

PRE-CAREER STAGE

CAREER STAGE

RETIREMENT



ONLY 6%¹



¹SA National Treasury

of South Africans can afford to retire financially independent

Under 25's can start saving now, even if it's just a small amount of



R350 P/M

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

Saver 1

Starts saving at: Age 20

R11.8m

total savings at 65: R11.8m

Saver 2

Starts saving at: Age 30

R4.2m

total savings at 65: R4.2m

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

PPS PROFIT-SHARE CROSS-HOLDINGS BOOSTER TIERS

BOOSTER %

PPS Provider™ Policy product

0%

Plus ONE product with any PPS subsidiary or affiliate

10%

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

Boost your profit share with PPS by up to

30% with **Cross Holdings Booster**

You can also get additional profit share by Linking your family's investments

Lifetime Mutuality



With Lifetime Mutuality, you can now continue to earn profit share in retirement ensuring your success story continues beyond your working years.



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.

RETIREMENT INCOME SOLUTIONS

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

WWW.PPS.CO.ZA/INVEST

Information provided is of a general nature with no regard to the specific investment objectives, financial situation or needs of any investor. The actual future value of your investments will depend on actual amounts that you invest and the associated investment performance, fees and taxes of your selected underlying investment option(s). PPS Investments (Pty) Ltd is an authorised financial services provider FSP 39270.