



PPS LIFE SOLUTIONS FOR GRADUATE PROFESSIONALS

We acknowledge your need for more than just innovative financial products and efficient services. At PPS Life Solutions, our commitment lies in assisting you to safeguard your financial well-being.

SICKNESS AND PERMANENT INCAPACITY BENEFIT

When your doctor prescribes time off, your expenses do not take a break. This benefit ensures you have peace of mind with a steady income while you concentrate on your recovery.

LIFE COVER

By carefully planning and considering your financial well-being, you can leave behind a legacy that transcends wealth creation for your loved ones.

CRITICAL ILLNESS COVER

The diagnosis of a critical illness comes with some financial strain. You can use the funds from this benefit for alternative treatment options not covered by medical aid or take time off to focus on rehabilitation.

ACCIDENTAL DEATH COVER

In the event of your sudden passing, we aim to provide you with the reassurance that your loved ones will be well taken care of.

LUMP-SUM DISABILITY BENEFITS

Offers the essential funds to reshape your environment according to your requirements following a disability incident.

EDUCATION COVER

We recognise the importance you place on education and we are committed to assisting you in making a great investment in your child's educational journey.

COMPREHENSIVE INSURANCE SOLUTIONS



GET WHAT YOU PAID FOR

We will not reduce your cover if you claim from other similar benefits or earn an income.



CLAIMS SUPPORT

PPS has paid R38.3 billion in claims over the last 10 years.



HAZARDOUS PURSUITS COVER

Participate in your hobbies with peace of mind.



INTERNATIONAL COVER

Travel or emigrate without needing to let us know.

PPS Profit-Share Account™

PPS operates under the ethos of mutuality, therefore, members holding qualifying life-risk products qualify for a notional PPS Profit-Share Account™, where operational and investment returns for the PPS Group are allocated annually. This account stands as an exclusive retirement value-add benefit for eligible members.

Furthermore, holding products from PPS Short-Term Insurance, PPS Investments, PPS Health Professions Indemnity or Profmed enables you to receive extra allocations via the PPS Profit-Share Cross-Holdings Booster.



Age



Years at PPS



Total premiums paid



Current Profit-Share balance



Cross-Holding Booster allocations over three years



Profit-share allocations over the lifetime of their policies

Age: **56**

Years at PPS: **22**

Total premiums paid: **R1.2 million**

Current Profit-Share balance: **R3.6 million**

Cross-Holding Booster allocations over three years: **R106 751**

Profit-share allocations over the lifetime of their policies: **R3.5 million**

PPS LIFE SOLUTIONS' OFFERINGS EMPOWER PROFESSIONALS TO LEAD THE LIVES THEY WANT TO IN A WORLD WORTH LIVING IN, IRRESPECTIVE OF UNFORESEEN CIRCUMSTANCES.

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. The PPS Profit-Share Account™ remains notional until it vests upon retirement from age 60 or upon death.

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 and they take up a qualifying product(s) from a PPS subsidiary/affiliate (PPS Short-Term insurance, 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 profitability of PPS and its subsidiaries/affiliates products. PPS reserves the right to discontinue this offering at its own discretion.

Disclaimer: Kindly note that this does not constitute financial advice the information provided is purely informational. Ts&Cs apply. 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 Ltd a licensed insurer conducting life insurance business, a licensed controlling company and an authorised FSP. V1/2024