



INVESTMENTS

# OPN PERSONAL PENSION PLAN

SAVE TOWARDS A COMFORTABLE RETIREMENT



# OPN PERSONAL PENSION

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THE OPN PERSONAL PENSION PLAN IS  
A RETIREMENT INVESTMENT VEHICLE  
THAT OFFERS A TAX-EFFICIENT WAY  
TO SAVE TOWARDS RETIREMENT.

## WHAT ARE THE BENEFITS?

### TAX EFFICIENCY

- You benefit from tax exemptions on capital gains, interest and dividends within your investment.
- You can reduce your annual income tax liability when you claim back a portion of the contributions from SARS and this can be reinvested back into your OPN Personal Pension Plan.

### DISCIPLINED INVESTING

- The OPN Personal Pension Plan helps you to work towards a financially secure retirement by encouraging a dedicated and disciplined savings approach.
- Your savings will remain invested at least until the age of 55, allowing ample opportunity for capital growth.

### STRUCTURE WITH FLEXIBILITY

- You have the flexibility to structure your plan according to your personal circumstances.
- You can adjust your monthly contribution and make changes to your unit trust selection without incurring any transaction fees.

### CONSOLIDATE YOUR UNIT TRUST AND SHARE INVESTMENTS

- You have access to a focused range of unit trusts from a selection of asset managers.
- You can also invest in listed securities through the PPS Managed Share Portfolio, which is offered in conjunction with a professional stockbroker.

## WHO IS THIS SOLUTION SUITED TO?

The OPN Personal Pension Plan is suited to investors who are seeking a tax-efficient, long-term retirement savings vehicle. It is a suitable alternative if you do not require access to your savings before the age of 55.

You should also be comfortable with the requirement to purchase post-retirement income with at least two thirds of your investment proceeds. This solution is best suited to those seeking tax benefits and insolvency protection while saving towards retirement.

## WHY CHOOSE PPS INVESTMENTS?

PPS Investments is a subsidiary of PPS, a mutual organisation that offers a wide range of bespoke financial solutions to graduate professionals, including wealth management services, insurance and fiduciary services.

As a wealth management services provider of choice, PPS Investments offers you a suite of transparent and flexible investment solutions geared towards the creation and management of long-term intergenerational wealth. To achieve this, you are supported by an experienced team that is driven by passion, accountability and integrity.

As a mutual organisation, PPS shares 100% of its profits among its qualifying members. As a discerning investor with qualifying OPN investment solutions, you can be linked to your family's (your child, spouse, life partner or parent) PPS member number and they will earn additional profit share allocations.

Visit our website for more information on PPS Investments, and the solutions we offer.





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# WEALTH AWAITS

If you need more information about the OPN Personal Pension Plan, please consult your PPS Investments accredited financial adviser.

Alternatively, feel free to contact us directly.

**Contact us on 0860 468 777 (0860 INV PPS) or at [clientservices@ppsinvestments.co.za](mailto:clientservices@ppsinvestments.co.za).**

**[www.ppsinvestments.co.za](http://www.ppsinvestments.co.za)**



\*Qualifying members share in the profits of PPS

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