



PPS ELIGIBILITY

The PPS Group specialises in providing niche products to graduate professionals. Professionals generally display certain behavioural traits that are common to the professional ethos of their chosen professions. They typically embrace certain personal risk management principles, an unwillingness to unnecessarily terminate insurance cover and the urgency to return to their professions after a period of illness.

This leads to lower lapses and claims, which supports profitability. It ultimately yields more profits to share between members. PPS's membership profile significantly reduces our business risk, ultimately enhancing returns to members.

PPS values a hard day's work and aims to protect a member's ability to earn an income from that work. To qualify for the PPS Holdings Trust membership, an applicant needs to show that they hold an eligible qualification.

CRITERIA

1. FOR MEMBERSHIP

We are very discerning about granting membership, and only professionals with an honours-level qualification or higher qualify to become members. PPS membership is now only based on qualification. An applicant's **level of education** determines **whether they can join** our exclusive society.

PPS membership is open to graduate professionals who hold:



A three-year undergraduate degree or diploma, and one of the following postgraduate qualifications:

- Postgraduate Diploma, Honours (BCom Hons in Business), Masters (Master of Philosophy in Integrated Water Management), Doctoral degrees (PhD in Management of Technology & Innovation), or certain MBA's (Graduate School of Management from the University of Pretoria); or
- Certain B. Tech degrees (For example, Certified Financial Planner Professional with a three-year qualification); or
- Certain four-, five-, six-year or longer undergraduate qualifications (for example, Bachelor of Medicine, Bachelor of Laws or Bachelor of Land Surveying); or
- Certain professional designations.



PPS accepts qualifications from an acceptable public tertiary institution or a listed private tertiary institution with a listed accepted qualification. The institution must be accredited by the Council of Higher Education.



RECOGNITION OF PRIOR LEARNING AND DISTANCE LEARNING

PPS will allow Recognition of Prior Learning (RPL) if a public institution which is eligible under the PPS Eligibility Framework, recognises it as acceptable entry into a post-graduate qualification. The RPL clause only holds true if the postgraduate qualification is eligible for PPS membership.

AREA OF OPERATIONS

To become a member of PPS, the applicant must be:

- A citizen of South Africa residing in South Africa;
- Reside in South Africa with the proviso that the applicant is a citizen of Namibia, Botswana, Zimbabwe, Eswatini (Swaziland), Lesotho, and Zambia or any country listed as a SADC country - (proof of South African temporary residence is required as a prerequisite);
- Be a citizen of Namibia residing in Namibia;
- Reside in Namibia with the proviso that the applicant is a citizen of Botswana, Zimbabwe, Eswatini Swaziland), Lesotho, Zambia and any country listed as a SADC country - (temporary residence is required as a prerequisite with at least a one-year permit for Namibia);

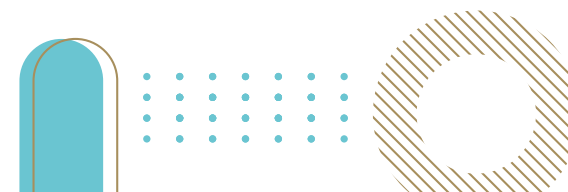
- Be lawfully married to a Namibian citizen. The foreign spouse will be domiciled in Namibia by reason of their marriage to a Namibian and need NOT have any sort of permit to lawfully work, study, or travel in/into Namibia.

2. FOR BENEFITS

The career landscape is constantly evolving with the global economy and technological advances. Members may experience industry changes; hence the PPS eligibility criteria is tailored to ensure that products meet our members' evolving needs. Occupation is considered to determine the products available to a member. An applicant's **occupation** determines the **PPS benefits available** to protect their exclusivity:

LUMP-SUM BENEFITS OCCUPATION CLASSES:

OCCUPATION CLASS	BENEFITS AVAILABLE	OCCUPATION EXAMPLES
A	Professional Life Provider Accidental Death benefit Professional Disability Provider Critical Illness Cover Education Cover	Accountant Advocate Civil Engineer Medical Doctor
B	Professional Life Provider Accidental Death Benefit Professional Disability Provider Critical Illness Cover and Education Cover	Estate Agent Health and Safety Officer Interior Designer Travel Agent
C	Professional Life Provider Accidental Death benefit Functional Disability Provider Critical Illness Cover Education Cover	School Teacher Jewellery Designer Stage Director Tour Guide
D	Professional Life Provider Functional Disability Provider Critical Illness Cover Education Cover	Housewife Admiral Actor Tattoo Artist



SICKNESS AND PERMANENT INCAPACITY BENEFIT OCCUPATION CLASSES:

OCCUPATION CLASS	BENEFITS AVAILABLE	EXAMPLE OCCUPATIONS
X	Sickness and Permanent Incapacity benefit (seven and 30-days), Permanent Incapacity Booster, Admission Rider benefit, Family Responsibility Rider benefit.	Attorney, Audiometric, Audiologist, Biokineticist, Business Owner, Chartered Accountant, Chiropractor, Clinical Technologist, Child Kineticist, Dental, Dietician, Engineer, Estate Agent, Farmer, Farm Manager (Manual), Food Technologist, Financial Director, Graphic Designer, Health and Safety Officer, Interior Design, IT, Legal, Marketing, Medical Doctor/Officer, Nurse, Occupational Therapist, Optometrist, Ophthalmologist, Paramedic Pharmacist, Physician, Physiotherapist, Professor, Quantity Surveyor, Registrar, Radiographer, Real Estate Agent, Sales Consultant, Specialist Surgeon, Sport Scientist, Student, Travel Agent, Technologist, Veterinary, Web Designer, Wine Maker.
Y	No Sickness and Permanent Incapacity benefit but will qualify for some lump-sum benefits.	Consultant, Sports Coach, Technology Consultant, Journalist (if not office work only), Livestock Broker, School Teacher, Security Consultant, TV Producer.
Z	No Sickness and Permanent Incapacity benefit but will qualify for some lump-sum benefits.	Designer Maker, Developer, Flight Test Engineer, Tutor.

Note: Some occupations in different occupational fields might differ. Sickness and Permanent Incapacity benefit (blended rates/pre-March 2015) will not be influenced by the July 2022 changes.

KEY FEATURES

- PPS membership extends over the lifetime of a professional and across various benefits offered by the PPS Group of companies, for example:
 - PPS Insurance
 - PPS Investments
 - PPS Short-Term Insurance
 - PPS Fiduciary Services
 - Profmed
 - Professional Indemnity Cover
- To become a PPS member, an applicant's qualification is considered, their occupation is taken into account to determine the products available. The applicant's highest qualification is considered (as long as they hold a three-year undergraduate qualification).
- All public Universities and Universities of Technology are accepted. Certain qualifications at certain listed Private Universities are accepted.
- A retired applicant who fulfils all the PPS eligibility requirements may become a member and may take the Professional Life Provider, Functional Disability Provider, Critical Illness Cover or Accidental Death benefit.
- Once an applicant has qualified for PPS membership, they remain a member for life.

KEY DIFFERENTIATORS

PPS is one of the largest multi-disciplinary group of graduate professionals.

PPS membership is exclusive to graduate professionals. A graduate professional at PPS is someone who has a degree equal to an honours level degree in order for them to practice their professional profession.

- An applicant's occupational duties do not impact the benefits available to them. For example, all doctors and attorneys qualify for the seven-day waiting period on PPS Sickness and Permanent Incapacity benefit, irrespective of whether they:
 - Work for a salary, on a contract or in their practice.
 - Practice as a general practitioner/litigation attorney or researcher/consultant/adviser.
 - Travel often or not.
- Members working in hazardous occupations (such as a mining engineer working underground or a wildlife veterinarian) are covered.
- Members with qualifying products share in PPS's profits through the PPS Profit-Share Account™.*
- Members can still enjoy their benefits when travelling overseas for work, holiday or emigration. This is embedded in their benefits, and no additional premium is charged. Members also do not need to inform PPS of their activities or intended travel, and there are no loadings or restrictions.
- Members enjoy full cover when partaking in any hazardous activity or sport such as scuba diving and motor racing. This is an embedded benefit, and no premium is charged for it. Members do not need to inform PPS of their activities, and there are no loadings or restrictions.

* Members holding qualifying products share in the profit and the loss of PPS and past performance is not necessarily indicative of future performance.

