

*Invest in yourself.
Invest with each other.
Build your family's
wealth.*

PPS INVESTMENTS
FAMILY
NETWORK



Welcome to PPS Investments.

We are a subsidiary of PPS, a mutual organisation that offers a wide range of bespoke financial solutions exclusively to graduate professionals, including wealth management services, insurance and fiduciary services.

We believe that success is better shared. As a mutual organisation, PPS shares 100% of its profits (from all its subsidiaries) among its qualifying members.

As the preferred wealth management services provider of choice for graduate professionals and their families, we offer a suite of transparent and flexible investment solutions. Geared towards the creation and management of long-term wealth, these solutions are supported by an experienced team driven by passion, accountability and integrity.

Invest in your goals by investing with us.

Building wealth to create a legacy.

At PPS Investments, we believe that families are created, and wealth is built.

By providing opportunities for you to build wealth for your family*, such as linking family members to earn additional profit-share**, we introduce the PPS Investments Family Network.

The PPS Investments Family Network allows you to reduce your, and your family's, administration fees, enabling you to invest alongside your family members to build intergenerational wealth.

* Please note this includes all OPN investors.

**Only PPS Members are eligible to earn PPS Profit-Share allocation.



funny...



#blessed



Family times



love this!

What is the PPS Investments **Family Network?**

The Family Network enables you to connect your family members' investments on our platform to ensure that they can benefit from a reduced administration fee.

Who can be **connected** to my Family Network?

As the core investor, you have the option to connect:

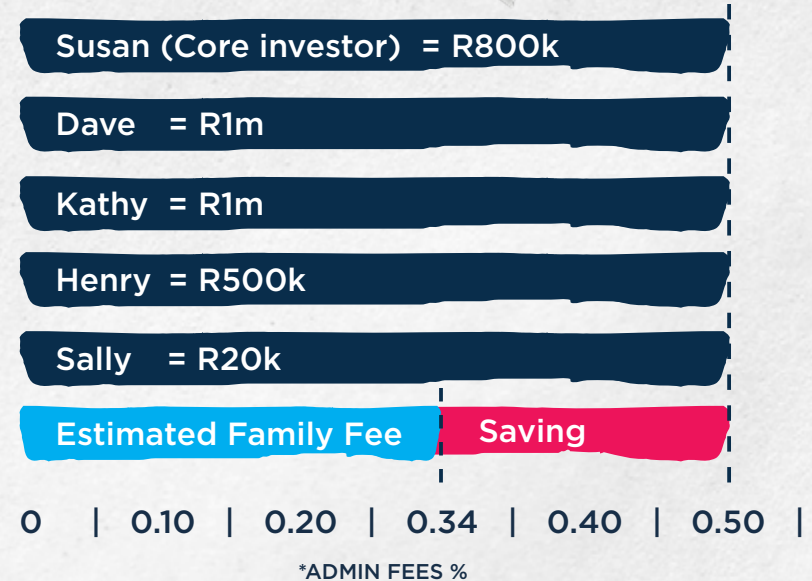
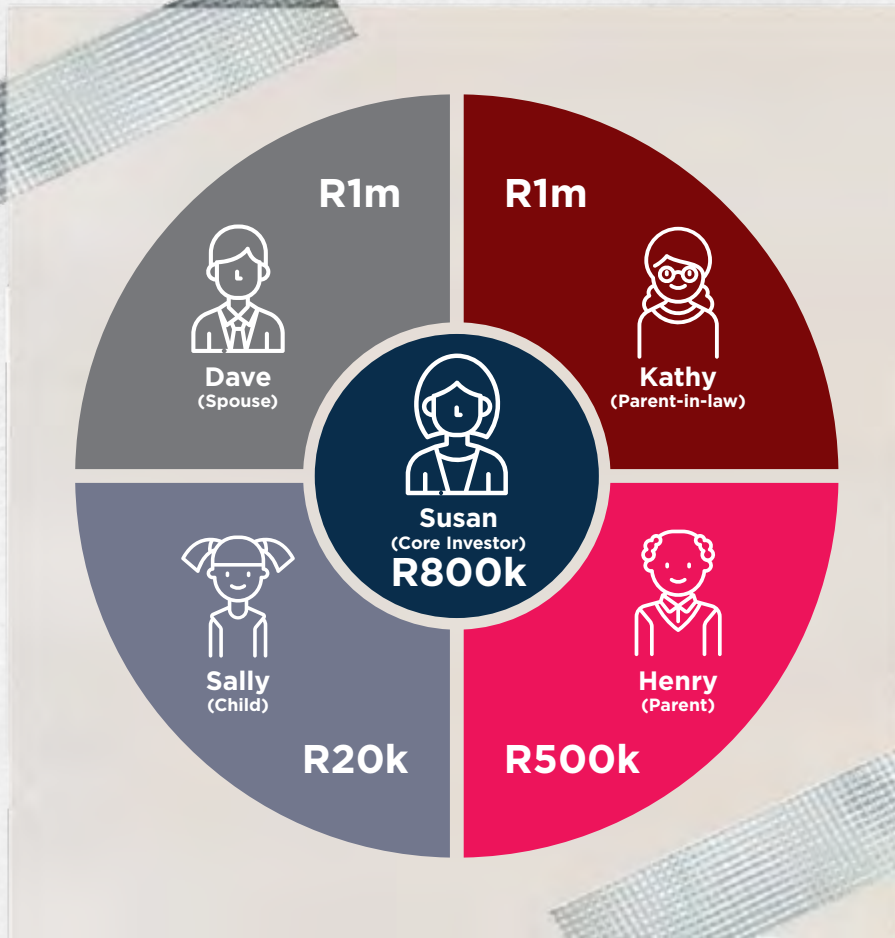
- a spouse,
- your parents (including parents-in-law), and
- children of all ages.

All family members must be investors with PPS Investments in order to connect. Please note this includes all OPN investors.



An example of a Family Network

Family Network benefits...



- Individual fee = 0.50%
- Saving = 0.16%
- Family fee = 0.34%

The combined family market value equates to a family administration fee of 0.34% and a saving of 0.16% for each connected family member in the Family Network.

*All fees excluding VAT.

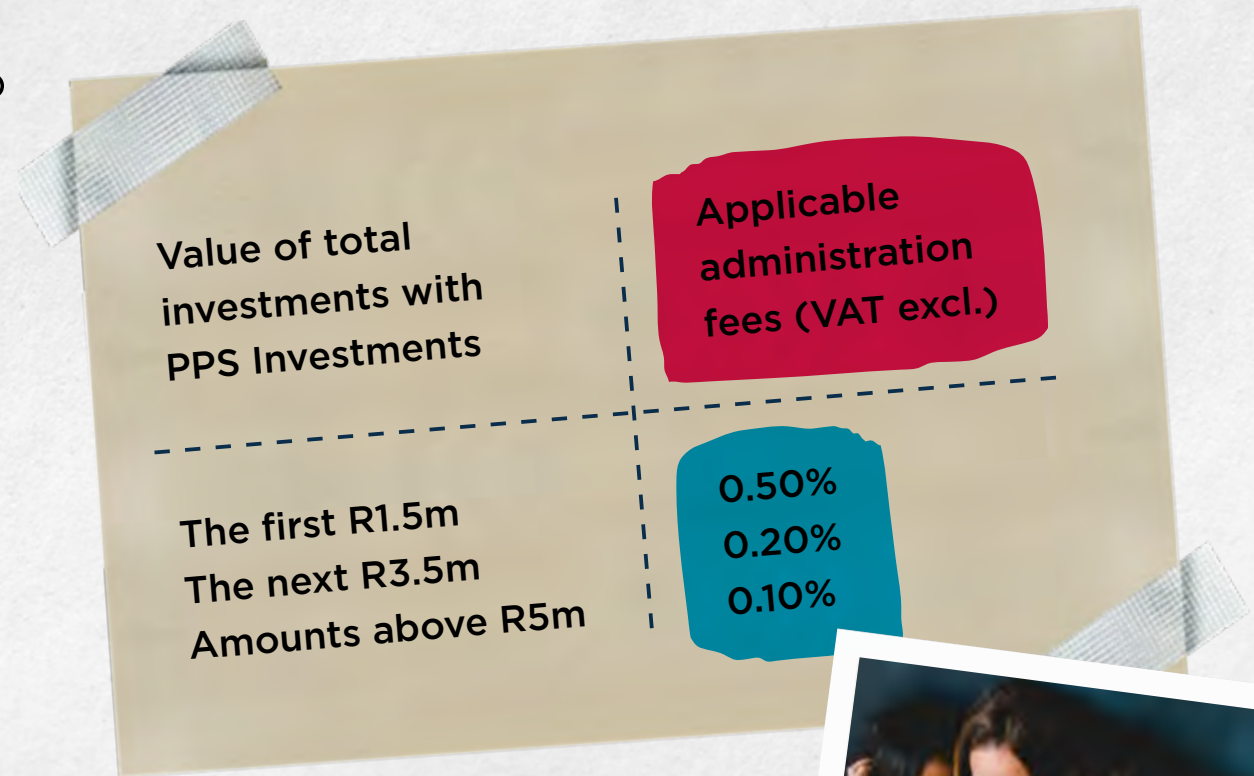
How is the **administration** fee of my Family Network determined?

Each family member's investments are connected to determine the total family market value that will be applied to our administration fee scale. This establishes the family administration fee that will apply to each family member.

The more you and your family invest with us, the more everyone benefits.

How do I **create** my Family Network?

Explore the Family Network playzone by visiting www.pps.co.za/familynetwork to establish the best structure for your family. Then head over to the PPS Investments Secure Site www.pps.co.za/login, where you can create and manage your Family Network.



can't beat family...

Kindly note that the information, opinions and any communication from the PPS Investments Group [PPS Investments (Pty) Ltd, PPS Multi-Managers (Pty) Ltd and PPS Management Company (RF) (Pty) Ltd], whether written, oral or implied are expressed in good faith and not intended as investment advice, neither does it constitute an offer or solicitation in respect of any financial products. Furthermore, all information provided is of a general nature with no regard to the specific investment objectives, financial situation or particular needs of any person. It is recommended that investors first obtain appropriate legal, tax, investment or other professional advice prior to acting upon such information.

Wealth awaits

If you need more information about the PPS Investments Family Network, please consult your PPS Investments accredited financial adviser. Alternatively, feel free to contact us directly. Contact us on **0860 468 777 (0860 INV PPS)** or at **clientservices@ppsinvestments.co.za**.

www.pps.co.za/invest



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