



INVESTMENTS

PPS RETIREMENT ANNUITY

SAVE TOWARDS A
COMFORTABLE RETIREMENT



PPS RETIREMENT ANNUITY

THE PPS RETIREMENT ANNUITY IS AN INVESTMENT VEHICLE THAT OFFERS A TAX-EFFICIENT WAY TO SAVE TOWARDS YOUR RETIREMENT.

WHAT ARE THE BENEFITS?

TAX EFFICIENCY

- A portion of the contributions you make towards your PPS Retirement Annuity can be claimed back from SARS.
- A number of tax exemptions apply within your investment and a portion of your investment proceeds is tax-free.

DEDICATED SAVINGS

- It helps you to work towards a financially secure retirement by encouraging a dedicated savings approach and ensures that you stick to your retirement savings strategy.

STRUCTURE ACCORDING TO YOUR NEEDS

- While you will be saving with discipline, you still have the flexibility to adapt your retirement annuity to changes changes in your personal circumstances.
- You can adjust debit order amounts and make changes to your unit trust selection without incurring transaction fees.

AN OPPORTUNITY TO CONSOLIDATE YOUR RETIREMENT SAVINGS

- The PPS Retirement Annuity consists of two sections. In one, members hold policies issued by an insurance company. In the other, members invest in unit trusts through PPS Investments. This unit trust based section offers greater investment flexibility, transparency and lower fees.
- If you are invested in the policy-based section of the PPS Retirement Annuity, you can easily move to the unit trust based section with an Intra-Fund Conversion.

WHO IS THIS INVESTMENT SUITED TO?

The PPS Retirement Annuity is suited to investors who are seeking a tax-efficient, long-term retirement savings vehicle. It's a suitable alternative if you do not require access to your savings before age 55, are comfortable with the requirement to purchase post-retirement income with at least two thirds of your investment proceeds and seek tax benefits and insolvency protection as you save towards retirement.

An Intra-Fund Conversion is a unique benefit available that allows you to move from the underwritten section of the PPS Retirement Annuity into the unit trust based section. It is best suited to those who are seeking a better value proposition from their investment and for whom lower investment fees in the unit trust based section will outweigh the cost of the conversion. It may also be a suitable alternative if you are looking to keep your retirement savings invested once your underwritten policy has matured.

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 (from all its subsidiaries) 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 wealth supported by an experienced team driven by passion, accountability and integrity.

When you invest with us - as a qualifying member - you will receive profit allocation based on all your assets. You can also earn additional PPS Profit Share Allocation when you link your child(ren) and/or spouse's OPN investment solutions to your PPS member number.





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WEALTH AWAITS

If you need more information about the PPS Retirement Annuity, please consult your PPS Investments accredited intermediary.

Alternatively, feel free to contact us directly.

Contact us on 0860 468 777 (0860 INV PPS) or at clientservices@ppsinvestments.co.za.

www.ppsinvestments.co.za



*Qualifying members share in the profits of PPS

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