

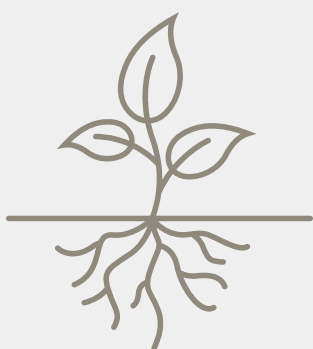


WANT TO GIVE YOUR PROFIT-SHARE A BOOST? THE FEELING IS MUTUAL.

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

What is the PPS Profit-Share Cross-Holdings Booster?

[Click to watch the video explainer](#)



At PPS, we truly believe in the power of mutuality and sharing returns with our members. If a member holds a qualifying life-risk product with us, they can benefit from Profit-Share allocations.

By holding products across various PPS Group subsidiaries and affiliates, members not only ensure their financial needs and well-being are taken care of holistically, they also increase their share of returns allocated to their notional and Vested PPS Profit-Share Account™ thanks to the PPS Profit-Share Cross-Holdings Booster.

How does it work?

A member who holds qualifying life-risk products from PPS Insurance or Vested PPS Profit-Share Account™ plus products from PPS Investments, PPS Short-Term Insurance, PPS Health Professions Indemnity and/or Profmed will be placed in a Cross-Holdings Booster tier based on the number of PPS subsidiaries and affiliates included in their PPS Group portfolio.



2024 PPS Profit-Share Cross-Holdings Booster tiers

CROSS-HOLDINGS BOOSTER TIERS	MEMBER'S PPS GROUP PORTFOLIO	BOOSTER PERCENTAGE
1	PPS Insurance product or Vested PPS Profit-Share Account™ plus one from the Group	10%
2	PPS Insurance product or Vested PPS Profit-Share Account™ plus two from the Group	20%
3	PPS Insurance product or Vested PPS Profit-Share Account™ plus three from the Group	30%
Group refers to PPS subsidiaries and affiliates (PPS Investments, PPS Short-Term Insurance, PPS Health Professions Indemnity and Profmed).		

A minimum balance of R50 000 must be held in the Vested PPS Profit-Share Account™ for a member to qualify for PPS Profit-Share Cross-Holdings Booster allocations. However, if a member's Vested PPS Profit-Share Account™ is below R50 000 and they have never withdrawn from their Vested PPS Profit-Share Account™, they will qualify for PPS Profit-Share Cross-Holdings Booster allocations.



A mutualistic relationship is a bond where both parties thrive, leading to success. At PPS, we consider our members as shareholders who share in our returns. As PPS grows, our members grow too. This is the essence of mutuality that we believe in.

How have members benefitted from the PPS Profit-Share Cross-Holdings Booster in 2024?

Age	Previous year's PPS Profit-Share Account™ balance	Investment allocations	Operating profit allocations	Cross-Holding Booster allocation	Booster tier percentage	PPS Profit-Share Account™ balance
60	R4 663 120	R575 038	R474 202	R47 420	10%	R5 759 780
53	R2 387 757	R299 686	R319 740	R63 948	20%	R3 071 131
72	R3 064 443	R367 574	R166 545	R49 964	30%	R3 648 526

PPS allocated **R106.9 million** in Profit-Share towards to the PPS Profit-Share Cross-Holdings Booster in 2024.



Success is better, shared.

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 or a Vested PPS Profit-Share Account™ 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/affiliate's products. PPS reserves the right to discontinue this offering at its own discretion.

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.

Kindly note that this does not constitute financial advice the information provided is purely informational. In terms of the Financial Advisory and Intermediary Services Act, an FSP should not provide advice to investors without an appropriate risk analysis and thorough examination of a client's particular financial situation. The information, opinions and communication from the PPS Group or any of its subsidiaries, whether written, oral or implied are expressed in good faith and not intended as investment advice, neither do they constitute an offer or solicitation in any manner.

PPS Investments is an authorised FSP.

PPS Short-Term Insurance Ltd is an insurer licensed to conduct non-life insurance business and an authorised FSP (46274).

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

PPS is a licensed insurer conducting life insurance business, a licensed controlling company and an authorised FSP. VI/2025