



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?



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 PPS Profit-Share Account^{™*} 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.



2025 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%

When referring to the PPS Group, this includes PPS subsidiaries and affiliates – namely PPS Investments, PPS Short-Term Insurance (including PPS Health Professions Indemnity) and Profmed.

***PPS Health Professions Indemnity is underwritten under the PPS Short-Term Insurance licence. For the PPS Profit-Share Cross-Holdings Booster, a qualifying PPS Short-Term Insurance product and PPS Health Professions Indemnity are treated as a single product holding, even if both are held, and therefore count as one tier only.

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 However, if a member's Vested PPS Profit-Share Account™ is below R50 000 and they have never withdrawn from their Vested PPS Profit-Share Account™, they will qualify for PPS Profit-Share Cross-Holdings Booster allocations.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 2025?

AGE	YEARS OF MEMBERSHIP	2024 PSA BALANCE	2025 PREMIUMS PAID	PSA ALLOCATION	CHB ALLOCATION	BOOSTER PERCENTAGE	2025 PSA BALANCE
50	13	R1 614 610	R869 829	R443 267	R15 910	10%	R2 073 787
65	26	R4 686 303	R1 920 673	R1 128 439	R30 365	10%	R5 845 107
56	29	R3 036 595	R769 948	R683 706	R29 853	20%	R3 750 154
60	25	R3 510 296	R1 229 510	R692 801	R53 447	20%	R4 256 544
58	24	R 5 828 030	R2 154 114	R1 206 836	R153 990	30%	R7 188 856
64	38	R4 200 588	R739 558	R605 766	R39 330	30%	R4 845 684

In 2025, **R88.6 million** boosted **50 783 members'** Profit-Share balances through the PPS Profit-Share Cross-Holdings Booster.



Success is better, shared.

For more information, visit www.pps.co.za



*The PPS Profit-Share Account™ reflects the accumulated value of annual profit allocations made to members who hold qualifying products. These amounts are invested on the member's behalf and vest at retirement, death or in other limited circumstances permitted under the qualifying insurance policy terms and conditions. Allocations may be positive or negative depending on operating experience and investment performance, and past allocations are not necessarily indicative of future outcomes.

**The PPS Profit-Share Cross-Holdings Booster is tiered according to the number of products a member holds across PPS subsidiaries and affiliates, provided they have a qualifying PPS life-risk product. PPS Health Professions Indemnity is underwritten under the PPS Short-Term Insurance licence. For the PPS Profit-Share Cross-Holdings Booster, a qualifying PPS Short-Term Insurance product and PPS Health Professions Indemnity are treated as a single product holding, even if both are held, and therefore count as one tier only. The Booster allocations may differ each year and can take place annually, depending on the profitability of PPS and its subsidiary/affiliate products. PPS reserves the right to discontinue this offering at its own discretion.

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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. V2/2026

Life Insurance | Investments | Financial Planning | Short-Term Insurance | Medical Aid