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THE PROFESSIONAL

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First steps, not certainty, drive financial progress



Balanced life

Mental strength beyond the celebration

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Local: 0861 777 146 | **International:** +27 10 085 3820 | **E-mail:** theprofessional@pps.co.za | www.pps.co.za



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Editorial

On seeing the familiar differently

In recent months, I have been reminded how perspective can shift in the most unexpected ways. Many readers will know from my balanced life feature that I am an avid fencer – competing (even now) around the world. Most athletes will agree that competition naturally narrows one’s perspective. Training becomes focused on precision, strategy and the constant drive to be just a fraction better than the day before.

Recently, I returned to coaching, something I had not done for many years. I work with junior athletes and do it purely for the fun of it. It is a big change going from athlete to coach, a shift that has changed my perspective in ways I did not anticipate.

During my own lessons, I used to concentrate purely on improving my technique. Now, I no longer look solely at what will sharpen my performance. I look at what I can carry back to my students. Every correction becomes a teaching moment. My perspective has widened beyond the fencing piste and into life itself. Coaching has reminded me that growth is not only about personal advancement but also about how skills, experience and understanding can be shared to lift up others. It is a small but powerful reminder that perspective can broaden at any time, even in the busiest seasons of the year and that taking a moment to look again, often reveals more than expected. This is also the thread that runs through the March 2026 edition of *The Professional* – an exploration of how seeing differently shapes understanding,

decisions and the way graduate professionals move through the world.

In the Spotlight feature on page 6, PPS Group CEO Izak Smit explores how perspective influences leadership and long-term thinking. His article reflects on the discipline required to look beyond immediate pressures and to recognise the quiet signals that shape enduring success. He reminds readers that perspective is not passive. It is something refined continually, strengthened through experience and exercised with intention.

Wimpie Mouton, PPS Executive for Life Solutions, examines on page 18 how quickly life can shift when an unexpected change interrupts routine. His feature highlights the importance of making decisions that hold steady under pressure.

Technology, too, demands continual reframing. In his piece on page 34, Francis Aldrich considers how digital identity is evolving amid rapid innovation. He explores what it means to operate in environments where physical and digital spaces overlap and how perspective shapes whether technology feels overwhelming or enabling. Francis encourages graduate professionals to see technology not as an external force but as something that can be aligned thoughtfully with purpose, credibility and reach.

Apart from these, there are various other insightful thought-leadership pieces covering topics from financial wellness to well-being.

As it is a new year, regular readers will note some small changes. A nice one – we hope – will be the introduction of new puzzles on page 45. Try your hand at our three different sudoku levels, the word search and the word ladder.

Returning favorites like travel and recipes continue to ground readers by broadening perspectives and restoring balance amid life’s fast pace.

One idea threads through every article: Perspective evolves amid busy challenges and daily rhythms, expanding with curiosity, shifting suddenly or slowly to guide choices and reframe the familiar.

As the year’s momentum builds, this edition invites noticing how it reveals something new. ☺

Elvira
Editor

Elvira Wood is PPS Group Editor. She holds a PhD in Communication Studies from North West University and worked as a financial journalist for some of South Africa’s leading daily newspapers.



Elvira Wood

FROM THE CEO’S DESK

Dear reader,

As I am writing this note at the start of 2026, we look back on 2025 with gratitude, another very successful year for PPS and hence for our members as well. The year that saw a massive rise in global uncertainty, which was a shock for many. In view of that, one might have reasonably expected 2025 to be a bad year for the rand, international and local markets. But it was not. Investment markets **delivered stellar performances**, which will boost Profit-Share allocations to our members, to be announced in April. It again showed how difficult it is to make short-term financial market predictions. Yet again, we will have to temper future expectations, reminding our members that it will not always be so good (but it is a nice problem to have!).

Indications are that these investment returns will be boosted by underwriting (claims) profits. Now, in a non-mutual insurance company (owned by shareholders), the claims line is a bad (red) line in the income statement. It is money taken away from shareholders. In a business, such as PPS that operates under the ethos of mutuality, this is not the case – it is value returned to our members. **Paying valid claims** will always remain our first priority, and if this is a big number, we often celebrate the impact we have made in many lives. However, there will then obviously be less profit to allocate to our members’ PPS Profit-Share Accounts™*.

In an ideal world, claims remain low and profits remain high – a scenario that strengthens an organisation that operates on the

ethos of mutuality, because strong profits enable greater shared value for members. The question is how life claims can remain low in the real world.

My article in this edition of *The Professional* on page 6 explores this through the theme of perspective. The focus is on building systems that **support people** long before challenges surface. Prevention requires looking ahead, recognising risks early and shaping conditions that influence outcomes over many years. A claims event addresses an immediate need, while prevention pays attention to what develops quietly beneath the surface. These preventative structures are often unnoticed, yet they are among the most effective ways to ensure that a crisis never arrives.

The question is whether it is possible to build ecosystems and platforms that help members to remain far from the edge, leading to fewer claims over time. In the previous edition of *The Professional*, I mentioned that PPS is working on an ambitious long-term project that aims to support members in achieving greater growth, career success and living the lives they want to live. A significant dimension of this platform will focus on health and well-being.

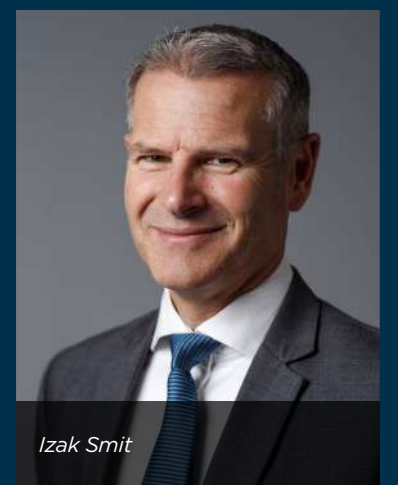
It is an audacious undertaking and development is progressing well. The platform is expected to become available to members during the second half of 2026.

Preparation for rollout will begin around mid-year, with increased visibility in the media and more information shared with members through regular interactions with personal financial advisers.

I hope that this edition brings perspective and inspiration as we look toward a year shaped by possibility and shared purpose. ☺

Best wishes,

Izak
PPS Group Executive



Izak Smit

SPOTLIGHT

Two brothers, two perspectives, one lesson in healing

By Izak Smit, PPS Group Chief Executive Officer

*"Keeping a person from illness deserves more merit than curing him."
- Saint Vincent de Paul, 16th century AD*

I am of 1967 vintage. Ask an AI agent or Google what defined that year and the first successful human heart transplant will be near the top of the list. It was performed in the early hours of 3 December 1967 by Dr Christiaan Barnard, with his younger brother Marius as his right-hand man, just 15 days after my birthday. It is a historic feat that South Africans are proud of.

My father was a surgeon (and I am happy to say a PPS member) and hence Dr Barnard was a hero to him. Dr Barnard's biography, *One Life*, published in 1969, held a proud place in his library. It has been on my to-read list for many years and I finally got to it during the recent year-end holiday. It is quite a story. Of what it takes to become a medical professional (our members in this field can relate), of client-professional relationships (most members can relate), of advancing the frontiers of science and of perspective, the theme of this edition.

I have a faint memory of my dad's specialisation studies in the early 1970s. While he was studying, I was not allowed to make any noise, which was an **impossible expectation** of a three-year-old. When he finally qualified as a surgeon, my first question was whether I could now be noisier! Once, in my excitement to see him returning from the hospital, I slipped and cut my head on a steel windowsill. It needed stitches. That was no problem – dad could handle it – but he did not have any pain-killing injections at home. And because he needed to get back to his studies, there was no time to drive to the hospital. The result was stitches without pain relief. It probably explains my lifelong fear of needles. In later years, he would sometimes take me to the theatre hoping that I might consider medicine as a career, like him and like his dad – my

grandfather. But I often fainted when the scalpels started cutting. At least I am in good company. Chris Barnard also passed out the first time in theatre as a young medical student!

At PPS, Dr Marius Barnard is as **much of a legend** as his brother Chris. He was the inspiration behind a major life insurance product line – critical illness (also known as dread disease in other parts of the world). South Africa is known as a **major innovator in insurance**. It is something that stirs national pride, just like that first heart transplant. And critical illness cover is right up there, as acknowledged by actuaries worldwide. Marius Barnard pushed for it. His key idea was that as a surgeon he could "repair a person physically" but only insurance could repair a patient's finances after illness. He repeatedly argued that many patients survived illnesses medically but "died financially", and insurance was the way to protect against economic hardship. Marius's view can be summarised as: "We celebrate the skill that pulls a patient back from the brink. But **the greater act of prevention** is the quiet work that keeps people from the brink at all – health-wise and financially."

"Perspective not only changes what we see but also what we build."

Which brings me to perspective, the lens we use to look at things. Perspective not only changes what we see but also what we build. Chris Barnard looked at a failing heart and asked how to extend life. **His was the crisis lens**. His knowledge, skill and precision pulled patients back from the brink. Marius Barnard

looked at the same illnesses **through a wider lens** and asked how to protect life's fabric – work, dignity, solvency – long after the stitches were tied. One lens delivered heroics in hours; the other delivered resilience over years. Both were acts of care but they solved for different crises: Chris's for the body's survival; Marius's for a household's survival. Together, they remind us that progress is not only in spectacular interventions; you also find it in quiet systems that make catastrophe less frequent and less fatal. And the most powerful perspective combines the two: building organisations and systems that can act brilliantly at the edge but design ecosystems that keep people away from that edge. Innovation at the edge saves lives; innovation upstream saves futures. Perspective determines where we focus and **how we execute our genius** as professionals.

Prevention is, at its core, an **act of perspective**. It asks us to lift our eyes from the urgency of the present moment and to look instead at the horizon far down the line, at the patterns, behaviours, systems and risks that shape tomorrow's outcomes long before they materialise. Where reaction confines us to the visible crisis, prevention demands a different lens: one that sees the forces building beneath the surface.

The world of medicine illustrates this shift so powerfully. For centuries, the doctor was defined by the drama of intervention. But the most forward-looking thinkers in healthcare argued that the true work of medicine lies much earlier – **where choices are made**, environments are shaped and suffering can be avoided altogether. It changes the question from "How do we fix this?" to "How did we arrive

here and how do we ensure we never do again?" Andrew Weil, a prominent American physician and health pioneer, said: "The primary function of doctors should be to teach people how not to get sick in the first place." It is interesting to note that the word "doctor" comes from the Latin word for "teacher". Even Thomas Edison predicted in the 19th century: "The doctor of the future will give no medicine but will instruct his patient in the care of the human frame, in diet and the cause and prevention of disease."

Perspective requires the humility to accept that the most meaningful work happens long before the applause and that the greatest victories are the ones never celebrated, because the crisis never arrived. **Prevention is unglamorous**, often invisible but always forward-looking. It is a discipline of seeing differently,

of choosing the long view and designing systems that keep people, organisations and societies away from the edge, rather than rescuing them from it. The most powerful solutions are those that prevent the problem from arising.

This idea finds a powerful modern echo in the work of Dan Buettner, author, National Geographic explorer and host of Netflix's *Live to 100*. In *The Blue Zones*, Buettner reveals that most of what we call "healthcare" is really "sick-care": a system built to treat disease after it strikes, not to nurture the habits that keep it at bay. His core insight is elegantly straightforward yet transformative: The greatest **predictor of vitality in later life** is the daily lifestyle you cultivate decades earlier. Today's dominant approach waits for illness to emerge, get diagnosed and

become irreversible - reacting only when symptoms demand it.

Buettner's *Blue Zones* wisdom urges us to expand our view across lifetimes, spotting risks early and treating prevention with the urgency of any crisis. Instead of probing "What's wrong now?", we should ask, "What path are you on, and how can we steer it toward thriving?"

Buettner highlights the primary chronic diseases - heart disease, cancer, stroke and diabetes - that claim most lives worldwide long before their time. These are not random bolts from the blue; they are gradual drifts **shaped by years of everyday choices**. Drawing from the Blue Zones - places like Okinawa, Sardinia, Nicoya, Ikaria and Loma Linda - where people routinely reach 100 in robust health, he shows these threats are largely avoidable through proven,

community-tested practices. View life through a short-term lens and they look inevitable. But Buettner's wisdom, backed by decades of fieldwork, equips us to forecast and sidestep them with intentional, early shifts.

“ Among them, natural movement reigns as the ultimate “longevity drug”. ”

Buettner redefines longevity not as stacking up more years but as **filling them with purpose and vigour** - a sentiment echoing Chris Barnard's wisdom: "The value of life lies not in the quantity of days but in the quality". This demands flipping from today's comforts to tomorrow's aspirations. Enter Buettner's *Power 9*: nine universal habits for exceptional longevity, like moving naturally every day,

finding your purpose (or "ikigai"), and nurturing family first. It is not elite athletics; it is foresight training - adopting these practices now to safeguard the vitality you will need at 80, 90 or 100, from hiking with grandkids to walking your dog or dancing at weddings. Among them, natural movement reigns as the ultimate "longevity drug", woven into daily life through walking, gardening and chores. Yet sleep in rhythm with nature, a plant-slanted diet like Nicoyans' and strong social bonds (like Sardinia's tight-knit circles) are equally vital. You cannot out-walk chronic stress or isolation. The *Blue Zones* path moves us from crisis mode to communal foresight, pulling levers when change is easiest and impact is deepest.

It is striking **how much clarity we gain** about our careers only

when looking back. Closed doors start making sense. Soon after qualifying, Chris Barnard worked as a general practitioner in Ceres. When the town's doctor returned, there was not enough work for three doctors, so Chris had to leave (last in, first out). It felt devastating at the time, yet it pushed him towards specialisation and changed the course of his life. If not for this, he would probably have retired as a general practitioner in Ceres, with success defined very differently. But he once said: "True success in medicine comes not from what we scientifically achieve but from the hearts we heal." What a beautiful pun! That is perspective!

And that is our collective purpose at PPS! It is what drives and motivates us every day. ☺



Izak Smit

THE BIG THINK

Innovation and climate risk: What it means for your investments

By David Crosoer, PPS Investments Chief Investments Officer

The same month the United Nations Secretary-General announced that the world is no longer on track to limit global warming to below 1.5°C above pre-industrial levels, the Nobel Prize in Economic Sciences was awarded to three economists whose work demonstrates how technological innovation from industrial machinery to artificial intelligence (AI) has historically driven productivity and economic growth.

This celebration of innovation sits uneasily alongside the environmental consequences of that progress. While **technology has powered global growth**, it has also accelerated emissions, resource depletion and pressure on ecosystems.

Humanity often draws comfort from past examples of misplaced pessimism. Lord Kelvin underestimated the sun's longevity and Thomas Malthus predicted food shortages that never came to pass. Yet today's warnings differ. The Planetary Boundaries Science Lab recently confirmed that seven of the nine systems essential to sustaining life on Earth have been breached, with ocean acidification

added to the list this year. The planetary boundaries framework assesses the stability of critical ecological systems, including climate regulation, freshwater availability, biodiversity integrity, land use and the chemical balance of the oceans. When these thresholds are crossed, natural systems lose their ability to absorb shocks, increasing the likelihood of abrupt, irreversible environmental change. These findings represent practical assessments of ecological stress rather than hypothetical projections.

A SHIFTING NARRATIVE IN MARKETS AND POLICY

Despite this, public anxiety remains subdued. A "make everything great again" narrative has gained traction and assumes that technological ingenuity, particularly AI, will ultimately outpace or neutralise global risks. Financial markets continue to rally, regulatory momentum is weakening and a growing number of corporates have quietly moved away from climate commitments in favour of short-term profitability.

This raises a broader question: are we witnessing a return to a form of unfettered corporate capitalism in which governance principles such as those embodied in King V™ are sidelined? Considerable uncertainty persists around the future trajectory of the global economy, yet markets appear largely unfazed by climate-related risks.

The International Monetary Fund (IMF) estimates that the **cost of adapting to climate change** will be substantially higher than the

cost of mitigating it. If climate change is now an unavoidable reality, why do markets appear content to ignore its implications?

One possibility is that the optimists are right. The AI revolution could spark a new wave of productivity and innovation. In this scenario, technology solves problems faster than they accumulate, allowing society to advance without confronting difficult trade-offs.

“ To navigate what lies ahead, investors must remain agile. ”

Others argue that economic competitiveness requires lighter regulation or the active promotion of national champions, as exemplified by leaders such as Donald Trump and Xi Jinping. This approach disagrees with the view that major **contributors to climate change** should bear the societal costs of their actions and that global challenges require coordinated global rules.

A more cautious view is that markets have not priced in the longer-term consequences of climate change. Current corporate results have exceeded expectations and near-term strength continues to command investor attention.



David Crosoer

In response, the Prudential Authority recently issued its climate-risk roadmap for financial institutions, advising firms to rigorously assess their climate-related exposures and strengthen resilience to such risks. Yet, at the same time, the US is retreating from several climate commitments, giving its companies latitude to **prioritise financial outcomes** without weighing environmental impacts. This shift places other countries under competitive pressure, potentially undermining their own climate objectives.

WHY THIS MATTERS

For investors, these contradictions can feel dispiriting. Nonetheless, despite continued fossil fuel subsidies, market forces are **increasingly favouring cleaner** energy as costs fall and adoption rises.

Despite worsening planetary boundaries, earnings forecasts have improved, recession fears have eased and central banks expect to keep interest rates low throughout 2026. The Nobel laureates' research reminds us that innovation often emerges at unexpected moments.

To navigate what lies ahead, investors must remain agile to capture the benefits of innovation while recognising the escalating costs of climate inaction. Agility

is essential because regulatory frameworks continue to shift, climate shocks have become increasingly unpredictable and technological breakthroughs can rapidly alter competitive dynamics.

In this environment, a long-term strategy requires **constant recalibration**. Regulatory shifts can reshape entire sectors with little warning, while climate-related disruptions can erode asset values or impair supply chains in ways that are difficult to foresee. At the same time, innovation continues to accelerate, offering new tools for efficiency and risk management but also introducing unfamiliar exposures. For investors, maintaining a flexible stance is therefore critical, as resilience will increasingly depend on the ability to interpret complex signals and adjust allocations at speed.

Positioning portfolios for both opportunity and risk are not merely prudent but imperative. 🔄

** Note that none of the articles in this publication constitute financial advice, medical advice or legal advice. Additional notes relating to featured content can be found on page 46.*

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Spending your way to wellness

By Johan Gouws, Head of PPS Wealth Advisory

When we think about our financial future and having financial security in retirement, one would most likely shift one's mind to the discipline of saving and investing. But there is another side of the personal finance coin we need to consider. How we choose to spend our money greatly impacts our level of happiness or contentment, now and in the future. It is an area of financial discipline that does not receive enough attention.

In his book *The Art of Spending Money*, Morgan Housel suggests that spending money is not a science but an art that needs to be mastered. Whereas science has fixed rules by which order, cause and effect are clearly defined, it is not as simple and predictable when it comes to us and how we manage our finances. The reason for this is that money has an emotional, behavioural and social side to it. Housel views personal finance as more about the personal than the financial. The reason being that **our money behaviour is driven by our emotions**, which are not hardwired but are learned and developed by our brain as we need them.

Each of us has a different emotional framework shaped by the particular social context (family, culture, friends) we grew up in, and our brains apply our emotions to construct our experiences. Our social context also shapes our individual values and preferences, which originate from our efforts to reconcile our daily needs with our past experiences and what makes us happy. Any discontent we

experience arises from when we **spend money** in a way that does not match our personality.

When looking to develop better spending habits, it is important to understand where the need to always to acquire more money and the things it can buy arises from. In another book – *Status Anxiety* – Alain de Botton suggests that our desire to rise in the social hierarchy has less to do with the material goods we accrue and more to do with the admiration, respect and attention we can gain from it. To avoid this false

validation trap, it is important for us to gain respect and admiration for who we are rather than what we own. Getting the approval and admiration of your friends and loved ones because of your presence and how you make them feel costs little but carries much value.

“ It is important for us to gain respect and admiration for who we are rather than what we own. ”

Housel also refers to the concept of **psychological wealth** when he speaks of spending money. He explains that the level of contentment or happiness we experience when it comes to our wealth is the difference between what we have relative to what we want. A person who has everything but desires more feels poorer than a person who has little but has no desire for more. Regardless of whether we are super rich or poor, the key is to **appreciate what we have and to stop focusing on what is missing** or what others have. We have more control over desiring less than over gaining more wealth, which leads to durable contentment rather than fleeting happiness.

An important distinction Housel makes about the life we desire, is between being rich and being wealthy. Being rich means you have all the money you need to buy what you want or desire. But being **wealthy means that you have control over your desires** and the power that money has in your life when it comes to your time, values, relationships, desires and mental health. When we have a healthy relationship with money and take control over why and how we spend it, it will serve us rather than us serving it. Money will enable us to become who we really are as a unique human being rather than define who we are.

If we want money to serve us in living our life purpose, we need to find a healthy balance between creating financial security for the long term and finding lasting happiness and satisfaction through healthy spending behaviour. We need to explore what type of spending provides us with the most meaningful experiences and lasting satisfaction at every life stage. But to achieve this, we need to avoid underestimating our own self-worth; to stop trying to live up to the expectations of society and not to compare ourselves and our lifestyles with that of others. 🌐

Follow this link to find out more about PPS Wealth Advisory or click on the QR code:



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Johan Gouws

Designing work for balance and brilliance

By Masenyane Molefe, PPS Executive: Human Resources

The start of a new year feels like a fresh canvas – full of promise and possibility. Ambition runs high and teams dive into new goals with energy. Yet early burnout can creep in when expectations soar and systems are still settling. Preventing this scenario is not about slowing ambition, but about designing work that sustains energy and clarity in the long run.

Designing work for balance and brilliance is not about slowing down ambition. It is about shaping systems that support individuals' capacity to thrive without sacrificing well-being. When priorities are visible, capacity matches expectations and recovery is built into the rhythm, and success becomes sustainable. This perspective sets the stage for a year defined by achievement – not exhaustion.

WHY EARLY BURNOUT HAPPENS

The narrative often frames burnout as a personal failing – a lack of resilience or poor time management. In reality, it is a rational response to structural conditions. Always-on communication erodes focus. Escalating targets without matching resources creates a feeling of helplessness. And when

everything feels urgent, nothing feels achievable. These patterns are design flaws, not character flaws. The first quarter is a perfect storm for these dynamics to take hold. Ambitious targets set in January meet operational realities. Teams sprint into new projects, budgets tighten and expectations rise. If clarity and recovery are not built into the rhythm, enthusiasm turns into depletion long before winter.

THE PERSPECTIVE SHIFT THAT MATTERS

The solution is not another motivational poster or a mindfulness app. **It is a change in perspective:** from treating symptoms to redesigning work. That means aligning targets with capacity, protecting uninterrupted time and making priorities visible. It means leaders modelling healthy norms –



starting and ending meetings on time, declining unnecessary calls and **framing pressure as a phase within a plan**, not a permanent state. Sustainable performance depends on cycles of increased focus followed by restoration. When organisations plan for these cycles, they create conditions where energy is renewed and focus remains sharp. These choices are not indulgences. They are strategies that protect both productivity and well-being.

“ Sustainable success is built on systems that value people as much as performance. ”

SIGNALS FROM THE TOP

People take cues from leadership, and the tone set at the top shapes the culture of work. When overwork is celebrated as commitment, it sends a message that exhaustion equals excellence. This mindset turns burnout into a badge of honour – and that is a dangerous precedent.

Leaders who model balance **create a very different dynamic**. When clarity, prioritisation and recovery are seen as part of high performance, teams feel empowered to follow suit. Simple actions matter: starting and ending meetings on time, respecting focus hours, and declining unnecessary calls signal that productivity is about outcomes, not constant availability.

Language plays a powerful role too. Urgency talk – phrases that suggest everything is critical – drains morale and creates anxiety. Priority talk, on the other hand, restores confidence because it helps teams to understand what truly matters.

Visible behaviours reinforce this message. Leaders who take planned breaks, encourage realistic deadlines and acknowledge effort without glorifying exhaustion show that sustainable success is the goal.

PRACTICAL WAYS TO DESIGN BALANCE

Creating balance does not mean reducing ambition. It means structuring work so that energy is invested wisely. Start by making priorities visible. When teams know what matters most, they can focus without fear of missing hidden expectations. Protecting uninterrupted time is equally important. Constant notifications and unplanned meetings fragment attention and slow progress. Leaders can set norms that respect focus – for example, scheduling collaboration windows and leaving space for deep work. When expectations consistently exceed capacity, stress becomes chronic. Transparent conversations about workload help to prevent this. They also **build trust**, because employees see that performance is measured objectively and based on clear criteria, rather than on subjective impressions or feelings.

Recovery must be part of the design. After intense phases, planned leave and lighter workloads restore energy. These are not luxuries. They are investments in sustained performance.

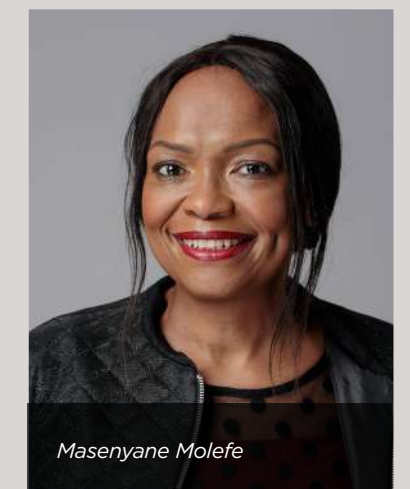
LOOKING AHEAD

The year ahead will bring challenges and opportunities. Some targets will stretch teams and some projects will demand extra effort. That is the nature of progress. But when organisations commit to balance and brilliance as guiding

principles, they create conditions where employees can perform at their best without sacrificing health or clarity. This is not just good for individuals. It is good for business. Sustainable success is built on systems that value people as much as performance. Designing those systems is the work that matters most – and the work that will define the year ahead.

THE BIGGER PICTURE

When organisations embrace this approach, they do more than prevent burnout. They foster cultures where clarity, trust and collaboration thrive. Teams feel **empowered to speak up** about workload and priorities. Leaders gain visibility into capacity and can make informed decisions. And the organisation benefits from consistent performance rather than unpredictable peaks and troughs. Balance and brilliance are not competing goals. They are complementary. When work is designed thoughtfully, ambition becomes sustainable. Employees can deliver exceptional results without sacrificing health or engagement. That is the future of work – and it starts with choices made today. 🌀



Masenyane Molefe

SUSTAINABILITY

Investing where nature pays back

By Elvira Wood, PPS Group Editor

Sustainability is often seen as locally-based efforts. The truth is, that the most powerful returns may come from landscapes far beyond your own backyard.

So, instead of subscribing to this limiting view, expand your horizons and imagine investing in ecosystems that cool cities, store carbon and protect water – places where nature's balance

sheet works hardest. This is not feel-good or politically correct thinking. It is strategic thinking that turns conservation into a smart asset class.

The question should not be what can be done close to home; it should be where will efforts to protect resources deliver the greatest impact. This shift in perspective transforms sustainability from a feel-good gesture into a portfolio of living assets that compound value for generations.

WHY LOCATION MATTERS

Natural capital does not follow municipal boundaries. It works across catchments and climate zones. A rand spent on an

indigenous forest where carbon drawdown is strong, fire-wise planting is possible and eco-tourism can sustain maintenance, may yield more durable returns than the same rand spent in an area with less favourable conditions. This is why a Western Cape mountain range can be an excellent place to invest in trees, even if the investor lives hundreds of kilometres away.

The Cederberg illustrates this principle. Its signature tree, the Clanwilliam cedar, is critically endangered after decades of

logging and frequent fires. It survives in rocky, high-altitude niches and has been monitored by conservation bodies for years. Treating its recovery as an investment in future value is practical. CapeNature's cedar restoration programme combines seed collection, propagation, timed planting and post-fire establishment. Their efforts are supported by volunteers and partners who understand that saving the species also protects ecological services that underpin tourism and livelihoods downstream.

TURNING RECOVERY INTO ECONOMIC MOMENTUM

Local leadership drives this work. Sustainable Ceder, based at Driehoek Guest Farm, has built nurseries, designed lightweight planting gear for steep terrain and created guided conservation experiences that convert visitors into participants. "Come with two visions," says Dawie Burger, founder of Sustainable Ceder. "Enjoy the Cederberg for what it is and ask what good can be done for this environment." These weekends and volunteer events do more than plant saplings.

They create paid roles, spur small businesses and keep young people in rural areas with work that matters.

In this context, forests are not just trees. They are working assets. Indigenous, diverse forests are highly efficient carbon sinks. They cool landscapes, hold soils and improve infiltration that feeds springs and streams. This is the logic behind the South African Reforestation Trust (SAReforest) platform, which

operates sites across the Western Cape. SAReforest plants only locally indigenous trees on degraded land, manages for fire and erosion, removes invasives and protects recovering forest systems as long-term sanctuaries that are never harvested. Other projects include Gerswolde on Farm 215, a private nature reserve in the Walker Bay Protected Environment near Baardskeerdersbos, as well as sites in Wilderness, the Boland and Grootvadersbosch.

RISK, RESILIENCE AND RETURNS

Recent fire seasons underline why investing where recovery can be done well is so important. In late November and December 2025, and continuing into January 2026, due to fires Overstrand and Overberg crews worked extended shifts across Walker Bay Nature Reserve, with repeated closures on the R43 between Gansbaai and Stanford and aerial support deployed over multiple days. By 23 December,

provincial disaster management had logged 23 wildfires since the season opened in November, with aerial responses based in George, Bredasdorp, Stellenbosch and Porterville and costs running into millions of rand.

Further afield, a large Cederberg complex fire began on 22 December 2025 and ran for roughly 12 days across inaccessible terrain. CapeNature's

incident command placed the affected area at approximately 53 000 hectares by early January 2026. Post-fire windows offer the best chance of establishing cedar seedlings in their natural range when sowing and planting are carefully timed and placed. Funding that readiness pays off in survival rates and reduces maintenance costs.

THE WILDLIFE DIVIDEND

Cape leopards still range the ridges and ravines of the Cederberg, a signal that habitat connectivity persists. The area is also known for Verreaux's eagles (black eagles), a breed classified by BirdLife South Africa as regionally vulnerable. When the development of mountain ecosystems is supported, it is not just about planting trees. It is also about protecting predators and raptors that draw visitors and sustain nature-based businesses. Tourism spend then cycles back into nurseries, monitoring and education, strengthening the case for more trees in more of the right places.



A PERSPECTIVE SHIFT

The perspective shift is straightforward. Sustainability is not only about tidying one's own backyard. It is about investing where nature's balance sheet is most responsive, even when that place is far away. In the Cederberg, a sapling placed between sandstone blocks after a fire can grow into a climate-cooling, soil-holding, stream-feeding asset that outlives those who planted it. In the Overberg, a riparian forest can keep silt out of coastal waters and protect farm soils. Money is involved, yes, and so are skills and time. The return flows back to more than the investor. It flows into the future of the world we live in. ☺

LIFE SOLUTIONS

Security that feels real

By Wimpie Mouton, PPS Group Executive: Life Solutions

An architect was on the way to a site when she slipped and fell, breaking a leg. Instead of reviewing project progress on site, she had to be rushed to hospital for surgery. That moment – a mere slip – altered more than her schedule – it also changed her perspective.

Across town, an advocate who thrived in courtrooms faced the same reality when suffering a heart attack, which meant he was unable to attend court hearings for an indefinite period. For a coding specialist, that first toothache felt while deeply engaged in a project might have been just an irritation at the time. Unfortunately, it was an early indication of an abscess forming; an abscess which had to be surgically drained and which completely disrupted her life: projects stalled, deadlines were missed and clients were kept waiting.

These are familiar stories. Just think back over the past 12 months, how often you heard about someone suffering from an illness or being in an accident

and the impact it had on their daily lives. Accidents and illness interrupt careers in ways few anticipate. Recovery becomes the priority but it also raises questions about financial security, independence and **the ability to maintain life as planned**. Whether young and building a career or established and planning for retirement, the reality of being unable to work reframes what protection really means.

WHEN RECOVERY REFRAMES PRIORITIES

Recovery does more than restore health – it changes how priorities are viewed. What once felt secure, like uninterrupted income or career progress, suddenly seems uncertain. For many employed graduate professionals, this shift comes with an added weight: guilt. There is the worry of not being at work, of deadlines missed and of colleagues carrying extra load. Beneath that is a deeper fear – if absence stretches too long, could it affect job security?

As days turn into weeks, another reality emerges: financial security matters just as much. The cost of treatment may be covered, yet **recovery often brings unexpected expenses** – help with childcare, transport when driving is not possible or home assistance during rehabilitation. These pressures can add stress at a time when energy should be focused on healing.

Then there are those who work for themselves. For a coding specialist running a freelance business, illness or injury means no income at all. Every day away from work is a day without earnings and the financial strain can escalate quickly. A physiotherapist in private practice faces the same reality – recovery time equals zero revenue. In both cases, perspective changes.



Cover is no longer a distant consideration – it becomes essential.

WHEN TIME STRETCHES BEYOND EXPECTATIONS

People often assume recovery will be short. Sick leave will suffice and life will return to normal. But what if recovery takes months? What if the ability to work is permanently affected? These are the questions that accidents and illness force into view.

Take the example of a young architect who expected to return to work after a few weeks of rest. Instead, complications extended recovery to six months. While medical cover handled hospital bills, the cost of home adaptations and ongoing therapy was significant. For an older advocate nearing retirement, the challenge may be different but equally daunting – prolonged incapacity could disrupt plans for a secure retirement.

The stress of a long recovery is not only financial. It can affect relationships, family routines and mental well-being. Worrying about income while trying to heal adds pressure that slows progress. Parents may need help with childcare, partners may need to adjust work schedules and lifestyle changes can feel overwhelming. **These ripple effects** remind one that protection is not just about money – it is about peace of mind during life's most vulnerable moments.

“Illness and accidents teach that life is unpredictable and planning for that unpredictability is an act of strength, not weakness.”

And incapacity is not always absolute. Sometimes, one can return to work but not in the same way as before. An architect may no longer be able to manage site visits and instead have to move into design consulting. A coding specialist may have to reduce hours or shift to advisory roles. These adjustments often might mean a change in income, even if the career continues. Planning for this possibility is as important as planning for complete incapacity.

WHY PERSPECTIVE LEADS TO BETTER DECISIONS

The lesson from these experiences is clear: perspective transforms how one views protection. It is not about fear – **it is about foresight**. Illness and accidents teach that life is unpredictable and planning for that unpredictability is an act of strength, not weakness.

This is why PPS offers the Sickness and Permanent Incapacity benefit – a solution created specifically for graduate professionals. It is designed to provide financial protection during periods of sickness and to support those who face permanent or partial incapacity. This benefit reflects an understanding of what matters most: the ability to recover without sacrificing financial security or future plans. ☺

Follow this link or scan the QR code to learn more about the PPS Sickness and Permanent Incapacity benefit:



* Note that none of the articles in this publication constitute financial advice, medical advice or legal advice. Additional notes relating to featured content can be found on page 46.

SHORT-TERM INSURANCE

Seeing risk differently powers prevention

By Herman van Heerden, Chief Executive: PPS Short-Term Insurance

Modern living promises convenience, yet it also quietly introduces new vulnerabilities. From connected homes to smart cars, the pace of progress often masks the risks that accompany it. What if the key to safety lies not in reacting to loss but in anticipating it? This is where perspective becomes the most powerful tool.

Risk is rarely random. It signals its presence through small cracks, overlooked alerts and neglected habits. When one shifts one's view from insurance as rescue to insurance as resilience, prevention becomes a natural part of life.

WHY PERCEPTION MATTERS

Behaviour follows perception. When risk feels remote, action stalls. When risk feels immediate, action accelerates. This explains why alarms are installed after a burglary and tyres are checked after a blowout. Urgency drives behaviour, but urgency does not need to wait for a crisis. By framing risk as part of everyday life, prevention becomes an instinctive response. A cracked geyser pipe is not just a plumbing issue; it is a costly disruption. A weak password is not a minor oversight; it is an open door to identity theft. Clear, constructive framing turns intention into action.

Risks today extend beyond physical spaces. They are digital, environmental and behavioural. A home can be compromised through using smart devices. Today, the safety of many motor vehicles

depends on software updates as much as it does on mechanical checks. Climate volatility means storms and fires strike outside of traditional seasons. Prevention now demands a broader lens – one that blends technology, habits and insurance insights.

Consider an office. It was once enough to lock doors and install smoke detectors. Now, surge protectors, water sensors and secure Wi-Fi protocols are essential. These measures cost less than a single claim and save hours of inconvenience. Yet adoption remains low because many still see insurance as reactive. Changing that view – positioning cover as part of a proactive ecosystem – is the next frontier.

Vehicles tell a similar story. Modern cars alert drivers to tyre pressure and service intervals but these alerts only help if they are

acted upon. Regular maintenance prevents breakdowns and accidents, reducing claims and protecting lives. Servicing is not a chore; it is a strategy that safeguards mobility and financial stability.

THE ECONOMICS AND TECHNOLOGY OF FORESIGHT

Prevention is not only about safety; it is about economics. Every avoided claim preserves personal finances and stabilises premiums across the pool. For insurers, fewer losses mean resources can be channelled into innovation rather than remediation. For graduate professionals, prevention translates into uninterrupted routines and peace of mind. The return on investment is clear – but it requires a mindset shift from “insurance as rescue” to “insurance as resilience”.

Digital tools make prevention easier than ever. Smart sensors detect leaks before they flood a home. Apps track maintenance schedules and send alerts. These technologies are not gimmicks; they are gateways to safer living. When paired with short-term insurance, they create a feedback loop where data informs action and action reduces risk. The insurer becomes a partner in lifestyle management, not just a claims processor.

BUILDING A CULTURE OF PREVENTION

Perspective is shaped by culture. Insurance is often discussed only after a disaster – a claim story shared over coffee or a cautionary tale told at a braai. Imagine if the conversation shifted to prevention: tips on securing devices, insights on seasonal risks, reminders about routine checks. The more prevention becomes part of everyday dialogue, the less it feels like an extra task and the more it feels like common sense.

Adopting a proactive perspective starts with asking different questions. Instead of “Am I covered if something goes wrong?” ask “What can I do to stop it from going wrong?” Instead of “Will my insurer pay?” ask “How can I avoid needing to claim?” These questions lead to simple actions: checking locks, updating passwords, servicing vehicles, trimming trees near roofs. They are not dramatic. They are deliberate – and they compound into resilience.

Insurers hold a unique position. They see patterns clients cannot – clusters of claims after storms, spikes in theft during holiday seasons, surges in cyber fraud. Sharing these insights proactively turns data into defence. It empowers individuals to act before risk matures into loss.

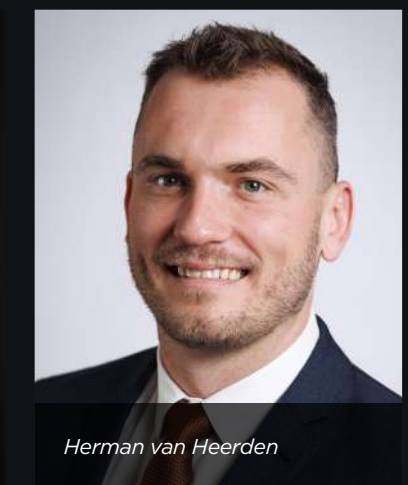
Modern living will always carry risk. Homes will flood, cars will crash, devices will fail. But the frequency and severity of these events are not fixed. They respond to behaviour. A lifestyle that values foresight – that treats prevention as part of daily rhythm – is a lifestyle that stays steady amid uncertainty. Insurance is integral to that rhythm, not as a last resort but as a partner in planning.

Perspective is the pivot. Seeing risk differently changes everything. It moves life from reacting to anticipating, from repairing to preserving. And in that shift lies the real promise of short term insurance: not only to pay for losses, but to help prevent them – so that modern living feels as safe as it looks. ☺

Follow this link to learn more about PPS Short-Term Insurance or scan the QR code:



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Herman van Heerden

HEALTH PROFESSIONS INDEMNITY

A holistic approach to ethical care

By Jiyaad Khan, Sector Lead: Allied Health at PPS Health Professions Indemnity

Healthcare in South Africa is evolving rapidly and medico-legal pressures are increasing at an alarming rate. Provincial liabilities for claims rose from R28.6 billion in 2014/15 to R111.5 billion by 2019/20, with Eastern Cape and KwaZulu-Natal carrying the heaviest burden as per an article published late in 2024 in the *Social Sciences and Education Research Review*. These escalating costs divert resources from patient care and place significant strain on budgets, forcing difficult decisions about service delivery. In this context, it is essential for graduate professionals to maintain perspective, enabling them to make proactive and well-rounded decisions that place patient safety and trust at the forefront.

ETHICAL FOUNDATIONS: BEYOND COMPLIANCE

Ethical care extends beyond complying with regulations. It is grounded in principles of autonomy, beneficence, non-maleficence and justice, values enshrined in the Bill of Rights and reflected in healthcare legislation. In practice, this means ensuring informed consent is given, explaining risks in clear language and addressing issues promptly when they arise. Early disclosure and sincere apologies often reduce disputes and foster trust. Research consistently shows that transparency and collaboration lead to quicker resolutions and fewer complaints.

Ethical care also requires compassion. Systems and people are not perfect, and errors can occur even in well-managed environments. A just response that prioritises the patient's perspective is essential. This approach encourages openness, shared decision-making and respect for dignity, which strengthens relationships and reduces the likelihood of litigation.

LEGAL REALITIES: RIGHTS AND ACCOUNTABILITY

Patients' constitutional rights include equality, bodily integrity and access to their medical records. These rights underpin informed consent and accountability. The National Health Act sets standards for quality care, while the Health Professions Council of South Africa monitors professional conduct. Courts increasingly emphasise patient choice and adherence to care standards, making robust documentation and compliance with protocols critical for defence purposes in the event of legal proceedings.

Claims are primarily addressed through common law but the environment is shifting. Greater

awareness of rights, legal reforms such as no-win, no-fee arrangements and easier access to evidence have contributed to rising claims. This trend underscores the need for clinicians to integrate legal considerations into everyday practice.

FINANCIAL AND OPERATIONAL IMPACT

As much as indemnity cover is indispensable, protection goes beyond simply having insurance. The value of ongoing training in record-keeping, consent procedures and communication skills cannot be overstated. Many professional organisations offer advisory services and educational workshops to assist clinicians when challenges arise. Adopting a proactive approach to risk management is far more effective than responding only after an incident has occurred.

Systemic issues often drive claims. Staff shortages, burnout, inconsistent care, poor handovers and weak leadership increase the risk of errors and complicate defence strategies. Addressing these factors through standardised documentation, improved data management and leadership engagement reduces risk and strengthens operational resilience.

COMMUNICATION: THE CORNERSTONE OF TRUST

Communication failures are among the most common contributors to medico-legal claims. Breakdowns occur at admission, during care transitions and when outcomes are poor. Empathetic conversations, timely updates and early acknowledgement of harm are proven risk mitigators. Patients who feel heard and respected are less likely to pursue litigation.

Simple, practical tools can make a big difference in healthcare. For example, staff who hand over care from one shift to another should

use a clear method that covers the situation, background, what is going on and what needs to be done next. This helps everyone to understand the situation. Having regular team meetings to discuss what went well and what could be improved and training staff on how to handle tough conversations, helps everyone to feel more confident and clearer. It is also important for healthcare workers to keep an eye out for repeated problems caused by how people communicate, so they can pinpoint where things need to improve.

PRACTICAL STEPS FOR CLINICIANS AND LEADERS

Embedding risk management into daily practice requires deliberate and consistent action. Clinicians should incorporate consent and documentation processes into their daily workflows by using standard forms and completing regular audits. Training teams on effective handovers and the management of disclosure conversations supports accurate and compassionate information sharing. After any incident, it is important to contact indemnity advisers promptly for guidance on preserving evidence and managing communication appropriately. Visible leadership together with data driven interventions and recognition for those who report safety concerns, all contribute to fostering a culture of safety within healthcare organisations. Exploring alternatives to litigation, including early resolution and mediation, may also help to reduce costs and limit reputational risk for healthcare providers.

LOOKING AHEAD

National strategies under consideration include improved record technology, specialised legal teams and no-fault compensation systems. These initiatives aim to deliver fair outcomes without undermining

healthcare services. Clinicians can advocate for these reforms while implementing local solutions that prioritise patient-centred care.

A HOLISTIC LENS FOR SUSTAINABLE CARE

Viewing decisions through ethical, legal, financial and operational lenses helps health professionals to navigate complexity, to protect patients and to sustain trust. Indemnity partnerships that combine cover with education and support are vital in this evolving landscape. By focusing on quality, openness and collaboration, healthcare professionals can reduce risk, improve outcomes and strengthen the resilience of the system.🔗

Follow this link or scan the QR code to explore how PPS Health Professions Indemnity supports graduate professionals with comprehensive cover, education and guidance that strengthen safer, more sustainable care.



Jiyaad Khan

Rethinking how medical scheme benefits are viewed

By Winnie Mahlangu, Business Manager at PPS Healthcare Administrators

Many people judge their medical scheme benefits by focusing on perceived shortcomings such as that which is not covered, the out-of-pocket expenses and whether a claim is paid in full or not. During challenging economic times, a medical scheme can easily feel like a monthly debit order rather than a long-term health protection mechanism.

This narrow perspective can limit one's ability to fully benefit from what medical schemes are designed to provide. What if the real value of a medical scheme is not just about claims paid today but about how effectively it helps to protect one's health, finances and future?

MOVING BEYOND A CLAIMS-BASED VIEW

For many, a medical scheme is treated as a reactive product that

only becomes relevant during illness or injury. Yet modern medical schemes increasingly emphasise prevention, early detection and managed care. Screenings, wellness programmes, chronic disease management, and preventative benefits are not optional extras; they are strategic tools designed to reduce the likelihood of serious illness later. When these benefits are not used, the opportunity cost is significant for both the scheme and the member.

A meaningful shift in perspective involves seeing a medical scheme not as a safety net one hopes never to use but rather as an active health partner to be engaged with regularly.

THE COST OF WAITING

A common misconception is that medical scheme benefits only hold value when something goes wrong. In reality, some of the

most valuable benefits are those that prevent health issues from escalating. Routine check-ups, mental health support, screenings and chronic condition monitoring often result in simpler treatment pathways, improved outcomes and reduced long-term costs.

Delaying care because one does not feel sick often leads to higher long-term costs, reduced cover availability and more complex medical interventions. Changing one's perspective means not asking what can be claimed but rather what health risks can be reduced.

UNDERSTANDING THE PURPOSE OF A MEDICAL SCHEME IN SOUTH AFRICA

Medical schemes operate within the Medical Schemes Act and are required to function on a not-for-profit basis. They provide cover for prescribed minimum benefits (PMBs) and pool



Winnie Mahlangu

member contributions to manage healthcare risk collectively. The purpose of a medical scheme is not to reimburse every day-to-day healthcare cost in full but to protect individuals from unexpected high-cost events, ensure access to essential healthcare and to encourage preventative care that reduces long-term healthcare expenditure.

When these objectives are misunderstood, frustration often arises, especially once day-to-day benefits are depleted while risk benefits remain available.

UNDERSTANDING BENEFITS

Medical schemes are often seen as complex and although their structure can be detailed, this does not mean that the benefits are difficult to access. Members who understand managed care, day-to-day limits, risk benefits, designated service providers and chronic programme registration experience greater value from their cover.

Knowledge becomes part of the benefit itself. A poorly understood scheme will always feel expensive, whereas a well-navigated one becomes a valuable support system.

DAY-TO-DAY BENEFITS VERSUS RISK BENEFITS

Day-to-day benefits generally cover services such as GP

visits, optometry, dentistry and medication. These are often limited by an annual threshold or medical savings allocation. Once they are depleted, members still have access to risk benefits such as hospitalisation, specialist care and oncology. These high-impact benefits offer financial protection against significant medical events and represent the core purpose of medical scheme membership.

THE ROLE OF PMBs

PMBs remain one of the most misunderstood features of medical schemes in South Africa. They ensure that certain chronic conditions, emergency care and specific diagnoses are covered in full when accessed in accordance with scheme rules and designated provider requirements.

Many members incur unnecessary costs due to a limited understanding of these entitlements. In most instances, the underlying issue is not that the medical scheme is paying incorrectly or that there is insufficient cover but rather that the member did not understand what the medical aid will and will not pay for.

PREVENTION AND EARLY INTERVENTION

Preventive care remains underused across all age groups. Although most medical schemes offer

access to screenings, health assessments, vaccinations and chronic monitoring, these benefits remain overlooked.

Preventive benefits exist because early detection leads to more manageable treatment, better health outcomes and lower long-term expenditure. When members engage their scheme only after illness occurs, healthcare becomes reactive rather than strategic.

REFRAMING VALUE

A well-used medical scheme is not defined by high levels of claiming activity. Instead, value is reflected in early diagnosis, appropriate chronic disease management, financial protection and informed decision-making.

A shift from a short-term claims-based view to a long-term health-focused mindset reduces frustration and makes the benefits more tangible. Medical scheme membership is most effective when it is understood as a long-term partnership in health, well-being and financial protection. ©

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Advice that shapes the future

By Mzwandile Mtshali, PPS Executive: Advice and Distribution

Advice is more than a transaction. Whether it is medical, legal or financial, the right guidance can change the trajectory of a life. It is not simply about solving today's problem – it is about shaping tomorrow with clarity, confidence and resilience. When advice becomes a relationship rather than a single event, it empowers individuals to make decisions that protect their ability to learn, work and care, while enabling them to pursue opportunities with purpose.

This shift from transactional to transformational advice is not limited to one profession or one type of need. It applies when a doctor guides a patient through treatment choices, when a lawyer helps a client safeguard their practice or when a financial adviser builds a plan for long-term security. Across all these contexts, the principle remains the same: advice should create clarity, build momentum and strengthen resilience. These three elements form the foundation of an approach that turns guidance into a lasting advisory service.

CLARITY THAT SIMPLIFIES COMPLEX CHOICES

The modern advice environment is dense with options and jargon. When complexity is high, confidence falls and action stalls. Transformational advisers simplify the landscape, focus on the few

variables that truly move outcomes and make trade-offs transparent. They translate technical detail into plain language and tie recommendations to the client's values and milestones. Whether explaining a medical treatment plan, a legal contract or a financial portfolio, clarity creates agency. People who understand the plan are more likely to commit to it, review it and persist through change.

MOMENTUM THAT TURNS INTENT INTO ACTION

Many capable individuals delay important decisions because the next step feels large. Transactional advice often ends when the paperwork is signed or the prescription is issued. Transformational advice continues, using small, timely actions to build momentum – scheduled health check-ins, legal



compliance reviews or financial progress updates. Momentum is not motivational rhetoric. It is disciplined follow-through that turns intent into measurable steps, one quarter at a time.

RESILIENCE THAT PROTECTS PLANS UNDER PRESSURE

Stress can derail good planning. Markets move, laws change and health events occur unexpectedly. Transformational advice anticipates the moments when emotions run high and pre-agrees simple rules that keep decisions rational – medical contingency plans, legal safeguards for business continuity and financial buffers for income shocks. Resilience is designed, not improvised. When clients know how the plan will behave in rough weather, they remain engaged.

FROM KNOWING TO DOING: THE BEHAVIOURAL BRIDGE

Most clients do not suffer from a lack of information. They suffer from a lack of translation between knowledge and action. Behavioural design is the bridge. The advisory journey can be shaped around how people actually make decisions – with visual scenario tools, concise options and clear next steps that can be completed in minutes rather than hours. Friction is removed from service processes because even small obstacles cause a drop-off. Communication is steady, human and relevant, so that trust is built in ordinary weeks, not just in crisis moments.

The soft drivers of behaviour matter as much as the technical ones. Social proof influences adoption. When peers in similar careers prioritise protection, others tend to follow suit. Identity matters too. People respond when advice honours their role and aspirations – safeguarding the ability to practise, protecting family goals and enabling responsible career risk. Transformational advice treats protection as an enabler, not a constraint.

THE ROLE OF TRUST AND TRANSPARENCY

Trust is a practical asset, not an abstract ideal. It determines whether clients disclose material information and follow recommendations. It is earned when conflicts are declared, expectations are met and documentation is clear. It is reinforced in claims, legal resolutions and medical outcomes, where speed, empathy and fairness permanently shape perceptions. A single claim handled well, a legal matter resolved efficiently or a health intervention managed with care can anchor a relationship for decades because it proves that the promise is tangible.

A SIMPLE REFRAMING WITH LONG-TERM IMPACT

Transformational advice does not require a radical new product set or a wholesale change of strategy. It requires a disciplined reframing. Ask different questions at the

start. Design follow-through that reflects how people choose. Hold a higher standard at the moment of claim, legal resolution or medical intervention. Measure success by outcomes in families and practices, not only by volumes.

When advice is viewed this way, it changes lives. It protects the ability to learn, work and care. It gives people permission to take considered risks. It helps them to keep promises and to build legacies. This is the approach PPS strives to follow because it reflects what mutuality truly means – working closely with members, understanding their aspirations and supporting them through every stage of life. Whether the advice is medical, legal or financial, the goal remains the same: to create clarity, build confidence and enable resilience through relationships that prioritise outcomes over transactions. ☉

Follow this link to learn more or scan the QR code:



Mzwandile Mtshali

First steps, not certainty, drive financial progress

Michele Jennings, Chief Executive glu



Many people assume that improving their financial position starts with knowing what to do: having the right strategy, perfecting their investment timing and knowing exactly which products suit their needs.

For many, this assumption becomes the first obstacle.

By framing progress as something that requires certainty or expertise, people delay participation until they believe they are emotionally fully prepared. This delay is usually driven by behavioural factors, uncertainty, fear of making mistakes, limited access to guidance and a persistent sense that financial systems are complex, exclusive or not built with them in mind.

This applies to young professionals, first-time earners and even established adults navigating new life stages. When finance feels intimidating, hesitation becomes a protective response. Financial anxiety

takes root not because people are incapable but because the perceived cost of getting it wrong feels high. As a result, inaction feels safer than engagement.

Yet **financial confidence** does not emerge from waiting. It is shaped through experience. Confidence is not a fixed trait or a prerequisite for action; it is a by-product of participation. It develops incrementally as individuals make small decisions, observe outcomes and learn that they are capable of navigating uncertainty. Early exposure to financial decision-making reduces fear by making the unfamiliar familiar. What once felt overwhelming becomes manageable through repetition.

Importantly, confidence is often mistaken for certainty. In practice, it is built far more through consistency than mastery. Simple actions like opening an account, tracking spending, contributing an amount of money or asking a basic question creates some movement. These early steps lower emotional barriers, reduce anxiety and make future decisions feel less daunting. Over time, hesitation is replaced by familiarity and anxiety gives way to intent.

Many people believe they must earn more, know more or simplify their lives before engaging meaningfully with their finances. This belief reinforces delays and feeds the idea that financial participation is something reserved for later in life when one

is stable. In reality, there is rarely a moment when circumstances will perfectly align with what we believe would be the right moment. Progress, almost always, starts off in imperfect conditions.

Starting small is not a weakness or a compromise. It is an expression of agency. Small, deliberate decisions made early often exert a greater influence on long-term outcomes than large, delayed actions. These early choices shape habits, reinforce discipline and build emotional resilience and foundations that compound over time in both financial and psychological terms.

A critical shift occurs when people move away from focusing solely on financial products and instead consider financial entry points. Products represent outcomes. Entry points represent beginnings. An effective entry point reduces pressure, lowers the perceived risk of participation and allows individuals to engage from where they are, using what they have. Taking action provides feedback which in turn builds understanding and confidence. Over time, this cycle transforms how individuals relate to money, from avoidance and anxiety to ownership and intention.

Small financial decisions compound not only in monetary value but also in self-belief.

Individuals who engage early tend to remain engaged. They are more likely to review, adjust and seek advice as their circumstances evolve. They recover more effectively from setbacks because they are already participating, not starting out from zero. These behaviours, sustained over time, are what ultimately support wealth creation and the ability to build a lasting legacy.

When engagement is delayed, the opposite pattern often emerges. Anxiety increases, decisions feel heavier and financial complexity appears amplified. The gap between where someone is and where they believe they should be, grows wider. In many cases, the difference between these trajectories is not intelligence or income but whether participation began early or was deferred.

Financial empowerment **extends beyond technical knowledge** or control. At its core, it is about agency, inclusion and confidence. When people feel that financial systems are accessible, that questions are encouraged and that progress does not require perfection, they engage more openly. They make decisions earlier, act with greater clarity and approach financial planning

as an ongoing process rather than a one-time event. This perspective increasingly shapes how effective financial solutions are designed.

Within the PPS Group, glu is one example of this perspective-led approach in practice. By prioritising access and simplicity, glu aims to make financial participation feel approachable and empowering. The focus is on lowering barriers, reframing risk and supporting individuals as they take their first steps in financial planning.

Ultimately, wealth and legacy are rarely built through a single decisive moment. They are built through consistent behaviour, thoughtful decision-making, and the courage to begin before certainty exists. 🌱

To learn more about how we are putting Financial Togetherness™ into action, click here or scan the QR code:



“

Small financial decisions compound not only in monetary value but also in self-belief.

”



Michele Jennings

VOICES OF THE FUTURE

Perspective as power:

Why starting early changes everything

By Babalwa Makeleni, Segment lead: Young Professionals



Babalwa Makeleni

There is something powerful about looking back. Not with regret but with perspective. Most graduate professionals can name at least one thing they wish they had understood earlier in life. Saving sooner. Taking care of their health before burnout forced them to. Building confidence before self-doubt slowed them down. These reflections are not about mistakes. They are about insight. And insight, when shared, becomes a gift to the next generation.

That is where perspective becomes power.

Starting early never means knowing everything. It simply means having support while life is still unfolding.

EARLY CHOICES AND LONG-TERM CONFIDENCE

One of the clearest ways perspective shapes outcomes is through financial well-being. Starting early is not about wealth in one's twenties. It is about understanding money as a long-term partner in our lives. Learning how to save, protecting one's income and planning ahead creates confidence. **Confidence creates freedom.** Freedom allows one to take opportunities, rest when needed and invest in one's future self.

Yet for many young people, the challenge is not a lack of ambition. It is a lack of access. Some grow up in homes where financial conversations are normal. Others arrive in adulthood without anyone ever explaining how money works, how careers unfold or how to

prepare for the future. Many simply do not know where to go for guidance.

This is where perspective matters. When older professionals look back, the question often arises: How different might the journey have been with better information earlier on? This question fuels a growing recognition that empowering the next generation begins long before their first major financial decision.

WELL-BEING AS A FOUNDATION, NOT AN AFTERTHOUGHT

It is also not just about financial decisions. It is about decisions that could impact one's health. Youth often creates a sense of invincibility. Sleep becomes optional. Stress becomes normal. Hustle becomes a badge of honour – all in the pursuit of a career or financial stability.

Yet those who begin thinking about wellness early are not only protecting their bodies. They are protecting their ability to perform, lead and live fully in the years ahead. Health is not something one repairs after burnout. It is something that **is built steadily over time.** This early investment influences the quality of every professional and personal milestone that follows.

For young people who did not grow up with access to wellness education or supportive networks, the importance of this guidance is even more significant. Early awareness offers permission to prioritise physical and mental health without waiting for a crisis to force a change. It reframes self-care as a strategic foundation for overall success rather than a luxury.

“**When experience becomes guidance, wisdom becomes action.**”

GROWING INTO A CAREER, NOT CHASING ONE

Perspective also shapes how young graduate professionals come to understand their careers. With early exposure to mentorship, professional networks and development opportunities, they begin to see that a career is not a single path to climb but a landscape that evolves as they grow. Some seasons move quickly, others unfold more slowly, and some invite reinvention or a shift in direction. What matters most is recognising that growth is not linear. Every professional journey has moments of momentum and moments of pause, and each phase contributes to long-term confidence and clarity.



A DIALOGUE ACROSS GENERATIONS

Although this is a story about young professionals at the start of their careers, it is also a reflection point for those who are more established. Every generation carries insights that the next can use. When experience becomes guidance, **wisdom becomes action.**

Those who have built careers, raised families or overcome setbacks know the value of perspective. Their stories highlight the importance of early choices in shaping lifelong stability, well-being and fulfilment. When these lessons are shared, they become stepping stones for those who are just beginning their journey.

WALKING THE JOURNEY TOGETHER

This belief in the power of early guidance is central to how PPS supports graduate professionals – especially those starting out. PPS creates spaces, tools and learning platforms that help young graduate professionals to begin their financial and wellness journeys with clarity. Through youth initiatives, professional communities and ongoing educational resources, PPS aims to provide support that grows with individuals as their lives change.

The intention is not only to offer products but to offer perspective. By walking alongside graduate professionals from their first steps into the working world, PPS helps them to build the foundations for long-term financial well-being, career growth and holistic health.

Starting early shapes everything. It shapes how individuals view money, how they care for their bodies and how they imagine their professional futures unfolding. Most of all, it creates a **shared journey across generations**, strengthening the communities that graduate professionals rely on throughout their lives. ☺

Follow this link or scan the QR code to find out more about the initiatives we offer for students and young graduate professionals.



* Note that none of the articles in this publication constitute financial advice, medical advice or legal advice. Additional notes relating to featured content can be found on page 46.

DISCUSSIONS

Balancing work, ambition and everything in between

By Hamilton Thindisa, PPS Digital Marketing Specialist

Side hustles have become a defining feature of modern professional life. For many individuals, they represent a blend of ambition and pragmatism – a way to explore passions, build new skills and diversify income during times of uncertainty. Done well, they can accelerate growth and open up new opportunities. Done poorly, they can strain relationships, compromise credibility and drain energy.

In the PPS video series *Things I Wish They Told Me About... Side Hustles (Part 1)*, a panel of young professionals working at PPS share practical lessons about starting and sustaining side ventures while in full-time employ. They explore how to navigate conflicts of interest, how to protect relationships with employers, how to manage time and how to maintain well-being.

SET CLEAR INTENTIONS AND BOUNDARIES

A side hustle can be a powerful catalyst for growth but it is not risk-free. Turning spare time into economic activity introduces

potential friction with employers, professional bodies and clients. Intentionality is therefore critical – being clear about why the side hustle exists, how it complements rather than competes with the primary role and what boundaries will keep it confined yet sustainable.

Conflicts of interest require careful consideration. These are not limited to obvious cases such as selling a competing product or poaching clients. Conflicts can arise subtly through use of employer resources, blurred working hours, misunderstood confidentiality or exploiting privileged information gained in the day job. **Transparency is the most effective safeguard:** disclose the side hustle early on, seek written permission where policies require it and agree to practical boundaries that are easy to monitor. This approach protects professional credibility and preserves trust.

MANAGE TIME AND PROTECT WELL-BEING

Time management is another pressure point. Adding a

second enterprise to an already demanding schedule could lead to overextension and diminished performance in both roles. **Treat time as a finite asset:** map out peak periods in the primary role, then design the side hustle around quieter cycles. Build small, repeatable operating rhythms for the side hustle – for example, fixed evening time blocks to focus on the client work or content creation – and use modest weekly targets rather than open-ended commitments. This discipline avoids the trap of working late into the night on the side hustle and arriving depleted at the primary role the next day.

THINK LIKE A BUSINESS OWNER

Defining the purpose of the side hustle is essential. Is the venture primarily for creative fulfilment, income smoothing, skills development or long-term asset building? Each purpose implies different decisions about pricing, marketing, reinvestment and growth pace. **Purpose brings clarity** to trade-offs and helps to avoid unsustainable commitments.

Compliance and professionalism should never be overlooked. Many employers have policies governing external work, intellectual property and the use of company equipment. Read contracts and policy manuals closely and treat compliance as part of the business plan for the side hustle. Practical side hustle guardrails include using private devices and cloud storage, maintaining distinct e-mail domains and keeping record of hours and activities devoted to the side hustle as well as the day job. Where professional bodies impose codes of conduct, engage early with guidance notes or ethics helplines to ensure that the side hustle does not compromise professional standing.

Pricing and value matter. Early-stage side hustles often underprice out of caution or inexperience. Adopt simple, transparent pricing frameworks that reflect both expertise and the opportunity cost of time. Start with a minimum viable rate that covers direct costs and pays fairly for hours invested, then revisit rates as quality improves and demand grows. This positions the venture as professional rather than informal.

BUILD NETWORKS AND RESILIENCE

Networking is a low-risk growth lever. Rather than aggressive client hunting, cultivate communities aligned to the side hustle's niche – professional associations, alumni groups or interest-based forums – and share useful insights without overt selling. This creates a reputation for helpfulness and lets referrals compound over time. When colleagues or clients from the day job engage the side hustle, maintain clarity: if their participation would blur boundaries, decline politely and redirect them to independent channels.



Well-being is non-negotiable. Juggling multiple roles can erode recovery and dull creativity. Protect sleep windows, plan exercise and build micro breaks between contexts. Include slack in project timelines to absorb unexpected demands from the primary role. Sustainable side hustles **should feel like a source of energy**, not a drain; when the balance tips, pause temporarily rather than push through fatigue.

Financial discipline is equally important. Avoid over-investing in equipment or marketing before validating demand. Start lean, test assumptions and reinvest profits gradually. Build systems early – from invoicing templates to client onboarding processes – so that growth does not overwhelm capacity. Thinking like a business owner from day one sets the foundation for scalability.

Personal brand plays a significant role. A well-managed side hustle can amplify professional visibility. Sharing insights on platforms such as LinkedIn or contributing to industry conversations positions a graduate professional as resourceful and forward-thinking. Authenticity matters: frame the side hustle as complementary to professional development rather than a distraction.

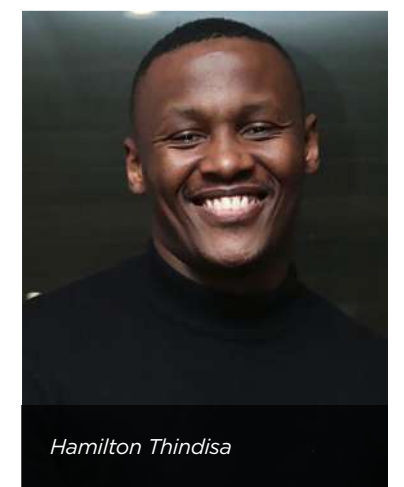
Side hustles, when approached with clarity, compliance and care,

can be more than a secondary income stream. They can become a strategic tool for growth, creativity and financial resilience. 

Follow the link, click on the image or scan the QR code to watch the full panel conversation: *Things I Wish They Told Me About... Side Hustles (Part 1)*.



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Hamilton Thindisa

Virtual identity reshaped

By Francis Aldrich, Head: Digital at PPS

Step into a virtual world and the familiar rules of reality start to dissolve. Gravity becomes optional, distance collapses and identity begins to drift. In these immersive spaces, who we are is no longer anchored by geography or appearance. Instead, it is shaped by pixels, platforms and possibility. This transformation is not a distant concept. It is unfolding now, influencing how people work, connect and define themselves.

The metaverse is not just a technological frontier. It is a psychological and cultural shift that challenges traditional notions of identity. For graduate professionals, understanding this evolution is essential because it is already shaping careers, commerce and creativity.

WHAT IS THE METAVERSE?

The term metaverse has been stretched across headlines and hype but at its core, it refers to immersive digital environments where users interact through avatars, objects and experiences that mimic or extend reality. It is the next evolution of the internet – not pages and clicks, but spaces and presence. Virtual reality headsets and augmented reality overlays form its foundation. Yet the most profound change is not technological. It is psychological.

IDENTITY UNBOUND

In physical life, identity is tethered to the body. Height, age, clothing and other markers shape perception. In the metaverse, those anchors loosen. A user can appear as a photorealistic version of themselves, a stylised avatar or something entirely fantastical – a neon dragon, a geometric sculpture or even a voice without a face. This freedom invites experimentation. People test personas, adopt aesthetics and inhabit roles they might never attempt offline.

For some, this is liberating. A reserved individual becomes a confident speaker behind a digital mask. A professional constrained by corporate dress codes expresses creativity through avatar design. For others, it is disorienting. When identity becomes fluid, authenticity feels harder to define. Are we more real when we reveal our physical selves, or when we express the traits we wish we had? The metaverse does not answer this question. It amplifies it.

WHEN FICTION BECOMES FAME

Apart from real individuals adopting new digital identities, fully virtual characters are now achieving almost real-world status, making it harder to distinguish digital from real. Netflix's K-pop Demon Hunters illustrates this shift: fictional idol groups from the film have topped global music charts, won major awards and influenced consumer behaviour at scale. When avatars and digital personas gain cultural legitimacy and commercial success, the boundary between fiction and reality blurs – and with it comes a new challenge: responsibility.

This evolution is not confined to entertainment. It signals a future where virtual identities shape decisions, reputations and relationships in professional spaces.

IDENTITY AND RESPONSIBILITY IN VIRTUAL SPACES

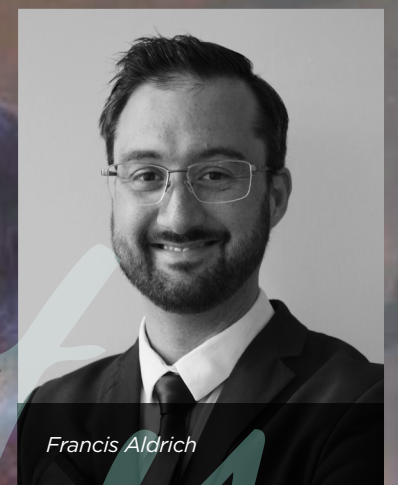
In the metaverse, identity is no longer a simple concept. It is shaped by two overlapping realities: real people adopting digital personas and fully virtual characters created by algorithms entering the same spaces. These interactions make it increasingly difficult to distinguish who – or what – is real. Yet decisions made in these environments can have tangible consequences in the physical world.

This complexity raises critical questions about accountability. If a person operates under an avatar, who is responsible for their actions – the individual behind the screen, the platform enabling the interaction or the organisation engaging with them? And when a digital entity behaves like a human, who answers for its influence? These blurred boundaries challenge traditional notions of trust and ethics. For graduate professionals and organisations, the task is to create frameworks that verify authenticity and uphold responsibility, because in a world where reality is negotiable, accountability cannot vanish behind a digital mask.

WHAT THIS MEANS FOR GRADUATE PROFESSIONALS

For graduate professionals, the metaverse signals a future where careers, commerce and culture intersect in virtual and hybrid spaces. Networking events may occur in virtual auditoriums. Training could involve simulations that feel indistinguishable from reality. Personal branding might extend to avatar design and virtual presence. Professionals will need to navigate questions of authenticity and accountability in environments where digital and physical identities coexist.

The challenge is clear: identity in virtual spaces is designed, not given. That design brings freedom but it also demands responsibility. When actions taken behind an avatar or by a digital entity have real-world consequences, accountability cannot be optional. Organisations and individuals must establish values and frameworks that protect trust, verify authenticity and define responsibility. 🌐



Francis Aldrich

A new way of looking at what already exists

By Jaynashree Ellary, PPS
Communication Lead

Perspective is the lens of beliefs, experiences and attitudes through which a person interprets situations and the world around them. It shapes how experiences are understood and exerts a powerful and transformative influence in terms of emotional responses and behaviour, which in turn affects both personal and professional success.

CREATING MOMENTS FOR REFLECTION

Reflection is often prompted during moments of transition or pause, offering an opportunity to refine and adapt perspective in meaningful ways. Nothing can really change when situations are always viewed through the same lens. When perspective shifts intentionally, possibilities that were previously unseen begin to

emerge and energy that once felt lost can be rediscovered. These shifts do not require dramatic change but can develop through gentle, small moments each day.

DAILY HABITS THAT SUPPORT CLARITY

Many people operate with full minds, tightly scheduled days and attention continually being pulled in different directions. This constant demand can lead to missing what is important, as the focus rests almost entirely on what is urgent. Simple daily adaptations can help to create brief but meaningful pauses that support clarity. A short morning check-in while commuting can provide grounding before the day's tasks begin. Enjoying a quiet cup of tea or coffee before opening the mailbox creates a moment for mental preparation. Even taking a brief pause between meetings to reflect or

to make notes allows the mind to reset, giving the body space to breathe. Regular movement, such as walking or exercise, for at least 30 minutes, can also support mental clarity and a sense of balance.

HOW THE ENVIRONMENT SHAPES PERSPECTIVE

A person's physical environment often influences their mental state more than is realised. A cluttered desk or workspace can make tasks feel overwhelming. Decluttering reduces visual noise, allowing for deeper focus and fewer interruptions. A clear, open environment can encourage creativity by offering the mental space needed for new ideas. When surroundings feel calm rather than chaotic, it becomes easier to concentrate and maintain a healthier work-life balance. This does not require new furniture or a complete

overhaul. A plant on a windowsill, improved lighting, a cleared surface or moving a workspace closer to natural light can make a noticeable difference. These adjustments act as visual cues that something has shifted, and the mind often responds with a greater sense of lightness, clarity and intention. When the space feels more ordered, perspective frequently becomes the same.

RELATIONSHIPS AS A SOURCE OF PERSPECTIVE

Relationships, including personal friendships, family connections and professional networks, are an essential way to expand perspective. They are central to a meaningful life at home, at work and within communities. However, perspective can become clouded by assumptions, stress or miscommunication. When viewpoints narrow, a person may interpret others' actions through frustration rather than curiosity. Practising perspective thinking can help to restore connection. It involves imagining how a situation may feel from someone else's position. This small shift can encourage greater patience, empathy and more meaningful conversation. Strong relationships are shaped

not only by shared experiences but also by the willingness to see others with kindness and understanding. When connection and understanding deepen, meaningful relationships naturally follow.

FINANCIAL PLANNING AS A REFRAMING TOOL

Financial planning offers an additional lens for reframing life. On a personal level, a structured plan reduces anxiety by providing a sense of preparation for uncertainty. It also offers confidence to enjoy money in the present while knowing that future goals remain on track. With a clearer sense of what truly matters, spending aligns more naturally with values instead of impulse or emotion. The same shift supports professional life. When financial stress decreases, focus improves and productivity increases. A solid financial foundation also creates career flexibility by reducing the pressure of living from one payday to the next.

Long-term planning gradually reframes work as a meaningful contribution towards the future being built rather than simply a job. Ultimately, financial planning



shifts attention from what is currently held to what can be achieved, offering direction and perspective that renew both confidence and purpose.

FINDING MEANING THROUGH A WIDER VIEW

Changing perspective invites a person to see the familiar with new eyes, to rediscover potential where routine once settled, to recognise connection where conflict once seemed certain and to notice progress where pressure once dominated. When perspective widens, even slightly, the conditions for renewed meaning begin to form. Sometimes, a different angle is all that is needed. ☺



Jaynashree Ellary

Mental strength beyond the celebration

By Elvira Wood, PPS Group Editor

A podium finish – whether gold, silver or bronze – is a defining moment for any athlete. It represents years of discipline, sacrifice and relentless pursuit of excellence. Yet what follows can be more challenging than the climb to that stage. When the cheers fade and the spotlight moves on, athletes face a new reality: sustaining purpose, managing expectations and finding meaning beyond the peak. This struggle is not unique to sport. In professional life, major achievements often bring similar pressure – the weight of living up to success and the uncertainty of what comes next.

The question is not only how to reach the podium but how to navigate the space beyond it. The same mental habits that carry athletes through transition can help

graduate professionals to thrive after milestones, adapt to change and to maintain confidence when the next highlight feels distant. These lessons are not abstract; they are practical strategies for sustaining momentum when the applause has faded.

THE WEIGHT OF EXPECTATION

Success sets a benchmark. For athletes, the pressure to repeat a podium finish can overshadow the joy of achievement. In careers, a promotion, a breakthrough project or a major award can create similar strain. The expectation to replicate success often leads to anxiety and self-doubt. Mental strength means reframing expectation – recognising that progress is not linear and that value lies in growth, not constant comparison. Achievements should be seen as milestones, not

permanent measures of worth. This perspective shifts focus to learning and contribution rather than chasing an elusive standard.

External voices amplify the challenge. Media narratives, organisational targets and peer comparisons can intensify pressure. Professionals who anchor identity solely in past success risk losing confidence when circumstances change. A healthier approach is to define success as continuous development and meaningful impact, not as a fixed point on a timeline.

REDEFINING THE NEXT HIGHLIGHT

For many athletes – regardless of the level they compete at – podium moments are rare. Between them lie seasons of preparation and incremental gains. Athletes learn to celebrate small wins – a technical improvement, a recovery milestone or a personal best in training. Professionals benefit from the same approach. After a major achievement, the next highlight may look different: mentoring a colleague, refining a process or contributing to a team goal. Redefining success keeps motivation alive and prevents the emptiness that can follow a peak.

This mindset also protects confidence. When progress is measured only by dramatic outcomes, the gaps between them feel like failure. By breaking ambitions into micro goals, individuals experience success regularly. Visible progress fuels persistence and reinforces a sense of purpose. It shifts the narrative

from “What now?” to “What next?” – a subtle but powerful change that sustains momentum.

“

Achievements are milestones, not destinations.

”

MANAGING THE INNER VOICE

After a high point, self-talk can turn critical: “Will I ever match that?” Athletes train their inner dialogue to stay constructive. They replace doubt with cues that restore focus: “Stay composed”, “Execute the plan”. In professional life, monitoring and redirecting the inner voice is equally strategic. Language shapes reality and reality drives behaviour. An important note to remember in terms of self-talk is to keep it positive. I am known for talking to myself during training – notably lessons. What I did not realise was that at some point I had started “talking myself down”. I only recognised it when my coach stopped midway through a lesson and reprimanded me: “listen to how you speak to yourself! You talk yourself down – start encouraging yourself!” It was difficult to change what had already become a habit (negative self-talk) but once I managed to change that I quickly learned how encouraging self-talk builds and sustains confidence.

In work, it is clear that one’s inner voice influences more than mood; it affects decision-making and resilience. Catastrophic thinking narrows perspective and fuels avoidance. Constructive dialogue

expands options and supports adaptability. Training this skill is not indulgence; it is a performance tool that underpins composure under pressure.

RECOVERY AND ADAPTABILITY

It is interesting to know that even when athletes show joy when standing on the podium, the celebration often masks fatigue. Think of it, by the time an athlete reached that level of performance, they had spent many hours on training. And if you do not rest, you run the risk of performance declining or suffering an injury. That is why elite athletes know how important rest and recovery is. Read my article – *When slowing down is key to speeding up* – in the November edition of *The Professional* for more on this topic.

It is interesting to know that part of recovery is to adapt to a different rhythm for a while. That ability to adapt – not just to a rest period but to any change, is often key to sporting success. The same is applicable to the working environment. We all know how often projects pivot, that markets fluctuate and not to mention how quickly technology evolves. One must be able to learn how to adapt, and quickly.

Mental strength beyond the celebration is not about chasing the same podium. It is about embracing the next chapter with composure and confidence. Achievements are milestones, not destinations. When perspective guides action, every stage – whether peak or plateau – becomes an opportunity for growth. ☺

* Elvira Wood, OLY, represented South Africa in fencing at the 2008 Olympic Games in Beijing, China.

** Note that none of the articles in this publication constitute financial advice, medical advice or legal advice. Additional notes relating to featured content can be found on page 46.

RECIPES



Familiar favourites, unexpected twists

These recipes take familiar favourites and give them a new dimension. The comforting taste of pap is elevated in a butternut and spinach bake, while a classic roast chicken is infused with the subtle sweetness of rooibos and honey. To finish, a traditional rice pudding is transformed with the indulgent flavour of Amarula and coconut. Each dish offers a creative twist on beloved staples, making them perfect for those who enjoy tradition with a touch of innovation.

ROOIBOS AND HONEY ROAST CHICKEN

SERVES: 4

INGREDIENTS

- 1 whole chicken (about 1.5 kg)
- 500ml strong rooibos tea
- 3 tbsp honey
- 2 tbsp soy sauce
- 2 cloves garlic, crushed
- 1 tbsp grated ginger
- Salt and pepper

METHOD

Mix the rooibos tea, honey, soy sauce, garlic and ginger. Place chicken in a roasting dish, pour marinade over and refrigerate for an hour. During this time, preheat the oven to 180°C. Following the marinating time, roast the chicken for 90 minutes, basting every 30 minutes with the rooibos glaze. Serve with roasted sweet potatoes and seasonal greens.



BUTTERNUT AND SPINACH PAP BAKE

SERVES: 4

INGREDIENTS

- 500ml stiff, cooked maize meal pap
- 500ml cooked butternut cubes
- 250ml spinach, chopped
- 250ml grated cheddar cheese
- 125ml cup cream
- Salt and pepper

METHOD

Preheat the oven to 180°C. Spread the pap in a greased baking dish. Layer the butternut and spinach over the pap. Mix the cream with half the cheese, season and pour over the layers. Top with remaining cheese and bake for 25 minutes until golden. Serve as a hearty side or vegetarian main.

AMARULA AND COCONUT RICE PUDDING

SERVES: 4

INGREDIENTS

- 250ml short-grain rice
- 500ml milk
- 125ml coconut milk
- 60ml sugar
- 60ml Amarula liqueur
- Toasted coconut flakes for garnish

METHOD

Simmer the rice in milk and coconut milk until tender and creamy. Stir in the sugar and Amarula, cook for two minutes. Spoon into bowls, top with toasted coconut flakes. Serve warm or chilled.



Every trip tells a new story

By Elvira Wood, PPS Group Editor

Travel is often seen as a break from routine but its greatest value lies in how it changes perspective.

Perspective shapes how life is interpreted – what feels urgent, what seems important and what counts as success. When perspective shifts, priorities often shift too.

Daily life creates patterns that feel safe but which could become limiting. Travel interrupts these patterns. It introduces unfamiliar sights, sounds and rhythms that challenge assumptions. Standing in a vast landscape or walking through a centuries-old street forces the mind to recalibrate scale and time. Suddenly, what seemed urgent feels less so and what felt permanent appears fragile.

Novelty plays a role. When the brain encounters something new, it pays attention differently. This heightened awareness sparks reflection: Why does this place feel so different? What does it reveal about personal habits or values? Long after the trip these questions influence choices – choices about connection, consumption and what truly matters.

HOW TO FIND PERSPECTIVE – EVEN CLOSE TO HOME

Perspective does not require a passport or a luxury itinerary. It requires openness. Visiting a familiar destination with fresh eyes can be as transformative as travelling across continents. The key is intention: choosing experiences that unsettle routine and invite curiosity.

Start by slowing down. Instead of rushing through a landmark, linger. Notice details that were overlooked before – the texture of stone, the rhythm of local conversations, the way light changes during the day. Engage with stories behind places. A museum visited for the third time can feel new when explored through a different theme, such as innovation or resilience. Even your local park can offer perspective when walked at dawn instead of midday, revealing a quieter, more reflective side of urban life.

Contrast also helps. If work life is dominated by speed and efficiency, seek environments that demand patience – a long hike, a craft workshop or a slow meal prepared from scratch. These experiences recalibrate expectations and remind

travellers that value is not always measured in productivity.

Understanding why perspective matters is only the first step. The next is choosing experiences that make this shift possible. Some destinations do more than offer beauty – they invite travellers to think differently about time, scale and possibility. Here are four places that can help change the way the world is seen.

SOUTH AFRICA – THE DRAKENSBURG AMPHITHEATRE

The Drakensberg Amphitheatre is a sheer basalt wall stretching



for 5 km and rising 1 220 m above the valley floor. Tugela Falls, which drops 948 m, is the second-highest waterfall in the world. Standing at the summit after a demanding hike reframes effort and reward – endurance becomes more meaningful than speed. The vastness of the cliffs and clouds also puts everyday concerns into perspective, reminding travellers how small daily stresses really are.

Traveller note: Weather changes quickly, so layered clothing and sturdy footwear are essential. Access is easiest from Royal Natal National Park.

NAMIBIA – THE PETRIFIED FOREST

Near Khorixas lies a flat, open area scattered with fossilised tree trunks that look like rocks at first glance. These trees, around 280 million years old, were buried by floods and transformed into stone; some are up to 45 m long. Walking among them shifts perspective on time – millions of years condensed into silent relics. It also challenges assumptions about permanence, showing that even what seems solid can change.

Traveller note: Expect high temperatures and little shade. Carry water and wear sun protection.



NEW ZEALAND – WAI-O-TAPU THERMAL WONDERLAND

Wai-O-Tapu near Rotorua is a geothermal park of vivid colours and steaming pools. The Champagne Pool, formed approximately 900 years ago, measures 65 m across and 62 m deep, and maintains a temperature of 73°C to 75°C. Its orange mineral rim and bubbling surface are striking. Experiencing this landscape shifts perspective on stability – beneath the earth, forces simmer that could reshape everything. It also sparks humility, reminding travellers that nature operates on its own terms.

Traveller note: Stay on marked paths and expect a strong sulphur smell.

AUSTRALIA – THE PINNACLES DESERT

In Western Australia's Nambung National Park, thousands of limestone pillars rise from yellow sand, some up to 3.5m tall. Formed over millions of years, they create a surreal, sculptural landscape. Seeing this stark terrain changes perspective on beauty – elegance can emerge from simplicity. It also invites reflection on time and transformation, as seashells became stone through slow geological processes.

Traveller note: The site is 200 km north of Perth. Summer temperatures can be extreme, so water and sun protection are essential.

Travel is more than movement across a map – it is movement within the mind. Each destination offers a chance to pause, reflect and see life through a wider lens. When landscapes challenge assumptions and stories stretch imagination, perspective shifts. That shift is the true journey, and it lasts long after the return home. It influences choices, priorities and even the way success is defined. In the end, the greatest distance travelled is not measured in kilometres but in clarity gained. ☺

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PUZZLES

We are introducing a fresh selection of puzzles crafted to challenge you wherever you happen to be. Whether the magazine is keeping you company in a doctor's waiting room or offering a moment of focus at the airport, these activities aim to sharpen the mind and provide a welcome mental break. Try the sudoku, explore the word search and test your strategy with the word ladder. Answers appear on the next page.

SUDOKU

Sudoku is a number puzzle to complete a 9x9 grid by placing the digits 1 to 9 in every row, column and 3x3 block without repeating any number. Each puzzle begins with a selection of numbers already in place to guide you. There are three levels of difficulty: Baccalareus, Master's and PhD.

BACCALAREUS

3		4	5	6				
		1	2				7	
	5		8	9	1		4	
1					5		8	
4	3	5		7		1	2	9
	6		9					3
	7		1	2	3		6	
	4				9	2		
				5	6	8		7

MASTERS

9					4	5	6	
6			8		7			3
3			5		4			
		8			2		6	7
				1				
4	3		6			8		
			7		6			2
2			4		3			8
8	7	6						5

PhD

	8		7					4
3			1			6		
				2		9	8	
1	2		6		4	3		
	6	8		3		1		2
	4	6		1				
		3			8			6
8				5		1		

WORD SEARCH

Find the 20 words listed below on the grid. Words can run vertically, horizontally or diagonally - left to right.

E	O	S	P	E	C	I	A	L	I	S	E	H	U	V
F	A	A	L	F	E	E	C	S	J	R	W	I	T	B
U	F	R	A	D	T	B	C	O	V	E	R	H	J	G
S	L	E	N	S	O	Y	O	N	J	M	M	A	S	F
E	Q	G	A	K	G	R	U	C	A	F	U	Y	K	C
M	F	N	J	U	E	K	N	R	W	R	T	R	L	W
Z	D	I	S	Y	T	E	T	R	B	S	U	Q	F	E
F	L	K	L	V	H	D	A	I	E	D	A	S	U	Z
O	U	C	S	C	E	A	N	E	J	A	L	P	N	R
C	O	O	P	E	R	A	T	I	V	E	M	G	D	I
U	D	L	O	N	N	R	S	W	O	A	N	F	E	S
S	P	N	R	B	U	A	U	D	E	M	L	D	C	K
I	B	U	G	S	W	P	Y	D	R	W	O	U	M	O
N	N	S	T	S	G	P	W	M	A	Q	W	A	E	X
G	I	E	L	B	I	S	S	E	C	C	A	B	N	D

- ACCESSIBLE
ACCOUNTANTS
CARE
COOPERATIVE
COVER
- EARN
FOCUSING
FUND
GLU
INSURANCE
- LIFE
MUTUAL
PLAN
PPS
RISK
- SPECIALISE
TOGETHER
TRUST
UNLOCKING
VALUE

WORD LADDER

A word ladder starts with one word and ends with another of the same length. One letter is changed at each step to form a new valid English word, and the process continues until the final target word is reached.

BONUS	FUND	RISK
-----	-----	-----
-----	-----	-----
MONEY	-----	-----
	BOND	-----

		LIFE

SOLUTIONS AND FINE PRINT

Well done for completing any or all of the puzzles on the previous page.

Below are the solutions.

SUDOKU

BACCALAREUS								
3	2	4	5	6	7	9	1	8
9	8	1	2	3	4	6	7	5
6	5	7	8	9	1	3	4	2
1	9	2	3	4	5	7	8	6
4	3	5	6	7	8	1	2	9
7	6	8	9	1	2	4	5	3
8	7	9	1	2	3	5	6	4
5	6	4	7	8	9	2	3	1
2	1	3	4	5	6	8	9	7

MASTERS								
9	8	7	2	3	1	4	5	6
6	5	4	8	9	7	1	2	3
3	2	1	5	6	4	7	8	9
1	9	8	3	4	2	5	6	7
7	6	5	9	1	8	2	3	4
4	3	2	6	7	5	8	9	1
5	4	3	7	8	6	9	1	2
2	1	9	4	5	3	6	7	8
8	7	6	1	2	9	3	4	5

PhD								
9	8	1	7	5	6	3	2	4
3	2	4	1	8	9	6	5	7
6	5	7	4	2	3	9	8	1
1	9	2	8	6	7	4	3	5
4	3	5	2	9	1	7	6	8
7	6	8	5	3	4	1	9	2
5	4	6	3	1	2	8	7	9
2	1	3	9	7	8	5	4	6
8	7	9	6	4	5	2	1	3

WORD SEARCH

E	O	S	P	E	C	I	A	L	I	S	E	H	U	V
F	A	A	L	F	E	C	S	J	R	W	I	T	B	
U	F	R	A	D	T	B	C	O	V	E	R	H	J	G
S	L	E	N	S	O	Y	O	N	J	M	M	A	S	F
E	Q	G	A	K	G	R	U	C	A	F	U	Y	K	C
M	F	N	J	U	E	K	N	R	W	R	T	R	L	W
Z	D	I	S	Y	T	E	T	R	B	S	U	Q	F	E
F	L	K	L	V	H	D	A	I	E	D	A	S	U	Z
O	U	C	S	C	E	A	N	E	J	A	L	P	N	R
C	O	O	P	E	R	A	T	I	V	E	M	G	D	I
U	D	L	O	N	N	R	S	W	O	A	N	F	E	S
S	P	N	R	B	U	A	U	D	E	M	L	D	C	K
I	B	U	G	S	W	P	Y	D	R	W	O	U	M	O
N	N	S	T	S	G	P	W	M	A	Q	W	A	E	X
G	I	E	L	B	I	S	S	E	C	C	A	B	N	D

WORD LADDER

BONUS	FUND	RISK
BONES	FIND	RINK
BONEY	FINE	LINK
MONEY	BINE	LING
	BIND	LINE
	BOND	LIME
		LIFE



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