of less than 5%.*



Applications totalling R2 500 additional premium per month for 12 months.*

Applications totalling R7 400 additional premium per month for 12 months.*

* The suggested premiums were calculated on an additional premium towards life cover (whole life) for a member aged 26. When calculating your premiums under advice, please refer to the commission section of your quote.