



## 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. The payout can be used to supplement their income and their living expenses, settle outstanding debts or to cover death taxes and other costs related to winding up your estate.

### 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 set up the PPS Beneficiaries Trust for them.



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 R50 000 within two working days of submitting a valid death certificate\*. 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 PPS Profit-Share Account 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.
- Your benefits increase annually to keep up with inflation.

\*This amount will be deducted from the cover amount.



# 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](http://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.

 Call us on 0860 123 777

 **OR** e-mail [claims@pps.co.za](mailto:claims@pps.co.za)

 **OR** contact your PPS-accredited financial adviser

 **OR** visit [www.pps.co.za](http://www.pps.co.za)

## EARN PROFIT-SHARE WITH **EVERY PRODUCT YOU TAKE**

As a PPS member with the Professional Life Provider benefit, you receive direct profit allocations 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:

-  **Sickness and Permanent Incapacity**
-  **Critical Illness Cover**
-  **Professional Disability Provider**
-  **Education Cover**
-  **Business Assurance**

\*Members holding qualifying products share in the profit or loss of PPS and 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.

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