



PPS PROFESSIONAL LIFE PROVIDER™

Make sure that your loved ones continue to live the life that you envisaged for them.

This cover is designed to protect and provide for your loved ones in the unfortunate event of your death.

WHY YOU SHOULD GET THIS COVER



Nominate a primary and a secondary beneficiary so that if, for whatever reason the primary beneficiary cannot accept the benefit, the secondary beneficiary will receive the benefit. If you have no beneficiaries, the payout will go to your estate.



In the event that your beneficiaries are minors or they are unable to look after their own financial affairs, we are able to hold the funds in the PPS Beneficiaries Trust for the sole benefit of the minor beneficiary.



Your cover remains in place if you change occupation and can also be ceded for purposes of getting a loan.



You will be fully covered while you are overseas for work, holiday or emigration, with no additional premiums.



PPS covers you while you partake in any hazardous activity or sport such as scuba diving and motor racing, with no additional premiums.



There is no aggregation or benefit offset against any other benefits you receive.

WHAT IS THE BENEFIT TO YOU?

IMMEDIATE NEEDS BENEFIT:

Your nominated beneficiary will receive up to R100 000 within two working days of submitting all required documents*. There is no additional premium for this benefit.

TERMINAL ILLNESS BENEFIT:

PPS will advance 50% of your life cover payment in the event that you are diagnosed with a terminal illness and given less than 12 months to live (in PPS's opinion). There is no additional premium for this benefit. In this instance, your notional PPS Profit-Share Account balance can also pay out in full.

You have the option to choose additional benefits such as the accelerated Professional Disability benefit, accelerated Critical Illness Cover and add-on Accidental Death benefit.

The PPS Declared Annual Benefit Adjustment is applied to your policy to ensure your benefits keep up with inflation.

*This amount will be deducted from the cover amount.



QUALIFY FOR PROFIT-SHARE WITH **EVERY PRODUCT YOU TAKE**

As a PPS graduate professional with the PPS Professional Life Provider™ you qualify for direct returns to your PPS Profit-Share Account™**, irrespective of whether you claim or not.

COMPLIMENTARY **PPS SOLUTIONS**

As a graduate professional, your most important asset is your ability to earn an income. Ensure that you are sufficiently covered for any of life's unexpected occurrences by considering the following PPS products tailored for you:

PPS Sickness and Permanent Incapacity benefit

PPS Critical Illness Cover

PPS Professional Disability Provider™

PPS Education Cover

SPEAK TO YOUR **PPS-ACCREDITED FINANCIAL ADVISER TODAY** TO GET THIS COVER

When looking for advice on the right cover for your stage in life, your PPS-accredited financial adviser is your trusted expert to guide you through PPS's comprehensive solutions.

Need a PPS-accredited financial adviser?

Visit www.pps.co.za and we will match you to one.

CLAIMS ARE **QUICK AND SIMPLE**

Because PPS exists to pay members claims, we ensure that the process is easy and hassle-free for you.



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www.pps.co.za



Contact your PPS-accredited financial adviser

Members holding qualifying life-risk products share in the profit and loss of PPS through the notional PPS Profit-Share Account™, which vests on retirement from age 60 or death. Past performance is not necessarily indicative of future performance

PPS is a licensed insurer conducting life insurance business, a licensed controlling company and an authorised FSP. V1 | 2025