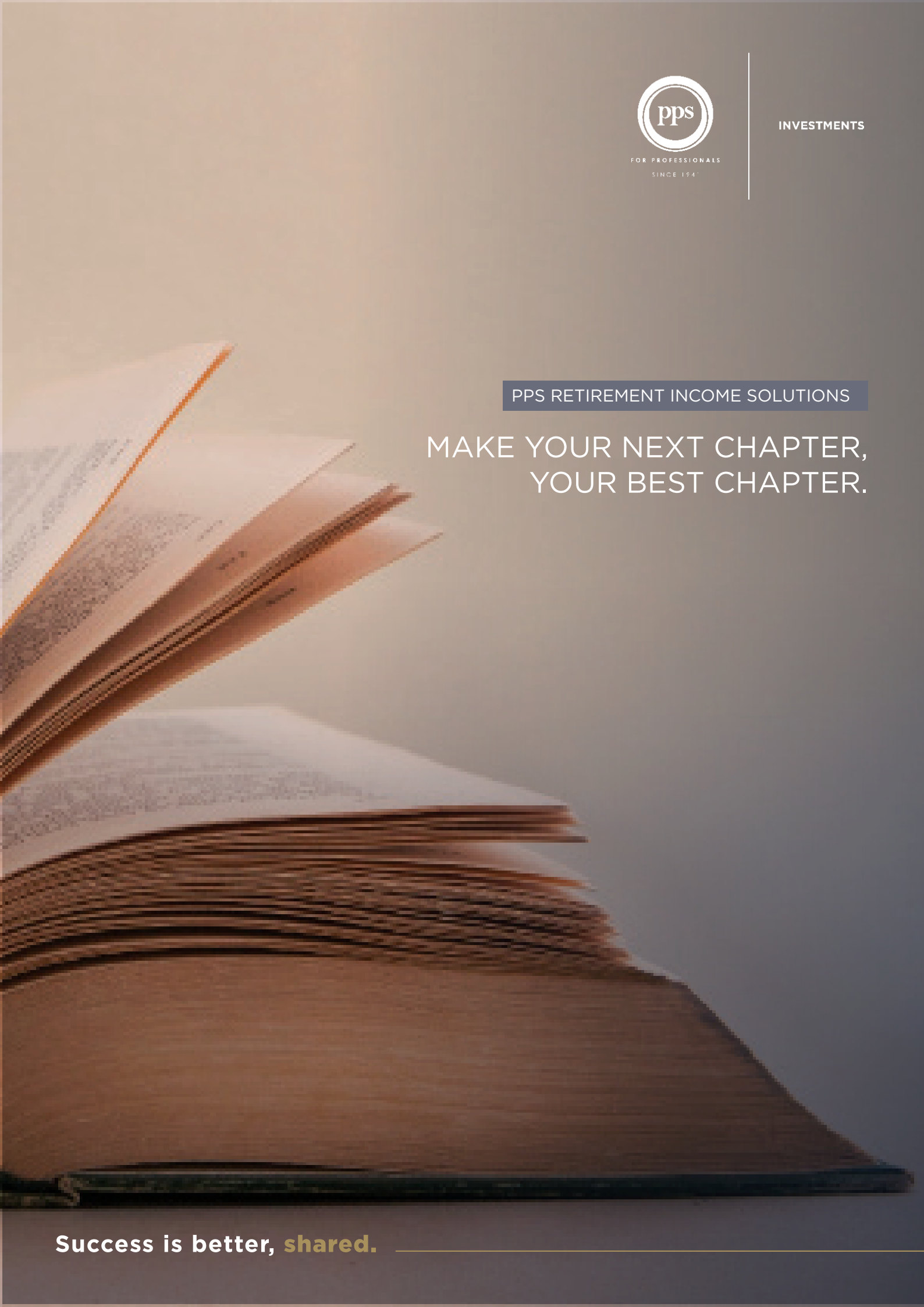

pps
FOR PROFESSIONALS
SINCE 1941
INVESTMENTS
PPS RETIREMENT INCOME SOLUTIONS
MAKE YOUR NEXT CHAPTER,
YOUR BEST CHAPTER.
Success is better, shared.

BECAUSE THE
GOLDEN YEARS
SHOULD NEVER
TARNISH.

RETIREMENT INCOME BUILT TO LAST.

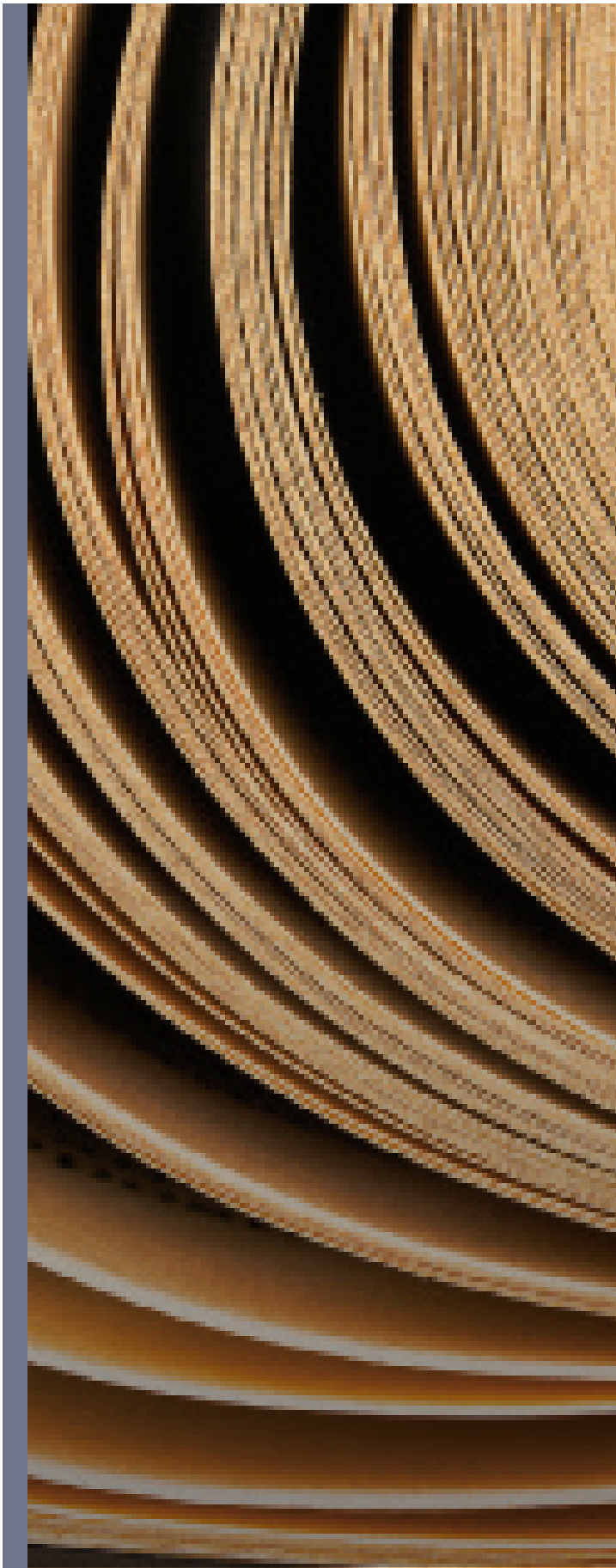
For professionals by professionals.

As a professional, you've always written your own story. Your hard work, determination, and relentless drive for exceptionality have led you to this point. PPS Investments has been by your side during your journey and remains committed to providing you with expert investment solutions designed specifically for professionals.

Retirement is the beginning of what could turn out to be your most rewarding chapter yet. Nelson Mandela was 75 when he became president, at age 83, Sir Anthony Hopkins won his second Oscar for his leading role in the movie The Father.

And, at age 90, primatologist Jane Goodall is still working full-time as an ecological advocate and public speaker. At what age will you peak in terms of your life's work?

We look forward to supporting you, alongside your adviser, as you continue to pursue your purpose, because we understand that you've designed your life deliberately and your reward should last a lifetime.





OUR STORY, TOO, IS ONE WORTH TELLING

The only mutual financial company in SA

We are proud of the fact that PPS is the only mutual financial services company in South Africa that focuses exclusively on graduate professionals. As a mutual company, PPS is owned by its members. In other words, we've designed our company so you – not external shareholders – share in our profits.

With mutuality at our core, we are committed to creating investment solutions with a long-term view that fosters prosperity for professionals partnering with PPS, ensuring that you share in our success.

BESPOKE SOLUTIONS FOR PROFESSIONALS

Your story is unlike any other. We've made sure our retirement income solutions stand out from the crowd too.

SAVE TIME WITH A SIMPLIFIED SOLUTION RANGE

With over 1 500 investment funds available to you, choosing the right mix for your retirement journey can feel overwhelming. That's why we've done the work to simplify it for you.

But don't mistake simplicity for lack of sophistication. As the mathematician Blaise Pascal famously put it, "I wanted to write you a short letter, but I didn't have the time." Crafting something concise, yet powerful, takes effort. And that's exactly what we've done.

Through our asset manager and portfolio construction process, we've researched, analysed, and curated a holistic range of expertly designed investment solutions, optimised to balance income stability, growth, and risk management.

With the guidance of your skilled PPS Investments adviser, you can confidently select the solution best suited to your unique retirement needs. **Less stress, fewer decisions; just a clear path to lifelong financial security.**

PROTECT YOUR PURCHASING POWER

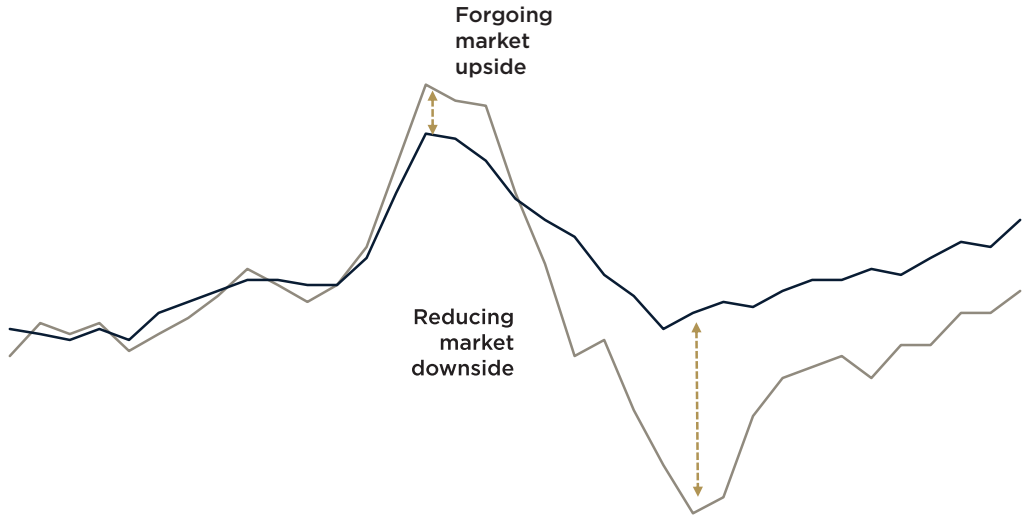
The best stories show growth. Plots develop deliberately. Characters deepen and grow. From our side, we want to make sure your investment keeps up with what you have planned for your next chapter.

Like you, we don't glance at what our peers are building or creating. We remain focused on the reason for our existence: managing your money so it lasts. Outperforming inflation comfortably, ensuring that you can focus on what matters most.

After more than eight decades of experience with professionals, we recognise that you have unique life experience from other investors. Your life expectancy, for example, is far greater. This means your time in retirement might last as long and even longer than the decades in which you shaped your career.

For your retirement income to last a lifetime and beyond, achieving inflation-beating returns alongside an optimal drawdown rate, is paramount. Your adviser will provide you with sound advice on an appropriate drawdown rate as unique as you; we provide the solution that protects your lifestyle at every stage.

OUR APPROACH:
PROTECTION THROUGH DIVERSIFICATION



ENJOY A SMOOTH RETURN EXPERIENCE

Retirement should be a time of financial confidence, not concern over the ups and downs of the market. Yet, one of the biggest and unavoidable risks retirees face is when they retire. An extended period of negative market performance early in your retirement could reduce the longevity of your savings. Timing is everything, and if a recession hits the market as you start drawing an income, you could end up depleting your nest egg faster than expected.

Say you retire at age 60 with a retirement portfolio of R10 million and withdraw 5% every year. Your portfolio, on average, yields inflation-beating returns.

Scenario 1: If a large market crash occurs in your first year of retirement, your portfolio could be depleted before age 80.

Scenario 2: However, if a similar-sized market crash happens only by the time you are 80 years old, you could still have more than your initial capital in your portfolio by age 90, even though the average return was the same in both scenarios.

The chart above shows an example of how we smooth out portfolio returns to protect your investment.

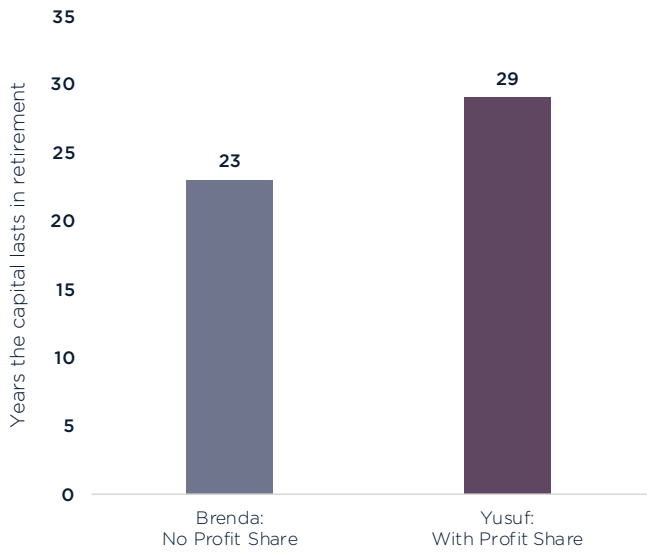
Our portfolio construction approach aims to smooth out market returns to protect your investment. Smoothing out returns by forgoing some upside, while limiting the downside, results in superior long-term performance. Philosophically aligned to this belief, the PPS Retirement Income Solutions are designed to keep pace when markets perform well, while outperforming the market during a downturn.

SHARE IN THE PROFIT OF PPS

As a valued PPS member, you have been sharing our profits since buying your first qualifying PPS product. Now you can continue to earn profit-share during retirement through Lifetime Mutuality and carry on enjoying this exceptional benefit. By incorporating profit share into your retirement plan, you can ensure that your next chapter is your best chapter.

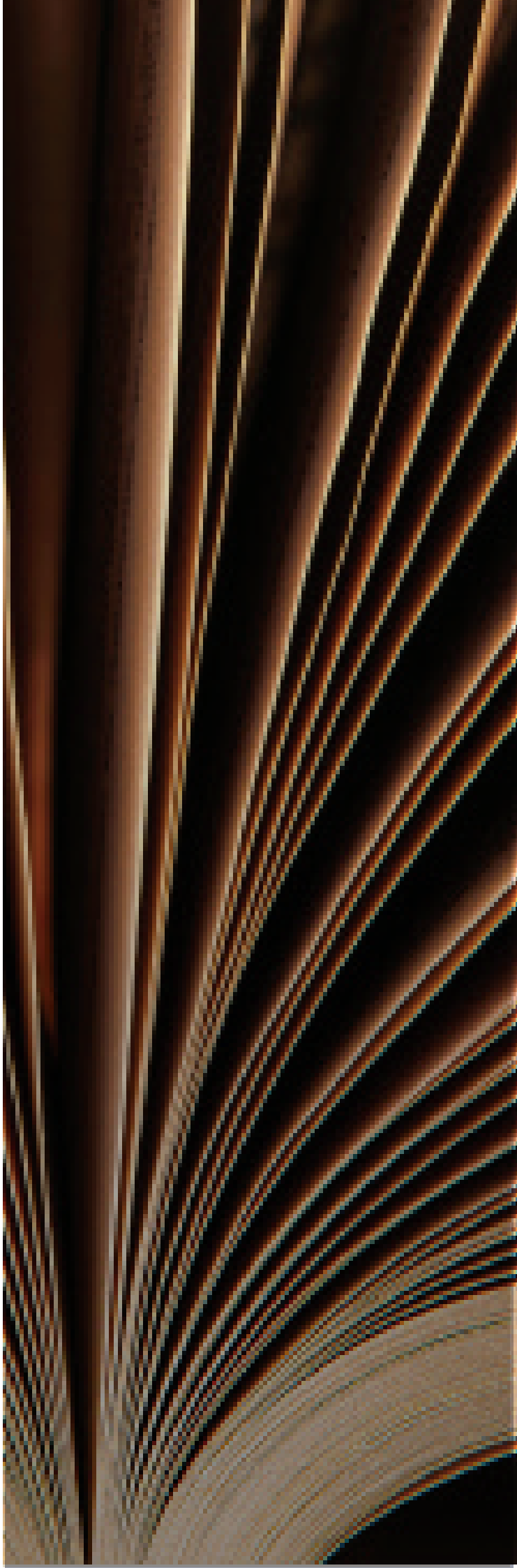
An example: How many years can you maintain your lifestyle with a 5% drawdown.

BENEFITS OF PROFIT SHARE



Source: PPS Investments

Both members retire with the same amount. However, Yusuf uses his R2.1m profit retirement plan and continues to earn profit share extending his retirement by 6 years.





CONTINUE YOUR SUCCESS STORY WITH US

You've successfully navigated the many twists of a well-crafted life. And your financial adviser has been there for each investment milestone.

Let's work together to create a retirement chapter as exceptional as your career.

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