

PPS MY FUTURE PLAN



The PPS My Future Plan is a comprehensive solution for graduate professionals younger than 35 to obtain the full range of products at PPS with shortened application forms and enhanced processes.

The plan can be used by new or existing PPS members to take out new benefits or increase current benefits.

Applicant must be under the age of 35 and a full PPS member.*

*PPS student members must upgrade membership first.

THREE SOLUTIONS/KEY BENEFITS

1 THE PPS MY FUTURE PLAN SOLUTION:

Solution for new/current members under the age of 35 containing the PPS Provider Suite Products.

BENEFITS:

SICKNESS AND PERMANENT INCAPACITY BENEFITS	Covers Sickness, Actual Business Expenses and Permanent Incapacity Up to R100 000 per month Includes the Admission Rider, Family Responsibility Rider and Permanent Incapacity Booster optional benefits
PROFESSIONAL LIFE PROVIDER	Up to R5 000 000
PROFESSIONAL DISABILITY PROVIDER (STAND-ALONE/ACCELERATED)	Up to R5 000 000 Includes the Functional Disability benefit and the Occupational Disability benefit, with the Occupation Specific Rider benefit
CRITICAL ILLNESS COVER (STAND-ALONE/ACCELERATED)	Up to R2 000 000 Includes Core 100%, CI 100%, EXPANDER and EXACT Rider benefits
ACCIDENTAL DEATH BENEFIT	Up to R4 484 990
EDUCATION COVER	All benefits: Tuition fees for Pre-Primary-, Primary-, Secondary School (Private or Public benefit) and Tertiary Education, as well as the Necessities benefit. All optional benefits available: Pre-School benefit, School Trips benefit, Extra benefit, Matric benefit and My First Car benefit

2 THE PPS MY FUTURE SICKNESS AND PERMANENT INCAPACITY OPTION:



- Solution for PPS members under the age of 35 with the Sickness and Permanent Incapacity benefits to increase benefits in line with actual earnings increases on a yearly basis.
- Only 6 medical questions and no medical tests.
- Can be used up to 5 times.
- Cover may be increased by any amount at a time (no prescribed amounts or percentages), as long as the total cover for Sickness, Actual Business Expenses and Permanent Incapacity is below R100 000 per month each.

3 THE PPS MY FUTURE LIFE COVER OPTION:

- Solution for members under the age of 44, with or without Life Cover, to take out or increase Life Cover on certain life events.
- Only 6 medical questions and no medical tests.
- Can be used yearly.
- Cover may be increased by any amount at a time (no prescribe amounts or percentages), as long as the total life cover at PPS is below R5 000 000.



Each of the above solutions have their own rules and requirements. They must thus be treated as 3 different solutions.

KEY DIFFERENTIATORS



Allows the ability to increase benefits in line with their life stage changes



Shortened application forms, limited underwriting and enhanced processes



Similar to future cover but at no additional premium