

PPS GROUP STUDENT PRODUCT OFFERING

PRODUCT OPTIONS

PPS LIFE INSURANCE

Protect your life and earning ability with PPS's range of products tailored for students: Sickness and Permanent Incapacity Benefits, Life Benefits, Disability Benefits and Critical Illness Cover.



PPS INVESTMENTS

Start saving for the future with selected PPS Investments Unit Trusts. The PPS Investment Account is suited to investors who are saving towards lifestyle goals and prioritise flexibility. It may be suitable if you require access to your savings and the freedom to change your investment parameters as your needs do.

PPS LIFE INSURANCE

SICKNESS AND PERMANENT INCAPACITY BENEFIT	PROFESSIONAL LIFE PROVIDER	PROFESSIONAL DISABILITY PROVIDER	CRITICAL ILLNESS COVER
<p>The Sickness and Permanent Incapacity benefit pays out for any medical illness or injury that require a doctor to book you off for the selected waiting period, and any medical illness or injury that leads to long term incapacity.</p> <p>Pregnancy related sickness is also included, and the Admission Rider Benefit is optional.</p> <p>Cover can be between R2 000 and R5 000 per month.</p>	<p>The PPS Professional Life Provider is a stand-alone lump-sum benefit that pays out to the cessionary, nominated beneficiaries or estate should you pass away or suffer a terminal illness that will lead to death.</p> <p>You may include additional Accelerated Benefits, however, Immediate Needs benefit and Terminal Illness benefit will be automatically included.</p> <p>Cover can be between R100 000 and R500 000.</p>	<p>The PPS Professional Disability Provider is a stand-alone lump-sum benefit that offers the Occupational Disability Benefit and the Functional Disability Benefit to cover disability-related conditions and the impact thereof.</p> <p>Both a level and age-rated premium patterns are available on the benefit with cover between R100 000 and R500 000.</p>	<p>PPS Critical Illness Cover is a stand-alone lump-sum benefit that pays out should you suffer from a listed trauma, physical impairment or critical illness condition.</p> <p>It has a general 14-day survival period and pay out will be based on the severity of the medical condition, with an age-rated premium pattern.</p> <p>Cover can be between R100 000 and R500 000.</p>

PPS INVESTMENTS

The PPS Investment Account is suited to investors who are saving towards lifestyle goals and prioritise flexibility. It may be suitable if you require access to your savings and the freedom to change your investment parameters as your needs do. Four Unit Trust options, based on your investment horizon (from up to 24 months to over 10 years) are available, with a minimum investment amount starting at R100 monthly or R1 000 once-off.

Four Unit Trust Options:

- PPS Enhanced Yield Fund
- PPS Conservative Fund of Funds
- PPS Moderate Fund of Funds
- PPS Balanced Index Tracker Fund

For more info on the funds please check out the Fund Fact Sheet on <https://www.pps.co.za/invest/choose-fund>

SHARE IN PROFITS

With a PPS Provider policy, you will receive direct profit allocations to your PPS Profit-Share Account* for PPS Life Insurance and PPS Investments. By holding multiple PPS Group products your profit allocations will receive a further boost with the PPS Profit-Share Cross-Holdings Booster**.

The operating profits and investment returns are shared each year in the form of allocations to the PPS Profit-Share Accounts of our members. The balance on the Profit-Share Account can grow to significant values and is accessible at retirement from the age of 60 as a unique retirement benefit, or earlier death.

The PPS Profit-Share Cross-Holdings Booster is based on how many qualifying products you hold across all PPS subsidiaries and affiliates. The more products you hold across all PPS subsidiaries and affiliates, the more your Profit-Share allocation will be. You will receive a specific percentage based on the Profit-Share Cross-Holdings Booster Tier, which will apply to what has already been allocated from the Provider Policy as well as across the various PPS subsidiaries and affiliates.

PROFIT-SHARE CROSS-HOLDINGS TIERS

PROFIT-SHARE CROSS-HOLDINGS BOOSTER TIERS	BOOSTER %
PPS Provider™ Policy Product	0 %
Plus ONE other subsidiary or affiliate product	5 %
Plus TWO other subsidiaries or affiliates products	12.5 %
Plus THREE other subsidiaries or affiliates products	17.5 %

Percentages will be determined once PPS has declared Profit-Share.

These percentages may differ each year and will be declared each year with Profit-Share declarations.

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

**The Booster allocations are not fixed and can differ each year. The amounts are dependent on the profitability of PPS subsidiary products. PPS reserves the right to discontinue this offering.



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

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

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.

Collective Investment Schemes in Securities (CIS) are generally medium-to long-term investments. The value of participatory interests (units) may go down as well as up, and past performance is not necessarily a guide to future performance. CIS are traded at ruling prices and can engage in borrowing and scrip lending up to 10% of the market value of the portfolio to bridge insufficient liquidity. A schedule of fees and charges and maximum commissions is available on request from the manager. A CIS may be closed to new investors in order for it to be managed more efficiently in accordance with its mandate. The manager does not provide any guarantee either in respect of the capital or the return of a portfolio. Certain funds may be exposed to foreign securities and as such, may be subject to additional risks brought about by this exposure.

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.

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