



1941 - 2021

Why PPS Sickness Benefits?

The PPS Sickness and Permanent Incapacity Benefits are unique in the market and are different from the traditional income protection policies. Here is why.

SICKNESS AND PERMANENT INCAPACITY BENEFITS



Replaces or supplements income if unable to work due to illness or injury.



No loss of income underpin/requirement – you **do not need to lose** income to qualify for a claim.



No aggregation/reduction of benefits – payments will **not be reduced** by other income earned.



Covers all illnesses – no restrictions on which conditions are covered.



No limit on the number of claims.



Simple claims process – declaration by member and doctor.



Seamless transition to Permanent Incapacity – The PPS Sickness benefit will support you for up to two years (728 days) per medical condition. Thereafter you will be assessed for Permanent Incapacity.



Permanent Incapacity Booster – unique in the market. Boosts Permanent Incapacity award to 100% of benefit payment and will not be reviewed.



A comprehensive definition of occupation – usual professional duties.



There is **no** list of conditions/illness **excluded** for the retrospective payments.



Covers 100% of net income.

EXCLUSIVE COVER FOR PROFESSIONALS

PPS understands the graduate professional market and their needs. PPS covers our members for:



Globally – wherever you are, you enjoy full cover.



For hazardous pursuits – you enjoy full cover when participating in hazardous activities.



Both benefits are automatically embedded and you **do not pay an additional premium. No limits, no restrictions and no need to inform PPS.**

SHARE IN PPS PROFITS



Receive allocations to the Profit-Share Account.



Continue to share in and receive profit-allocations **even when in claim.**



Health status and number of claims **do not affect** profit allocations.



Pays out **tax-free.**

● **Once vested, funds can be managed by PPS Investments to boost retirement savings through regular or ad-hoc withdrawals.**

● **Automatic benefit – no premium charged.**