



FOR PROFESSIONALS  
SINCE 1941

INVESTMENTS

# PPS SAVINGS & RETIREMENT SOLUTIONS

QUALITY SAVINGS SOLUTIONS  
FOR YOUR EVERY NEED



# PPS SAVINGS & RETIREMENT SOLUTIONS

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AS A PROFESSIONAL, YOU HAVE PLENTY TO WORRY ABOUT AND KEEP UP WITH IN THIS DYNAMIC WORLD. BUT YOU NEED NOT WORRY ABOUT FINDING RELEVANT SAVINGS AND RETIREMENT SOLUTIONS FOR YOU.

Our suite of savings and retirement solutions are designed in a way that can be structured according to your unique needs, to ensure we can help you reach your desired financial goals.

Through our quality solutions, you have access to a selection of premium single managed unit trusts, multi-managed unit trusts and fund of funds.





## WHY CHOOSE 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.

As a mutual organisation, PPS shares 100% of its profits among its qualifying members.

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

When you invest with us (as a qualifying member) you will receive profit allocations based on your investment portfolio which means that the more assets you have invested with us, the more profit allocations you would earn. You can also earn additional PPS profit share allocations when you link your child(ren)'s, spouse's, life partner's and/or parent(s)'s qualifying OPN investment solutions to your PPS member number.

## QUALITY SAVINGS AND RETIREMENT SOLUTIONS FOR YOUR UNIQUE NEEDS

OBJECTIVE	SAVE FOR A SPECIFIC GOAL	SAVE TO CREATE WEALTH	SAVE TAX FREE
Savings solution	PPS Investment Account	PPS Endowment Plan	PPS Tax Free Investment Account
Minimum monthly premium (recurring)	R500*	R500*	R500*- R3 000
Minimum lump sum	R2 000	R10 000	R2 000 (up to R36 000 per tax year)
Key features	Customise your investment to your goal.	Proceeds are tax-free in your hands and no tax administration.	No tax payable on interest, dividends or realised capital gains.
	No minimum investment period or restrictions.	Upon death, the proceeds will be paid directly to your beneficiaries.  Insolvency protection that will continue until five years after the termination of the policy.	Unlimited withdrawals available.  Set your investment period.
Suited to investors	Looking for a flexible and accessible investment structure according to their investment needs.	With a minimum investment horizon of 5 years.  With a marginal tax rate of more than 30% for a significant tax benefit.	Seeking significant tax benefits and targeting growth over the longer term.

\* Minimum recurring debt order amount if you are under the age of 30 is R200 per month, which should be escalated to the normal minimum of R500 per month after your 30<sup>th</sup> birthday.



SAVE FOR RETIREMENT		PRESERVING YOUR RETIREMENT SAVINGS	SECURING YOUR RETIREMENT INCOME
PPS Personal Pension	PPS Retirement Annuity	PPS Preservation Funds	PPS Living Annuity
R500*	R500*	N/A	N/A
R10 000	R10 000	R50 000	R100 000
<p>Tax efficient, cost-effective and structured from your selection of underlying unit trusts.</p> <p>Disciplined approach to investing.</p> <p>Offers the flexibility to structure your plan according to your needs.</p> <p>Limited access to your savings.</p>	<p>Tax efficient, cost-effective and structured from your selection of underlying unit trusts.</p> <p>Disciplined approach to investing.</p> <p>Offers the flexibility to structure your plan according to your needs.</p> <p>Limited access to your savings.</p>	<p>Inflows from pension or provident funds allowed.</p> <p>No capital gains tax or dividend withholding tax.</p> <p>Delay tax commitment until retirement.</p> <p>Flexible structure.</p>	<p>Opportunity for continued investment growth and greater control in managing your retirement savings and adapting to your living conditions.</p>
Looking for a tax-efficient, unit trust-based retirement savings solution.	Looking for a tax-efficient, unit trust-based retirement savings solution.	Who no longer belong to an occupational retirement fund, due to resignation or retrenchment or fund closure.	Seeking to reinvest retirement savings from a retirement annuity, pension, provident or preservation funds to draw an income at retirement.







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# WEALTH AWAITS

If you need more information about our suite of savings and retirement solutions, 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](mailto:clientservices@ppsinvestments.co.za)**

**[www.ppsinvestments.co.za](http://www.ppsinvestments.co.za)**



\*Qualifying members share in the profits of PPS

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