



FOR PROFESSIONALS
SINCE 1941

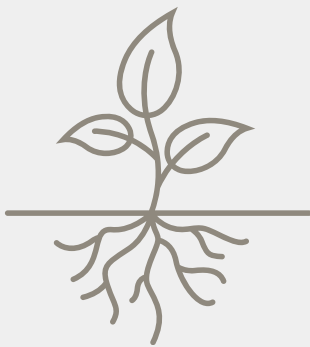
WANT TO GIVE YOUR PROFIT-SHARE A BOOST?

THE FEELING IS MUTUAL.

That is why we have amplified the earning
potential of our products.

What is the PPS Profit-Share Cross-Holdings Booster*?

[Click to watch the a video explainer](#)



At PPS, we truly believe in the power of mutuality and sharing returns with our members. If a member holds a qualifying life-risk product with us, they can benefit from allocations to the notional PPS Profit-Share Account^{TM**}.

By holding products across various PPS Group subsidiaries and affiliates, members not only ensure their financial needs and well-being are taken care of holistically, they also increase their share of returns allocated to their notional PPS Profit-Share AccountTM thanks to the PPS Profit-Share Cross-Holdings Booster.

How does it work?

A member who holds qualifying life-risk products from PPS Insurance plus products from PPS Investments, PPS Short-Term Insurance, PPS Health Professions Indemnity and/or Profmed will be placed in a Cross-Holdings Booster tier based on the number of PPS subsidiaries and affiliates included in their PPS Group portfolio.



The PPS Profit-Share Cross-Holdings Booster tiers

CROSS-HOLDINGS BOOSTER TIERS	MEMBER'S PPS GROUP PORTFOLIO	BOOSTER PERCENTAGE
1	PPS Insurance product plus one from the Group*	14%
2	PPS Insurance product plus two from the Group*	20%
3	PPS Insurance product plus three from the Group*	30%
*PPS subsidiaries and affiliates (PPS Investments, PPS Short-Term Insurance, PPS Health Professions Indemnity and Profmed).		



A mutualistic relationship is a bond where both parties thrive, leading to success. At PPS, we consider our members as shareholders who share in our returns. As PPS grows, our members grow too. This is the essence of mutuality that we believe in.

How have members benefitted from the PPS Profit-Share Cross-Holdings Booster?

	Previous year's PSA balance	Profit-Share allocation	Cross-Holding Booster allocation	Booster tier percentage	PSA balance
Mbali (59 years)	R3 618 813	R193 372	R36 112	14%	R3 848 298
Xavier (65 years)	R3 821 062	R239 479	R36 873	20%	R4 097 415
Paul (56 years)	R3 530 192	R81 816	R66 625	30%	R3 678 634

PPS allocated R89 million in Profit-Share towards to the PPS Profit-Share Cross-Holdings Booster in 2023.



Success is better, shared.

For more information, visit www.pps.co.za



*The PPS Profit-Share Cross-Holdings Booster is tiered according to the number of products a member holds across subsidiaries and affiliates. If they hold a PPS life-risk product and they take up a qualifying product(s) from a PPS subsidiary/affiliate (PPS Short-Term insurance, PPS Health Professions Indemnity, Profmed and/or PPS Investments) it will increase their allocations. The Booster allocations are not fixed and can differ each year. Allocations take place annually and will be declared with Profit-Share. The amounts are dependent on the profitability of PPS and its subsidiary/affiliate's products. PPS reserves the right to discontinue this offering at its own discretion.

** Members holding qualifying life-risk products share in the profit and the loss of PPS through the notional PPS Profit-Share Account™ and past performance is not necessarily indicative of future performance.

Kindly note that this does not constitute financial advice the information provided is purely informational. In terms of the Financial Advisory and Intermediary Services Act an FSP should not provide advice to investors without an appropriate risk analysis and thorough examination of a client's particular financial situation. The information, opinions and communication from the PPS Group or any of its subsidiaries, whether written, oral or implied are expressed in good faith and not intended as investment advice, neither do they constitute an offer or solicitation in any manner.

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

PPS Investments is an authorised FSP.

PPS Short-Term Insurance Ltd is an insurer licensed to conduct non-life insurance business and an authorised FSP (46274).