

PRE-CAREER STAGE

CAREER STAGE

RETIREMENT



START HERE

ONLY 6%¹



¹SA National Treasury

of South Africans can afford to retire financially independent

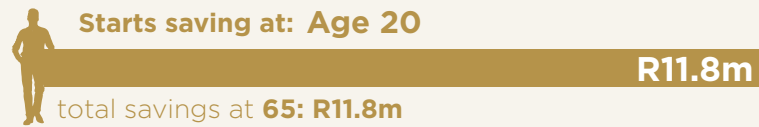
Under 30's can start saving now, even if it's just a small amount of



R200 P/M

These bars represent two savers, both contributing R1000 p/m

Saver 1
Starts saving at: Age 20



Saver 2
Starts saving at: Age 30



STARTING EARLY
Allows saver 1 to have

2.4X MORE
at retirement

Set clear financial goals with your Financial Advisor



Joining a family network can save you on platform fees

A family example:

Investment	Fee
R1 500 000	0.50%
R10 000 000	0.22%

- DISCOVER YOUR RISK PROFILE
- IMPLEMENT EMERGENCY FUND
- SAVE FOR THE FUTURE



56% FEE SAVINGS



Maximise your retirement

Boost your profit share with PPS by up to **30%** with **Cross Holdings Booster**

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



Managing drawdown



Managing will and estate for generational wealth



VESTED PROFIT-SHARE ACCOUNT can be used for premium payments and to supplement your retirement income

Maximise Tax Benefits with VESTED PROFIT-SHARE ACCOUNT



PRODUCTS TO CONSIDER:

Tax free savings account

Discretionary

*Based on an investment of R1 000 p.m, escalation rate of 10% p.a, 6% inflation rate, 10% return p.a. PPS Investments (Pty) Ltd ("PPSI") is a licensed Financial Services Provider.

VALUE PROPOSITIONS TO CONSIDER

PRODUCTS TO CONSIDER:

Tax free savings account

Discretionary

Retirement Annuity

Endowment

FAMILY NETWORK

LINKING

PRODUCTS TO CONSIDER:

Living Annuity

Discretionary

Endowment

Vested profit-share account

CROSS-HOLDINGS BOOSTER

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