HOLISTIC FINANCIAL SOLUTIONS FOR PROFESSIONALS

MISSION

We are a holistic financial services company geared towards enhancing the financial security of our members and their families. We aim to ensure that members have the security to live the lives they want to live.

WHO WE ARE

In 1941, a group of eight hard-working dentists, who appreciated the value of a hard day's work and wanted to protect their ability to earn an income from that work, established PPS. Even then, the methodology they chose was rare in financial institutions: the practice of people joining together to benefit from pooled resources. This concept of mutuality still permeates every aspect of our business, from the way it is structured to the way in which innovations are designed.

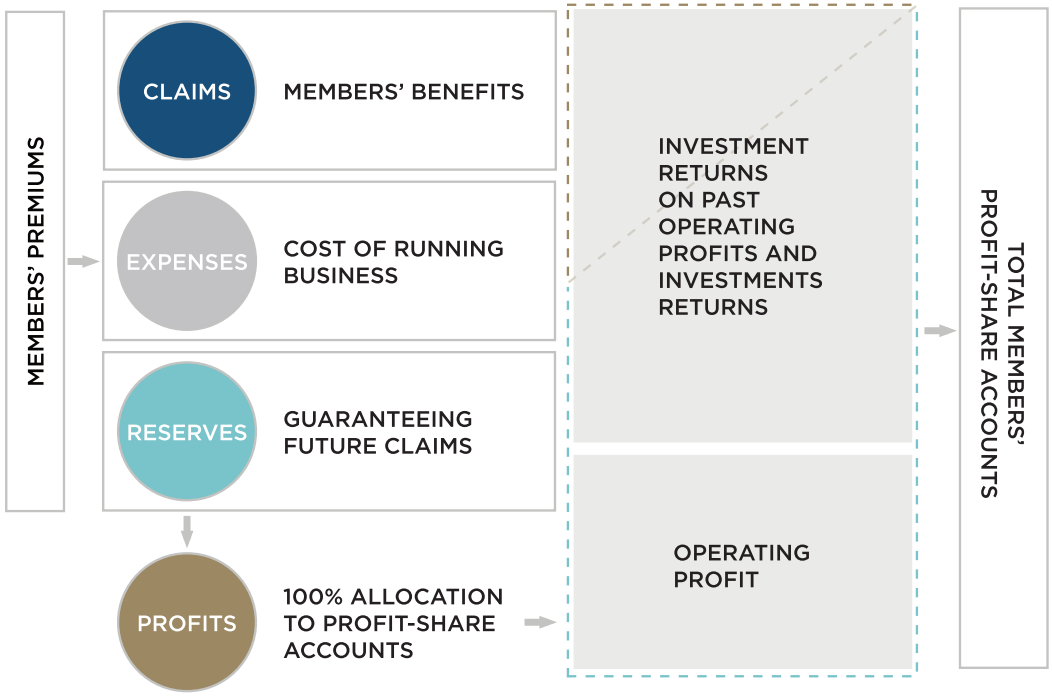
MUTUALITY

PPS is not listed on any stock exchange; therefore, we have no external shareholders who receive dividends. We operate solely to add value to our members. Members with qualifying PPS products benefit directly from our profits through their dedicated Profit-Share Accounts. Mutuality is at the heart of PPS and is in our DNA.

The PPS Profit-Share Account is an exclusive benefit to PPS members in respect of the profits generated by the company. PPS members with qualifying products* with PPS Insurance, PPS Short-Term Insurance, PPS Investments and Profmed, will share in the profits. Profit allocations are distributed to the PPS Profit-Share Account and invested on behalf of the members before becoming accessible via the Vested PPS Profit-Share Account that is administered by PPS Investments. This offers members a unique advantage of supplementing their retirement savings whilst having the opportunity to continue sharing in the profit allocations from PPS Investments.

Members can earn even more profits through the PPS Profit-Share Cross-Holdings Booster which is awarded over and above the existing allocation and is based on holding products across PPS subsidiaries and affiliates. The more products a member holds across PPS subsidiaries and affiliates, the more their profit share allocation will be.

*As part of a PPS Provider™ policy.



GROUP OF COMPANIES

PRODUCTS OFFERED BY PPS INSURANCE

PPS Insurance Company offers bespoke products and value-ads that are intrinsically unique and superior in the market, specifically designed for graduate professionals.

PRODUCT RANGE:

1. PPS Sickness and Permanent Incapacity Benefits.
2. Life Cover: PPS Professional Life Provider and PPS Accidental Death Benefit.
3. Occupational and Functional Disability cover: PPS Professional Disability Provider.
4. Critical illness cover: PPS Critical Illness Cover.
5. Child's education: PPS Education Cover.

PRODUCTS OFFERED BY PPS INVESTMENTS

PPS Investments offers a suite of flexible investment solutions for pre-retirement, post-retirement and wealth creation. Creating opportunities for optimal diversification through the fund range that caters to various risk appetites and time horizons.

PRODUCT RANGE:

1. PPS Investment Account
2. PPS Tax-Free Investment Account
3. PPS Endowment Plan
4. PPS Preservation Funds
5. PPS Personal Pension
6. PPS Retirement Annuity
7. PPS Living Annuity
8. Vested PPS Profit-Share Account

PRODUCTS OFFERED BY PROFMED

Profmed is a medical aid scheme open to professionals offering exclusive medical cover. A tertiary qualification and the relevant professional experience, is what qualifies a member medical cover with Profmed.

MEDICAL AID BENEFIT OPTIONS OFFERED BY PROFMED:

1. ProPinnacle and ProPinnacle Savvy
2. ProSecure Plus and ProSecure Plus Savvy
3. ProSecure and ProSecure Savvy
4. ProActive Plus and ProActive Plus Savvy
5. ProActive and ProActive Savvy

PRODUCTS OFFERED BY PPS SHORT-TERM INSURANCE

PPS Short-Term Insurance offers PPS members the opportunity to obtain selected short-term insurance benefits at exclusive rates.

PRODUCTS OFFERED:

1. Pro-Insure Car Insurance
2. Pro-Insure Home Insurance
3. Pro-Insure Business Insurance
4. Health Professions Indemnity

OTHER OFFERINGS

PPS HEALTH PROFESSIONS INDEMNITY:

PPS Health Professions Indemnity addresses a specific concern expressed by PPS members. The launch of PPS Health Professions Indemnity will assist PPS members to remain in private practice and provide financial security against liability claims.

PPS FIDUCIARY SERVICES:

PPS Fiduciary Services offers a wide range of fiduciary services to members and their families.

PRODUCT RANGE:

1. Wills drafting
2. Safe Custody of Wills
3. Estate administration
4. Trust drafting and administration
5. Beneficiary Trust administration (for minor beneficiaries)

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

PPS INSURANCE
PPS is a licensed insurer conducting a life insurance business, a licensed controlling company and an authorised FSP.

PPS INVESTMENTS
The information, opinions and any communication from PPS Investments Group, 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 any manner. 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. A schedule of fees and charges and maximum commissions is available on request from the manager. Certain funds may be exposed to foreign securities and as such, may be subject to additional risks brought about by this exposure.PPS Investments Group is a subsidiary of Professional Provident Society Insurance Company Limited, a Licensed Insurer and Financial Services Provider. PPS Investments Group consists of the following authorised Financial Services Providers: PPS Investments (Pty) Ltd ("PPSI"), PPS Multi-Managers (Pty) Ltd ("PPSMM") and PPS Investment Administrators (Pty) Ltd ("PPSIA"); and includes the following approved Management Company under the Collective Investment Schemes Control Act: PPS Management Company (RF) (Pty) Ltd ("PPS Manco"). Financial services may be provided by representative(s) rendering financial services under supervision. www.pps.co.za/invest "The PPS Global Equity Fund is registered and approved for marketing in South Africa under section 65 of the CISCA. The PPS Global Equity Fund is a sub-fund of the Prescient Global Funds ICAV. For more information visit www.prescient.ie "The PPS Profit-Share Account and PPS Profit-Share Cross-holdings Booster are benefits available to PPS members only and are not financial services regulated by the FAIS Act, but are Insurance obligations in terms of the Insurance Act 18 of 2017.

PROFMED
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PPS SHORT-TERM INSURANCE
PPS Short-Term Insurance is a licensed insurer and financial services provider. The Profit-Share and Profit-Share Cross-Holdings Booster applies to car and home personal lines.

V1/2022