

WHY LIFE INSURANCE

Insurance can be an important part of your financial strategy, helping you to ensure a more secure financial future for yourself and your family.

Insurance helps to cover unexpected expenses that arise from illness, disability or death. Insurance is there to reduce your exposure to risk.

PPS operates under the ethos of mutuality and offers a full range of products and services.

WHAT

Sickness and Permanent Incapacity benefit
Life Cover
Critical Illness Cover
Lump-Sum Disability benefit
Education Cover

HOW

Speak to an accredited PPS
adviser to see how your
risk can be covered

WHY

Peace of mind
Protect your dreams
Live the life you want
Leave a legacy
Protect your family and assets
Be part of a professional
community

PRODUCT



SICKNESS AND PERMANENT INCAPACITY BENEFITS

BENEFITS

- Covers 100% of income and your ability to practice your occupation
- Allows you time to recuperate
- Freedom to continue to live the life you want



PROFESSIONAL LIFE PROVIDER

- Pays off debt
- Settles estate duty and executor fees
- Allows you to leave a legacy
- Pays for ongoing expenses (e.g. school fees, groceries, medical aid)



CRITICAL ILLNESS COVER

- Supplements income
- Pays for additional expenses or treatment not covered by medical aid



PROFESSIONAL DISABILITY PROVIDER

- Allows you to take time out to recuperate
- Pays for additional expenses not covered by medical aid
- Allows you to make lifestyle adaptations to home/work (e.g. lift, wheelchair, ramps, vehicle)



EDUCATION COVER

- Pays for your children's education needs up to tertiary level

WHAT MAKES PPS UNIQUE?

- No loss of income required for Sickness and Permanent Incapacity benefits.
- Only company in the world to offer the Permanent Incapacity Booster benefit – which boosts your payment to 100% in the event of an approved incapacity benefit claim*.
- Provides cover in South Africa and internationally.
- PPS does not aggregate benefits – therefore we will not reduce or limit your payment benefit because you are receiving income or other benefits.
- Hazardous sports and activities, e.g. scuba diving, motor racing, are covered at no extra cost.
- Hazardous occupations, e.g. mining engineer working underground or a wildlife veterinarian, are covered.
- Members share 100% in the profits of PPS when holding qualifying products. *
- The PPS EXACT Rider benefit (optional rider benefit on the PPS Critical Illness Cover) offers PPS members an additional lump-sum payment for targeted therapy treatment when diagnosed with cancer.

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

SPEAK TO A PPS ACCREDITED FINANCIAL ADVISER TO FIND OUT MORE ABOUT THESE AND OTHER

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