



EXAMPLES OF ACTUAL MEMBERS PROFIT-SHARE ACCOUNT BALANCES*

CASE STUDY 1 RETIRED MEMBER



79
RETIREMENT
AGE



50
YEARS OF
MEMBERSHIP



R512 195
TOTAL PREMIUMS
PAID



R0
TOTAL CLAIMS
PAID

YEAR	APPORTIONMENT ACCOUNT BALANCE	SPECIAL BENEFIT ACCOUNT BALANCE	PSS PROFIT-SHARE ACCOUNT BALANCE	GROWTH IN PROFIT-SHARE ACCOUNT
2016	R319 580	R1 421 023	R1 740 603	3.41%
2017	R336 038	R1 550 176	R1 886 214	8.36%
2018	R356 327	R1 538 670	R1 894 997	0.47%
2019	R378 053	R1 695 765	R2 073 818	9.44%
2020	R400 936	R1 81 5839	R2 216 775	6.89%
2021	Retired in 2021, therefore no allocations.			

CASE STUDY 2 RETIRED MEMBER



66
RETIREMENT
AGE



28
YEARS OF
MEMBERSHIP



R1 330 151
TOTAL PREMIUMS
PAID



R3 735 431
TOTAL CLAIMS
PAID

YEAR	APPORTIONMENT ACCOUNT BALANCE	SPECIAL BENEFIT ACCOUNT BALANCE	PSS PROFIT-SHARE ACCOUNT BALANCE	GROWTH IN PROFIT-SHARE ACCOUNT
2016	R350 910	R406 408	R757 318	8.28%
2017	R391 105	R462 601	R853 706	12.73%
2018	R438 845	R457 393	R896 238	4.98%
2019	R486 055	R531 691	R1 017 746	13.56%
2020	R525 407	R585 734	R1 111 141	9.18%
2021	Retired in 2021, therefore no allocations.			

CASE STUDY 3

ACTIVE POLICY



48
CURRENT
AGE



25
YEARS OF
MEMBERSHIP



R989 433
TOTAL PREMIUMS
PAID



R280 854
TOTAL CLAIMS
PAID

YEAR	APPORTIONMENT ACCOUNT BALANCE	SPECIAL BENEFIT ACCOUNT BALANCE	PSS PROFIT-SHARE ACCOUNT BALANCE	GROWTH IN PROFIT-SHARE ACCOUNT
2016	R462 173	R413 296	R875 469	14.41%
2017	R511 151	R509 510	R1 020 662	16.58%
2018	R560 850	R471 440	R1 032 290	1.14%
2019	R609 124	R595 521	R1 204 645	16.70%
2020	R634 620	R649 720	R1 284 350	6.62%
2021	R608 228	R860 431	R1 468 659	14.35%

CASE STUDY 4

ACTIVE POLICY



42
CURRENT
AGE



19
YEARS OF
MEMBERSHIP



R1 105 922
TOTAL PREMIUMS
PAID



R0
TOTAL CLAIMS
PAID

YEAR	APPORTIONMENT ACCOUNT BALANCE	SPECIAL BENEFIT ACCOUNT BALANCE	PSS PROFIT-SHARE ACCOUNT BALANCE	GROWTH IN PROFIT-SHARE ACCOUNT
2016	R456 578	R253 099	R709 677	19%
2017	R519 104	R331 092	R850 197	19.80%
2018	R582 541	R299 380	R881 921	3.73%
2019	R629 246	R405 387	R1 034 633	17.32%
2020	R653 977	R451 945	R1 105 923	6.89%
2021	R671 142	R683 304	R1 354 446	22.47%

*Risk profile dependent. In most instances members receive more in their profit allocations than what they pay in premiums.