PPS MEMBER MAGAZINE

THE PROFESSIONAL

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35 of my family members graduated at the same time.
At PPS, we understand the power of mutuality and that when one of us succeeds, we all do. Just like Khanya, who made it this far thanks to the support of his family. Today he's a PPS member, benefitting from the R5.6 billion in Profit-Share allocated to members in 2024, adding value to his journey.
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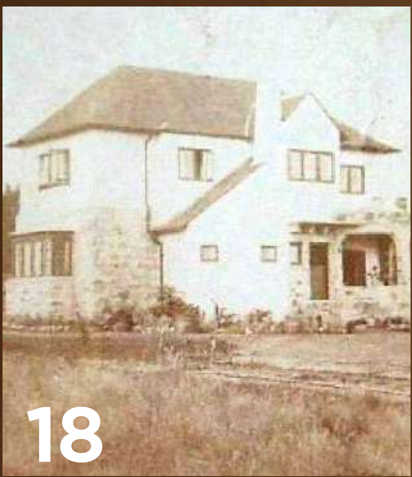

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Local: 0861 777 146 | **International:** +27 10 085 3820 | **E-mail:** info@pps.co.za | www.pps.co.za

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Editorial

What makes an experience truly *remarkable?* Is it the scale of the moment or the depth of its impact? Is it the destination or the shift in perspective it leaves behind? At PPS, and through the stories in this magazine, we believe that remarkable experiences are less about the **spectacular** and more about the meaningful – those moments that stay with us, shape us and often surprise us.

This issue explores that theme from multiple angles: the personal, the professional and the practical. In *Postcards from a past life* on page 8, PPS Group CEO Izak Smit recalls his student travels and how it changed his perspective on life. We travel with him from the Scottish Highlands to the Greek islands and learn how his experiences taught him three valuable life lessons.

Closer to home, we walked through the PPS head office gardens in Parktown, Johannesburg, accompanied by Biddy Miller, whose grandparents planted many of the trees and shrubs that still flourish today. Read the story on page 18 and learn how these gardens not only reflect a legacy of sustainability but also helped one individual realise an unexpected dream rooted in nature.

On page 14, PPS Life Solutions Chief Executive Wimpie Mouton shares the insights earned over three decades with PPS. He reflects on how enduring relationships deliver more than just financial security – they cultivate peace of mind and long-term, transformative value for members.

Mzwandile Mtshali, PPS Executive: Advice and Distribution, offers a refreshing take on the nature of financial advice. In *The taxi driver, the artisan and the art of financial advice* on page 28, he draws on the wisdom found in everyday life – from the patience of a taxi driver navigating rush-hour traffic to the precision of an artisan honing their skills. These stories show that practical experience, clear thinking and adaptability often shape meaningful financial decisions. It is a reminder that remarkable insight does not always come from formal theory – sometimes it is found on the road, in the workshop or at the market.

In *From job to journey: Crafting meaningful career paths for employees,* our leadership feature on page 16, Masenyane Molefe, PPS Executive: Human Resources, focuses on the employee journey. She explores how careers evolve into callings when organisations commit to personal growth, meaningful development and a purpose-led culture.

At PPS, mutuality is not just a buzzword – it is the ethos that drives us. In March this year, our colleagues at PPS Investments showed what mutuality could achieve – overcoming a major challenge to help others. They participated in this year's *Calling Cape Town* challenge – a gruelling triathlon to help learners who do not necessarily have access to good education.

While on the topic of gruelling challenges, turn to page 22 for our conversation with Prof. Caspar Greeff – a nonagenarian (90 years old) who made remarkable strides in both road running and the actuarial profession in South Africa.

On page 26, Johan Gouws, Head of PPS Wealth Advisory, serves up a fresh perspective on financial planning by comparing it to a restaurant experience. He explores how the quality of advice, the options presented and the overall value all contribute to a more satisfying – and successful – financial journey in his article *How tasty is your financial planning experience?*

Other insightful articles in this edition that should pique your interest include *Better choices together through collective wisdom* on page 34, *When kindness is clinical: The power of bedside manner* on page 30 and *Pre-loved cars: Risk, bargain or both?* on page 32.

When it comes to wellness, I take a look at *The power of presence in creating remarkable experience* – learnings from my experience as an elite athlete on page 36.

You will also find some of your favourite regulars in this edition bringing warmth, flavour and reflection to every issue. Our *Lifestyle* feature (page 38) offers real-life lessons from experiences that leave a lasting mark. We have two recipes (page 40) celebrating gourmet comfort food with a proudly local twist. In contrast, our travel feature (page 42) invites you to rediscover the joy of solo journeys and unexpected freedom. And in our book review (page 45), we reflect on how to "be useful" – turning life's challenges into practical tools for growth.

This edition of *The Professional* does not just take a closer look at remarkable experiences – it reflects a mindset: that we are not passive recipients of life but co-creators of meaning. Through presence, participation and shared purpose, we each have the power to shape experiences that matter – for ourselves and for others.

Here's to remarkable insights, extraordinary people and a life well lived.

Enjoy the read.

Elvira

Editor

Elvira Wood is Positioning Manager at PPS. She holds a PhD in Communication Studies from North West University and has previously worked as a financial journalist for some of South Africa's leading daily newspapers.

Elvira Wood

PPS 2024 CLAIMS STATISTICS

CLAIMS IN NUMBERS

R3.7bn

Total life-risk claims

Down 2% from 2023

BREAKDOWN OF TOTAL CLAIMS

NUMBER OF CLAIMS PROCESSED
15 365

NUMBER OF CLAIMS PROCESSED PER DAY
61

AVERAGE PAID PER WORKING DAY
R14.6m

CLAIMS PER BENEFIT

R925.6m
Sickness benefit

R944.5m
Permanent Incapacity benefit

R1.1bn
Life Cover

R526.4m
Critical Illness Cover

R155.9m
Lump-sum Disability benefit

PERCENTAGE OF SUBMITTED CLAIMS PAID PER BENEFIT

LIFE COVER
100%

SICKNESS BENEFIT
96%

PERMANENT INCAPACITY BENEFIT
94%

CRITICAL ILLNESS
79%

LUMP-SUM DISABILITY
67%

TOP REASONS FOR CLAIMS NOT PAID

1 Does not meet claim requirements

2 Exclusion applicable

3 Related claim was already paid

4 Severity not established

Click here to download the PPS 2024 Claims Brochure

FROM THE CEO'S DESK

Dear reader,

We have recently wrapped up the communications and presentations around our financial results for 2024. It was indeed a **very good year** for PPS and hence for our members. The total profit that we were able to allocate to our members' notional PPS Profit-Share Accounts™ was the best in our 84-year history. This performance was supported by several key factors. Strong investment markets in 2024 played a major role. Our core life insurance business also delivered underwriting profitability that is now much closer to our long-term actuarial expectations, following the volatility of the COVID-19 years. In addition, disciplined expense management helped strengthen results. Our other PPS subsidiaries – outside of life insurance – also performed exceptionally well. These businesses are now starting to make a meaningful contribution to the Group's overall performance. I trust that our members are pleased with our results.

An interesting question that a member asked during our annual general meeting was why PPS do not pay non-claims bonuses (this member stated that he has never claimed during his long tenure as a PPS member). Valid question. My answer was that our members who do not claim do indeed receive "bonuses" (Profit-Share). And, because we do not have shareholders as stakeholders, these "bonuses" are, generally speaking, higher than at other (listed) companies. Why? Because there is no "extra mouth to feed". Equity holders in listed companies (rightfully) need a return on their investments, so there is leakage out of the pool to them. At PPS, we do not have this leakage. Our underwriting profits go back to our members by way of allocations to their PPS Profit-Share Accounts™. But what is more, our members who have claimed also get their proportional share. Our philosophy at PPS is that if you are unlucky to have a claims event, then this should not impact your Profit-Share. What a beautiful model! A model that, once you understand it, you really fall in love with!

Personally, I will remember the 2024 results not only because of the good numbers but because my eldest son received his first PPS Profit-Share allocation. It was a small number, the princely sum of R160! But it is a start. I am sure it will grow to a notable amount in the years to come. Our biggest PPS Profit-Share Account™ amounts now to almost R6 million.

The theme for this (15th) edition of *The Professional* is **remarkable experiences.** On page 8, I share some thoughts on this theme, noting that tastes and interests, and hence "remarkable", will differ between people. Mine will be biased towards sports like running and cycling. On this front, I remember how our actuarial professor at university told us long ago that "if you want to become a professional, you need discipline and grit; and one of the best ways to learn this is long-distance running". He would then challenge us students to do a half-marathon race with him. And we did, believing that we invincible youngsters would show the old prof a thing or two. But at around the 18km mark, Caspar Greeff would effortlessly trot past us.

Fast forward to 2016 – I finally tackled that annual run between Maritzburg and Durban. A few months later, I ran into Caspar at a department anniversary event and proudly shared the news. That pride quickly turned to disbelief when I heard his time, as a late seventy-something, beat mine in my late forties! Caspar, you are the ultimate professional, not just as an actuary but in so many areas of life. We are honoured to highlight parts of your nearly seven-decade career on page 22.

Regards,

Izak

PPS Group Executive

Izak Smit

Postcards from a past life:

The year that taught me to see differently

Izak Smit, PPS Group Chief Executive Officer

"The mystery of life isn't a problem to be solved, but a reality to experience."
- Frank Herbert

One of the beauties of humankind is that we are so different – in talents, interests, tastes. What one may find remarkable, others may find boring. Different strokes for different folks. Yet, through travel, certain experiences often reveal shared truths and lessons. These insights, shaped by movement and perspective, tend to resonate across differences.

Many years ago, I took a gap year between university and work, dodging a professional career – and the associated responsibility – for one more year. It was quite common in those days, as it perhaps still is, for young people to take a proper time-out and hit the road with a backpack, visiting different countries – especially Europe. It was the era before mobile phones, e-mail and the internet and most of us backpacked with the *Let's Go Europe* travel guide tucked under the arm.

> **"You always have a choice."**

into Hungary. In many places, we bartered with cigarettes for petrol and food.

It is important to note that at the time of my travels, South Africa was just emerging from apartheid – and as a young traveller, journeying through so many cultures after years of isolation was a profound education.

formative year it was in terms of my personal development, my values, my moral compass. Few education experiences could match the "education" of that year.

It taught me many lessons — but three stand out most.

First, it taught me to never judge a person by their nationality, religion, culture, ethnicity or role/position, and to **always judge by their personal values and character.** I learnt that I could easily make close friends with people from very different

During that year, I visited 16 countries, often sleeping on trains, in parks and on beaches. At times, I even worked on construction sites to earn some money. But that allowed me to stand on the northernmost point of mainland Scotland and south to Turkey. I headed to Spain in the west and the Black Sea in the east. I even had the privilege to visit Eastern Europe shortly after the Berlin Wall had fallen – highly likely one of the very few South Africans to do so at the time. Travelling behind the erstwhile "Iron Curtain" was certainly an experience at the time! Romanian officials did not know what to do with South African passport holders, so my travel partners and I risked travelling from Bulgaria through war-torn Serbia

There were hikes in the Scottish Highlands, cycling through Holland, wine tours in Burgundy and Eger, watching tennis at Wimbledon and rugby at Twickenham, Shakespeare in Regent's Park and opera in Prague. We rode trains, ferries, buses, cars and motorbikes through the Greek islands. I crossed a stormy English Channel, being the only passenger on the ferry, in the dead of winter, and when nearly all our possessions were stolen in Turkey, we shrugged it off as part of the ride. The list of (remarkable) experiences is long.

As time elapsed after this backpack adventure, I have often reflected on what a

religious, cultural or ethnic backgrounds and that people from my own "tribe" could sometimes be bad people. I started to challenge myself to always be open to and appreciate different cultures and views. I promised myself to never judge others by superficial traits but to always look deeper – valuing character over appearances and keeping an open mind. Nationality became somewhat artificial, unimportant. Of course, we all have our subconscious biases. Nobody is immune to that. This openness – the ability to appreciate the good in people regardless of their background, especially those different from us and the eagerness to connect and make new friends – has been a true blessing throughout my life.

Viktor Frankl, a survivor of the Nazi concentration camps, wrote in his classic *Man's Search for Meaning* that kindness can be found in all groups, even in those it would be easy to condemn. He wrote: "From all this we may learn that there are two races of men in the world, but only these two – the 'race' of the decent man, and the 'race' of the indecent man. Both are found everywhere, they penetrate into all groups of society. No group consists entirely of decent or indecent people. The mere knowledge that a man was a camp guard or a prisoner tells us almost nothing. Human kindness can be found in all groups. The boundaries between groups overlap and we must not try to simplify matters by saying that these men were angels and those were devils." Incredibly, Frankl describes how the SS commander of the camp from which he was liberated at the end of the war was a good man and how the Jewish prisoners protected him, hiding him in the Bavarian woods and only handed him over to the American liberation troops on the condition that no harm should come to him.

"It takes immense courage. But you can move on. You do not have to stay where you are."

The second major learning was **empathy with those who do not have much.** Many of us who have pursued professional careers are from somewhat privileged and protected backgrounds. We had a decent education and there were some social safety nets around us. Many of us were fortunate to be born into middle-class families. We generally did not experience hunger or a lack of a place to sleep. We had access to job opportunities and lived without major uncertainty – the kinds of hardships many others around the world face every day. But when you travel rough, you start to have a glimpse of this other world – going to bed hungry, not having a steady job, sleeping in interesting places, becoming part of the "other" class. Sure, it was one big adventure and I could always choose to "push the eject button", but as a matter of honour and to not cut the adventure short, I chose not to do so.

The pay-off was big. I developed a deep appreciation for the value of capital. Carrying cement bags or drilling in the street with a jackhammer for a day to earn twenty quid puts those twenty bucks in a completely different perspective. When you travel like this, you are offered a glimpse, albeit a very short one, into the psyche and lives of the have-nots. You realise that happiness and adventure, real-life experiences, can be accumulated without that much. You start to develop a deep empathy for those without much. Because, once, fleetingly, voluntarily, you were one of them. You knew how it felt to be turned down for many jobs, to have to budget to the extreme. It is an experience that I treasure. If you have not tasted life from different perspectives, the five-star and the no-star, the bliss and joy, but also the suffering, then your experience is incomplete. And the development of empathy is gold, especially if it is for people who are not from your own class or "tribe". It will make you a stronger leader with the ability to see things from different perspectives. It will make you a better person. It will make you stand up when wrong is done to those from other tribes, without sacrificing your own values.

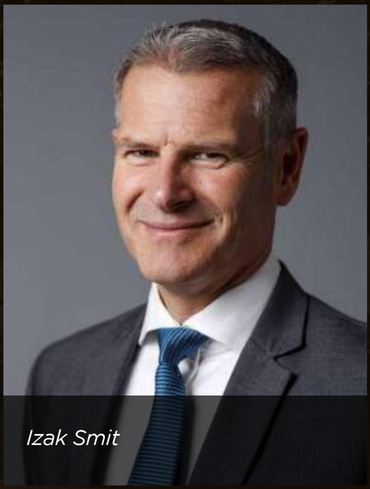
Finally, and this was perhaps THE most important learning of my travel experiences: **You always have a choice.** It might

"There are two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle."
-Albert Einstein

sound trivial but my experience is that very few people really grasp this. Of all the remarkable experiences and learnings of my travels, this is the one that I treasure most. In simple terms, it boils down to this: You do not have to accept the hand that has been dealt for you; you can change it, you can move on. You can choose something different. You can learn a different skill. You can develop a new habit. You can change your job, your profession, where you live, who you surround yourself with and even your goals. You can make a plan. Because when you travel, if you do not like a city, you move on. If you do not like a country, you cross borders. If you are in the wrong job, you change it. This is easy when you backpack. Of course, it is much more difficult when you are in a professional career with family responsibilities. But when you learn that you can actually do it at this shallow scale, you realise that you can also do it generally in life. You always have a choice. Yes, things do happen that you have not planned for, disaster can strike, life can be quite random and it is not fair. But to a large extent, our destinies are shaped by our habits and choices. Does it take courage to make those changes? It sure does, lots of courage, at times it takes blind faith – to change jobs, to change professions, to change cities. You know what you are leaving behind but you may not fully know what lies ahead. That takes immense courage. But you can move on. You do not have to stay where you are. Again: You. Always. Have. A. Choice.

And one of the choices we have, every day, is how we appreciate the smaller things in life. Albert Einstein famously stated, "There are two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle." Those who choose the second perspective will find remarkable experiences in the ordinary moments of everyday life.

Our senses are translators, portals to the nuggets and beauty that are on offer, every day. The smell of toothpaste or coffee in the mornings. A tranquil sunrise. The scent of flowers from a garden. The smile from a loved one. The energy from great teamwork in our professional endeavours. The satisfaction of truly having helped a client. The endorphins after a good workout. Magic appears when we taste more slowly and sample with more curiosity, when we hear the music that often hides in between life's ordinary notes. Ordinary meals become banquets, birdsong become symphonies. And those ordinary moments are perhaps life's true remarkable experiences.



Izak Smit

A remarkable retirement:

Finding balance between enjoyment and security

By David Crosoer, PPS Investments Chief Investment Officer

Retirement marks the beginning of a new and exciting chapter – a time to explore passions, embrace freedom and live more fully. But like any great adventure, it requires balance. On one side is the desire to enjoy your hard-earned savings; on the other, the need to make those funds last. Walking this tightrope may seem daunting but you can confidently move forward with a well-structured financial plan acting as your steadying pole. With each step, you are not just securing your future – you are creating space for the remarkable experiences that make retirement truly rewarding.

Imagine a newly retired couple torn between pinching rands and cents and finally ticking off the adventures on their bucket list. Many retirees face this dilemma: spend too cautiously and miss out on life's joys or spend too freely and risk running out of money. It is a balancing act that stirs anxiety in many, especially when it is time to draw from those hard-earned savings. But these fears also point to something more hopeful: the desire **to make retirement count.**

THE RETIREE'S DOUBLE-EDGED SWORD

It is no surprise that longevity is a double-edged sword in retirement. Living longer is a gift but it also means **your money must stretch further.** Longevity risk – the danger of outliving your savings – remains one of the top concerns for retirees. Yet some end up underspending despite having sufficient savings, driven by fear or a lack of understanding about safe withdrawal strategies. Others are lured by the joy of finally spending freely, only to worry later about their financial future.

Both outcomes are equally limiting. Either way, you miss the full potential of what retirement could be: a time to live more, not less. A time to be generous – with your time, your energy and your resources. The key lies in having a plan that removes uncertainty and enables both enjoyment and endurance.

After all, **retirement should be remarkable, not restrained** – a season where you explore, connect and contribute in meaningful ways.

INFLATION, VOLATILITY AND WITHDRAWAL RATES

Retirees today navigate a minefield of financial challenges. Inflation is a silent thief, eroding purchasing power slowly but surely. Even modest inflation can force retirees to withdraw more just to maintain the same standard of living. Market volatility adds another layer of concern, particularly when it strikes early in retirement. Such timing can drastically reduce the lifespan of your portfolio.

This is why identifying a prudent withdrawal rate is essential. It allows retirees to enjoy a comfortable life without depleting their funds too quickly. But more importantly, it supports a *sustainable lifestyle* that allows for consistency and peace of mind – so retirees can confidently pursue those once-distant dreams.

And here is the truth: **remarkable experiences often require thoughtful, intentional spending.**

MIND OVER MONEY: BEHAVIOURAL BIASES AT PLAY

Even with a sound financial plan on paper, our own psychology can derail our intentions. Behavioural finance shows us that biases – like the planning fallacy or anchoring – can affect how we approach spending in retirement. The planning fallacy causes people to rely on overly optimistic assumptions, while anchoring might make retirees

overly fixated on a specific savings figure – even when drawing from it is exactly what it is meant for.

These biases can result in unnecessary austerity or, conversely, impulsive spending. But recognising these behaviours is a powerful first step. With awareness and a trusted adviser to provide perspective, retirees can overcome the mental hurdles that stand in the way of a rewarding life.

In the end, a remarkable retirement is not about hoarding – it is about honouring the life you have worked to build and **using your resources to make it meaningful.**

FROM SAVER TO SPENDER: CRAFTING A SUSTAINABLE PLAN

The heart of successful retirement lies in transitioning from accumulating assets to drawing them down with purpose. This calls for a mindset shift – from **guarding wealth to using it wisely.** The most effective plans include diversified investments, a sustainable withdrawal rate and spending strategies aligned to your goals and values.

Instead of viewing your savings as a fixed pot to be protected at all costs, you begin to see it as a stream of opportunities: income for daily living, a safety net for uncertainties and a resource for creating joy. It transforms retirement from a state of caution to a season of possibility.

PLAN FOR PEACE OF MIND – AND A LIFE WELL LIVED

Whether you are approaching retirement or already navigating it, consider this: your financial future is a shared responsibility. Planning for retirement is not something you do alone. It is a collaborative process that honours your past and prepares you for a future full of meaning. And, when retirement is rooted in thoughtful planning and shared commitment, it becomes more than a phase of life. It becomes a celebration of it.

In short, **a remarkable retirement is one where security and joy exist side by side** – a result of mutual effort, wise planning and the courage to truly live.

Click here to find out more about PPS Investments.

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David Crosoer

Do you know me?

By Wimpie Mouton, PPS Executive: Life Solutions

How many people can you say know you? Let me rephrase. How many people know more than just your name and where you work? People who know what music genre you like, your favourite type of food or that you love taking your dog for a walk on Sunday afternoons? No, we do not always want everybody to know "everything" about us but often one asks oneself, "Do they even know who I am?" when a completely unrelatable comment or suggestion is made – by a human, not an automatically generated communication sent in bulk.

Over the course of my 30-year journey at PPS, one thing I have learned is that **people do not change.** Yes, technology changes, the way we work changes (just think of the lingering impact the pandemic still has on how that scenario has changed since 2020), the way we travel changes (believe it or not but it is just more than a decade since ride-hailing services were introduced) and so much more. Regardless of this, humans have stayed the same. Regardless of numerous social media platforms and electronic means of staying connected, people still have an inherent need to be heard. No, not "liked" or receiving a "thumbs up" emoji on their profiles but truly heard by other humans. People want to know that you truly see them – not just as clients but as individuals with unique stories, challenges and dreams.

THE POWER OF UNDERSTANDING

To ask "Do you know me?" is also to ask "Do you understand me?" It is not just about you knowing me – it is about helping me realise that **you understand who I am** and where I stand. By guiding me to understand my place in a situation, you demonstrate not only your understanding of me but also your ability to help me navigate my own journey.

Without understanding, even the best solutions or intentions can fall flat. True connection and remarkable experiences are built when we take the time to explain, to demystify and to walk the journey with someone rather than simply handing over information. In fact, the real limit to greatness – whether in service, leadership or relationships – is often not ability but understanding. As Leonardo da Vinci so wisely said, "The noblest pleasure is the joy of understanding". Helping someone gain clarity is not just a courtesy; it is the bridge to trust, credibility and lasting impact.

A COMPASSIONATE VOICE

Creating understanding is all about **being compassionate in how we explain something.** It is about not being rushed and transactional. Individuals (and businesses) that truly succeed are the ones that embrace respect for their clients and take the time to see the people behind the portfolios, the claims and the service requests.

Therefore, it is all about the **personal touch.** You cannot automate compassion and empathy. You cannot fake genuine interest. It is when you take time to listen deeply and act meaningfully that remarkable experiences are created. This means that when mistakes happen (and they inevitably do), the only way to resolve a problem is to resolve the problem. No excuses, no passing the buck. Real trust is built when we take responsibility for our own actions and commit to making things right.

SEEING BEYOND THE TITLES

One of the most valuable lessons I have learned is simple: you must **see the person behind the titles.** Doctor, lawyer, engineer, CEO – these are labels, not identities. Behind every title is a person with worries, ambitions and vulnerabilities. See the people and you will understand how to serve them better.

Clients are not looking for another sales pitch. They are looking for someone who **asks the right questions,** listens intently and genuinely offers solutions tailored to their world.

ASK FOR THE BUSINESS BUT EARN THE RELATIONSHIP

Another truth that holds strong after three decades: ask for the business. There is nothing wrong with being direct and intentional about wanting to help someone. But the business will come when you have earned the right – through respect, understanding and value. It is not about closing a deal; it is about opening a relationship.

AT PPS: WHERE THE MEMBER IS THE FOCUS

At PPS, we believe that remarkable experiences begin with knowing and understanding our members. Our goal is not just to serve but to truly connect – to see the individual behind every policy number, to understand their journey and to stand with them through every stage of life. We believe that when you know your members, you can be there for them in the moments that matter most.

Over the past 30 years, it has become clear to me that when you truly understand the person you are serving, you create the foundation for trust. Every time we engage with a member, we see it as an opportunity to reaffirm that trust – not through words but through consistent, thoughtful action. We know that every member has a story, a set of dreams and often, real challenges. By understanding who they are and **what matters most to them,** we can offer the right support and the right solutions.

Ultimately, every person is asking the same quiet but powerful question: ***Do you know me?*** And when the answer is yes – sincerely, authentically and consistently – you create something far greater than just good service. You create a remarkable experience.

> ***"Without understanding, even the best solutions or intentions can fall flat."***

Wimpie Mouton

From job to journey: Crafting meaningful career paths for employees

By Masenyane Molefe, PPS Executive: Human Resources

A fulfilling career is more than just receiving a salary at the end of the month – it is a journey of growth, discovery and purpose. Gone are the days when one would decide on a career and remain in that for one's entire working life. These days, career paths can be very unpredictable due to various reasons.

Rapid advances in technology and automation are transforming jobs, forcing many to adapt to new careers. Traditional nine-to-five office jobs are being replaced by flexible remote and hybrid work. Globalisation also means that, unlike previous generations who mostly worked locally, today's workforce can find opportunities around the world.

Continuous upskilling is now essential, with many choosing freelancing or multiple income streams over traditional jobs. Online courses and networking make it easier to switch industries, and career success is no longer just about climbing the corporate ladder. Many professionals now see lateral moves and industry shifts as **valuable opportunities for growth.**

In short, a job is no longer just a means to an end; it is an opportunity to build a story of success, resilience and personal achievement. Employees who feel a sense of direction in their careers are more engaged, productive and committed to their work. They do not just clock in and out; they invest in their own growth, and in turn, they drive the success of their organisations. A fulfilling career is one where professionals **feel a deep sense of purpose** – where each step is an opportunity to enhance their skills, contribute meaningfully and shape their future.

The US-based analytics firm Gallup found in 2019 research that the most important factor in creating a high-performance workplace is "instilling a high-development culture: one that values the growth of individuals".

The research indicates that organisations strategically invested in employee development report 11% greater profitability and are twice as likely to retain their employees. This aligns with a fundamental psychological need: **people want to learn and grow.** Career development enhances both career and social well-being, giving employees a sense of purpose and improving their relationships inside and outside the workplace. However, fostering such a culture requires more than just implementing learning programmes – it demands a fundamental shift in how organisations approach employee growth.

Building what Gallup calls a "high-development culture" requires intentional strategies. Firstly, it found that a significant focus must be **on aligning development with employee engagement.** Many leaders worry that investing in employee development may lead to attrition. However, Gallup's research suggests that engagement is the key to retention.

This aligns with US billionaire Richard Branson's philosophy: "train people well enough so they can leave, treat them well enough so they don't want to".

Another element of creating such a culture is for organisations to **rethink career growth beyond promotions.** "Employees who excel in their current roles may not always seek leadership positions, but they still want to grow," Gallup found. Organisations should focus on identifying employees' natural talents and providing opportunities for them to apply their strengths in meaningful ways.

When managers act as coaches rather than bosses, they help build a development-focused culture. According to *Great Place to Work,* this starts with leadership, who can motivate employees by supporting their growth and recognising achievements. Managers, being close to daily operations, can give targeted feedback and coaching, which **helps employees grow** and leads to a more engaged and high-performing workforce.

HOW PPS SUPPORTS EMPLOYEE GROWTH

In 2024, we launched an initiative to encourage career conversations across the organisation. More than 700 employees engaged in meaningful discussions about their future, gaining clearer insights into their career paths for 2025 and beyond. These talks focussed not only on long-term goals but also on actionable steps for professional growth.

To highlight the importance of these conversations, each participant received a small token of appreciation - a coffee reward - reinforcing that career development is worth celebrating.

Through the PPS Academy, employees can access courses that enhance both work-related skills and broader capabilities like leadership, critical thinking and strategic decision-making. PPS also offers bursaries for further studies, demonstrating our commitment to lifelong learning.

We recognise that investing in employees' career growth builds a stronger workforce and creates an environment where people can thrive, innovate and take ownership of their professional journeys. At PPS, we believe success is better, shared, and supporting career development helps employees create truly remarkable professional experiences.

FACT BOX:

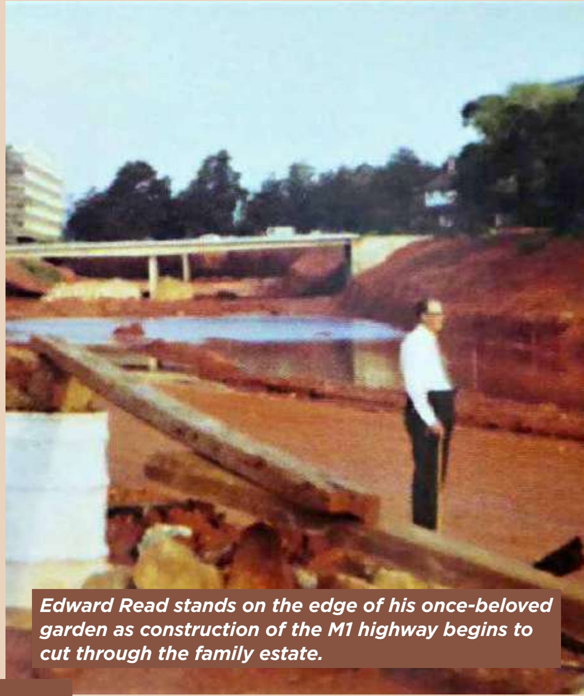
Key considerations for graduate professionals when mapping a career path

- **Define your long-term vision:** What will success look like for you in five, 10 or 20 years? Having a clear vision helps guide decision-making and career moves.
- **Invest in continuous learning:** Staying relevant in a rapidly evolving world requires ongoing education through formal studies, certifications or industry workshops.
- **Develop transferable skills:** Beyond technical expertise, focus on leadership, adaptability and problem-solving skills that will serve you in various roles.
- **Seek mentors and role models:** Learning from others' experiences can provide valuable insights and open new opportunities.
- **Take ownership of your growth:** Actively seek challenges, request feedback and advocate for yourself in career discussions.
- **Embrace change and adaptability:** Career paths are rarely linear, so be open to unexpected opportunities that align with your overall goals.
- **Build a professional network:** Relationships with colleagues, industry professionals and mentors can lead to career growth and new opportunities.
- **Maintain work-life balance:** Success is not just about career achievements; ensure your journey aligns with your values and personal fulfillment.

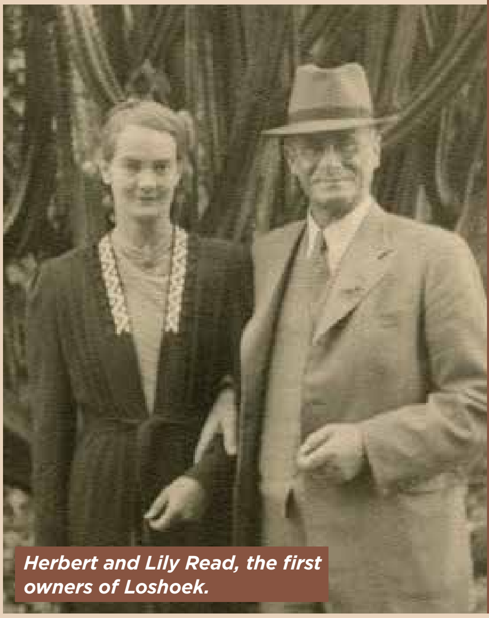
Masenyane Molefe

Loshoek shortly after its completion in 1902.

Edward Read working outside his greenhouse on plants destined for the garden.



Edward Read stands on the edge of his once-beloved garden as construction of the M1 highway begins to cut through the family estate.

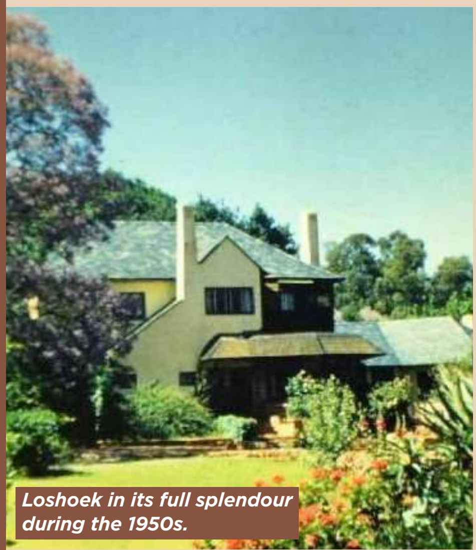


Herbert and Lily Read, the first owners of Loshoek.

Beneath the oaks:

A family's legacy, a company's future

By Elvira Wood,
PPS Positioning Manager



Loshoek in its full splendour during the 1950s.

The "big lawn" at Loshoek with the huge jacaranda tree in front.

The initial planning for Loshoek's garden early in the 1900s.

Tucked between the bustle of modern-day Parktown and Johannesburg's business district lies a garden with a story. Towering oaks, jacaranda trees and flowering shrubs speak not only of nature but of memory – of a place where roots run deep in more ways than one.

This garden, part of the PPS head office today, was once the heart of a sprawling estate known as *Loshoek.* More than a century ago, it was the family home of Herbert Read, an Englishman who came to South Africa to work in the gold mining industry. Designed by the famed architect Sir Herbert Baker – best known for the Union Buildings – *Loshoek* was completed in 1902 and became a sanctuary of space, nature and quiet elegance on the edge of a rapidly expanding city.

In those early days, horses paced in nearby stables, children explored gravel paths and Anerley Road was little more than a quiet country lane. The garden, once barren, was carefully cultivated by Read and his wife, Lily Visser, who planted oak trees brought from Kirstenbosch Botanical Gardens in the Cape and filled the grounds with oaks, a cherry tree, flowers and shrubs.

Some of those trees still stand today, living testaments to a family's care and vision. And though the original house has long since been demolished to make way for the PPS head office, the spirit of *Loshoek* lingers in the shade and the soil.

In 2025, Herbert Read's granddaughter, Biddy Miller, returned to the site to walk through the gardens her family once called home. As she moved beneath the same trees her grandfather and later her father, Edward Read, planted, she reflected on the passage of time and on how legacy – like nature – quietly endures.

Miller, now 78, stood quietly beneath the towering oaks – some so tall she could hardly recognise them from her childhood. As she walked the PPS campus, she pointed to the area where the old stables once stood, long before the M1 motorway cut through the property. She remembered how her father had travelled to school by horse and trap, and how she and her brother would race their bicycles up and down Anerley Road.

A painting of Loshoek *by Moses Tladi.*

"Back then, that was the back of the house," she said, glancing toward the present-day main entrance to PPS. "Federation Road was the front – it stretched all the way to the south, not sliced off by the highway like it is now. It is strange how things change."

Her voice softened as she recalled a moment that left a deep impression on her. "I can still see my father standing at the edge of what used to be our garden when they started building the highway. He looked so forlorn. In many ways, the construction of the highway was the beginning of the end of *Loshoek* as we knew it."

While the legacy of her family's home remains in the deep roots of the estate's trees, there is also sorrow for what has been lost. Her favourite cherry tree is no more, nor is a massive jacaranda she searched for all over campus, as it had toppled over after heavy rains and storms in early 2025. Yet, in honour of the past, PPS has committed to planting a new cherry tree – a small but meaningful act of sustainability, acknowledging that while buildings may come and go, nature endures.

Miller also remembers how the garden not only created a refuge for the Read family but offered an opportunity for someone whose life would change forever.

"My grandfather employed a gardener in around 1920 called Moses Tladi," she recalls. "Not only was Tladi a great gardener but my grandfather also realised he had an amazing art talent – something he supported by buying him art supplies and encouraging him to paint."

With Herbert Read's encouragement and the influential support of his neighbour, Howard Pim – who would later become mayor of Johannesburg – Moses Tladi became the first Black artist to hold a formal exhibition at the South African National Gallery in 1939.

SUSTAINABILITY

Sustainability in infrastructure is often seen through the lens of green building materials and energy-efficient designs. But sometimes, it is also about respecting what came before – allowing the trees, the land and the history to shape the future. The PPS campus, completed in 1992, is a testament to this philosophy. While it may not be the original family estate, the vision of the past lives on in the shade of the century-old oaks.

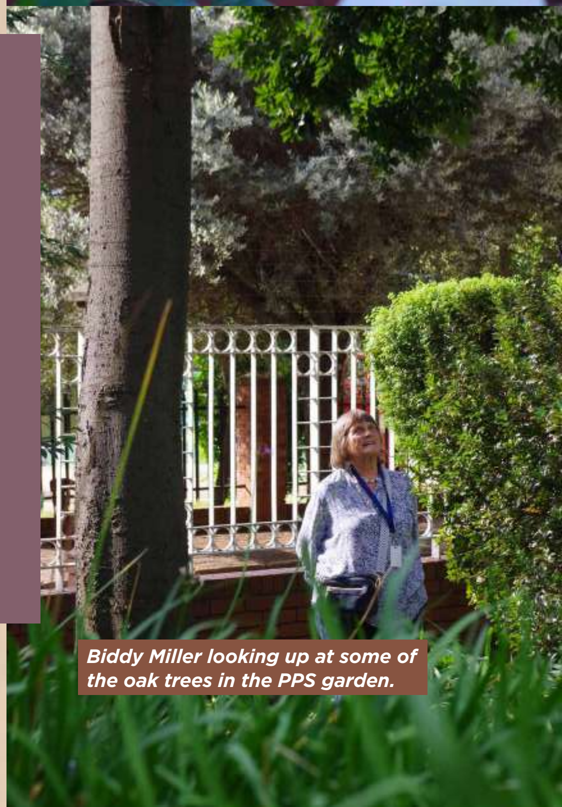
Much like these oaks that still stand tall, PPS itself has deep roots and a legacy of strength. The organisation proudly celebrated its "Oak Anniversary" – 80 years of shared success – in 2021, marking its enduring commitment to graduate professionals.

PPS embraces sustainability, ensuring that its campus respects the environment while serving the needs of today's professionals. Solar panels supply a notable portion of its electricity needs, boreholes provide some of its water supply and greenery is not just found outside – plants have been incorporated indoors, extending nature into workspaces and improving air quality for employees. Even the massive billboard that stands at the edge of the campus is repurposed: the large plastic sheets are transformed into school bags for underprivileged learners, turning what would have been waste into something meaningful.

A LEGACY THAT LIVES ON

The Read family's belief in recognising and nurturing potential continues to resonate in the work PPS does today. Through the PPS Foundation, the organisation supports students from under-resourced communities across South Africa, helping to grow the next generation of graduate professionals who can thrive and make a lasting impact.

Just as Herbert Read encouraged a young gardener's talent and opened doors to opportunity, PPS is committed to empowering individuals to build success that is shared – success that uplifts communities and contributes to a more equitable future. That legacy of investing in human potential endures not only in the deep roots of the garden but in the many lives transformed through education.



Biddy Miller looking up at some of the oak trees in the PPS garden.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In conversation with...

Prof Caspar Greeff

At 90 years old, Professor Caspar Greeff remains as sharp, curious and active as ever. A pioneer in actuarial education in South Africa, a dedicated lecturer and a lifelong endurance runner, Prof Greeff has not only shaped the profession but continues to inspire through his commitment to learning, fitness and gratitude.

TELL US MORE ABOUT YOURSELF, WHERE DID YOU GROW UP AND WHAT ARE SOME OF YOUR FONDEST MEMORIES?

I grew up in the suburb of Observatory in Cape Town. I went to Observatory Boys' Junior and High Schools, which I enjoyed. I had five brothers and one sister. My father was Afrikaans and my mother English speaking. I have fond memories of travelling by car with my parents to Karoo and Johannesburg to visit my father's family.

YOU HAVE HAD A LONG AND ACCOMPLISHED CAREER IN ACTUARIAL SCIENCE. WHAT FIRST DREW YOU TO THE FIELD AND WHAT HAS KEPT YOUR PASSION ALIVE OVER THE YEARS?

I knew that actuarial work involved numbers and that it was difficult to qualify. I enjoyed working with numbers (and words) and I enjoyed a challenge. It was logical that I should study to become an actuary. When I was a student, no South African university offered actuarial courses. To qualify, we had to study while working and write the exams set and marked by the actuarial bodies in Scotland, London or the US. We wrote the exams under supervision in South Africa but the answer books were sent to the overseas body for marking. There were no calculators available in the examinations. All calculations were done manually. When I qualified as a Fellow of The Faculty of Actuaries in 1962, there were about 100 qualified actuaries in South Africa. We were a "scarce species".

I started as an actuarial clerk at a life insurer, then became a consulting actuary and later a lecturer. While teaching, I worked part-time with a reinsurer and a medical aid firm to stay connected. Lecturing has been my favourite role. I was the first full-time actuary at Wits and Stellenbosch, where I launched actuarial courses that gained international recognition.

AT 90, YOU ARE STILL VERY ACTIVE. WHAT'S YOUR APPROACH TO STAYING FIT AND ALWAYS LEARNING?

Staying active has never been a problem for me. I enjoyed exercise and the feeling of being tired after a good workout. I can no longer spar Greeff

do what I could when I was younger but I try to spend at least an hour at the gym every day. I have said earlier that I enjoyed a challenge and I still do. Last year (2024) I finished an online BCom (International Accounting) degree through the University of Johannesburg.

MANY STRUGGLE WITH RETIREMENT. HOW DO YOU VIEW IT, AND WHAT ADVICE WOULD YOU SHARE?

I never found retirement difficult, as meaningful work was always available. I continued at Stellenbosch University after retiring at 60 and later worked as a consulting actuary until my 80s. Since then, I have stayed busy. My advice to retirees is to stay fit, stay active and pursue interests, accepting physical decline but avoiding inactivity.

HOW DID ENDURANCE RUNNING BECOME A PASSION?

In Cape Town I walked and climbed mountains – I have been a member of the Mountain Club of South Africa for more than 60 years. In the mid-1960s, I was transferred to Johannesburg, where the mountains were too far away by my standards. At that time, road walking was popular in Johannesburg. So, together with my wife and three children, we started road walking. After I had completed a few long-distance race walks – including a 50-mile race walk in Cape Town – I decided to run the Comrades Marathon. I joined an athletic club and my first road race was the 56km Pieter Korkie Ultra in what is now Centurion (the last edition of the race was run in 1995). My second road race was the Comrades (1969) followed by a standard 42km marathon. There were under 600 finishers in the Comrades that year and I finished 71^{st} with a time of 07:38:25.

HOW MANY COMRADES HAVE YOU RUN, AND DO YOU SEE PARALLELS BETWEEN ENDURANCE RUNNING AND ACTUARIAL SCIENCE?

I have completed 38 Comrades, more than 150 ultra-marathons and about 400 marathons. Both fields – running and actuarial science – require hard work and discipline - perspiration matters as much as inspiration. Success comes from consistent effort, not just talent or brilliance.

THE COMRADES IS KNOWN FOR ITS CAMARADERIE AND SPIRIT. WHAT ROLE HAS THE RUNNING COMMUNITY PLAYED IN YOUR LIFE?

The spirit at all road races is wonderful. Even if you finish last you still receive congratulations. I have made many friends and received lots of recognition in the running community. Even a geriatric like me can participate in the short road races.

IF YOU COULD GO BACK AND GIVE YOUR YOUNGER SELF ONE PIECE OF ADVICE, WHAT WOULD IT BE?

In my younger days, I did not appreciate all that I received from life. I would tell my younger self to be grateful for all the benefits that you are receiving. Show the people for whom you care, how important they are to you and how much they mean to you.

Swim. Bike. Run. Give.

By PPS Investments

Muscles ached. Lungs burned. Minds wavered. Every stroke through the icy waters off Robben Island, every push of the pedal over 109 gruelling kilometres, every step across the jagged trails of Cape Town's three most iconic peaks – took more than physical endurance. It demanded heart.

And yet, at the end of this brutal journey, something beautiful happened. A team of amateur, non-elite athletes – colleagues from PPS Investments – crossed the finish line not as individuals but as one.

They did not compete for podiums. They competed for purpose. And in doing so, they lived out the true spirit of what PPS calls *Greater Mutuality* – going further together, for a greater good.

MORE THAN A TRIATHLON

The *Calling Cape Town Extreme Triathlon,* held on 9 March 2025, was no ordinary endurance race. Participants took on an 8km swim from Robben Island, a 109km cycle past Table Mountain and beyond, and a 50km trail run across Devil's Peak, Table Mountain and Lion's Head.

But what fuelled the participants was not adrenaline – it was impact.

The event was created in support of *Calling Education**, a non-profit organisation revolutionising access to quality education for learners from low-income communities. And PPS Investments did not just sponsor the event – its people stepped into it, together.

From the first splash to the final step, this challenge became a living expression of mutual support, collective growth and shared victory.

WHAT MUTUALITY LOOKS LIKE IN MOTION

Greater Mutuality is not about theory. It is about action. It is about showing up for others – especially when it is hard. And for the PPS Investments team, that meant months of preparation, countless early mornings and enduring one of the toughest events on the calendar – for someone else's future.

It was seen in the quiet moments: when one runner slowed down so another could catch up. When a teammate encouraged a tired swimmer. When the finish line was crossed hand-in-hand.

That camaraderie – that shared sacrifice for a greater cause – is what makes PPS different. While PPS often speaks about shared success, the team's participation in Calling Cape Town showed what it looks like in action.

FUELLED BY PURPOSE

The event raised funds to support *Calling Education's* growing network of affordable, high-quality schools. Founded in 2016, the organisation now operates three campuses, educating more than 600 learners with a model that delivers world-class schooling at R7 000 a year per child.

"*Calling Education* has shown that innovative thinking and strong partnerships can create remarkable opportunities for young South Africans," says Werner Cloete, CEO of Calling Academy. "Our goal has always been to keep quality education affordable and the success of our campuses proves it can be done."

Shaun Ruiters, Chief Executive Officer of PPS Investments, adds, "At PPS Investments, we recognise that education is the foundation of a successful future. By supporting *Calling Education*, we are investing in the next generation of leaders, ensuring that young South Africans, regardless of their background, have access to the opportunities they deserve."

A SHARED LEGACY

Initiatives like *Calling Education* are not simply corporate social investment projects – they are expressions of PPS's deeper purpose. Together, these efforts reflect PPS's long-standing commitment to shaping the next generation of graduate professionals and the belief that shared success builds sustainable futures.

The triathlon may be over but its impact endures. It is a reminder that remarkable experiences are not just about personal achievement – they are about uplifting others in the process.

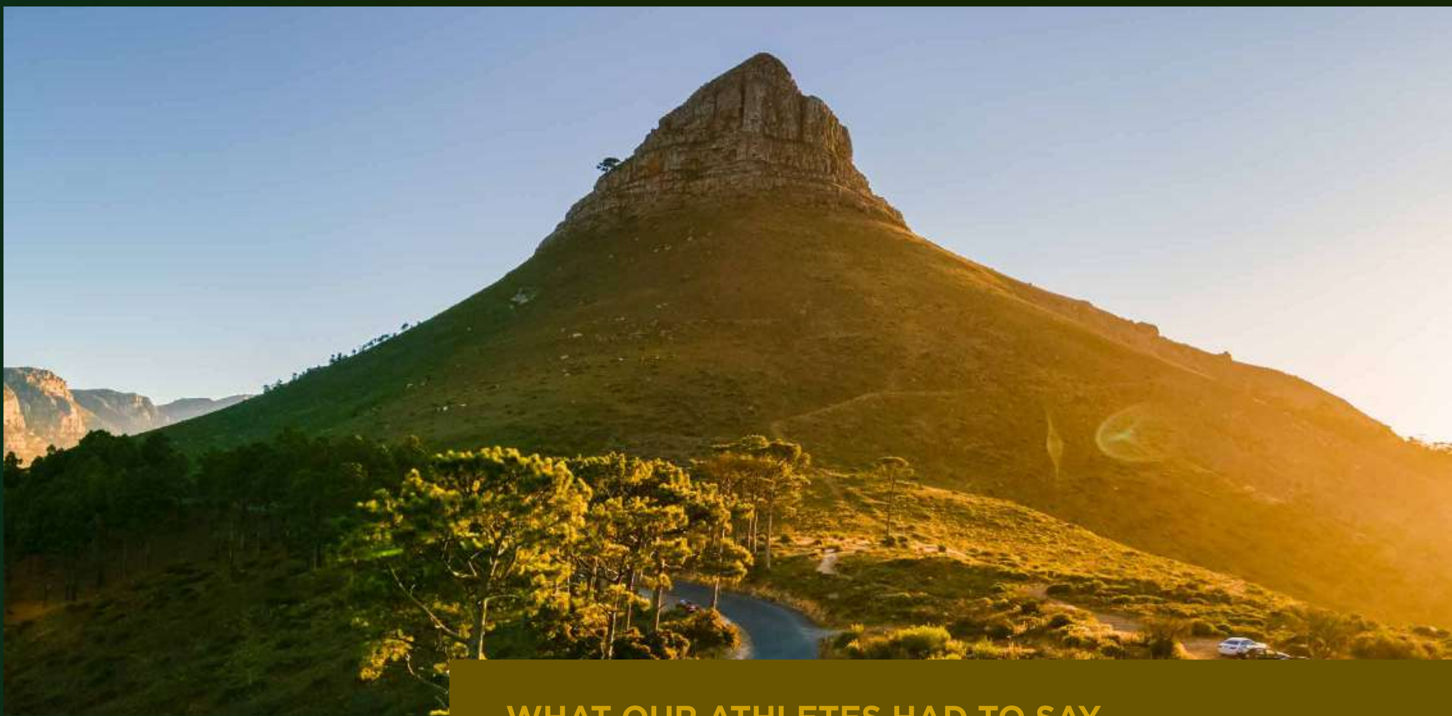
When people unite around a common purpose, they do not just cross finish lines. They open doors. They pass torches. And they create momentum that echoes far beyond one day or one race.

THIS IS GREATER MUTUALITY

It's not about winning. It's about why we run.
It's about the people beside you, and those ahead of you who need a lift.
It's about turning pain into power, and potential into progress.
Swim. Bike. Run. Give.

This is how we move – together.

* Click here to read more about *Calling Education* and find out how you can make a difference.



WHAT OUR ATHLETES HAD TO SAY

"The Three Peaks nearly broke me but the thought of what these learners overcome every day kept me going. And when one of them handed me a handwritten letter at the celebration evening, it broke me in a different way. Their dreams are huge. Their gratitude is humbling. This experience changed me."
– Ernest Losper, PPS Investments: Investments Specialist

"I joined this race hoping to make a difference. I didn't expect it would shape my own perspective. Seeing colleagues push themselves – and each other – inspired me deeply. That's the power of mutuality. We're stronger when we move forward together." **– Kobus Viljoen, PPS Investments: Quantitative Analyst**

"I've run many trails but this one was different. This one meant something more. When I hit my wall, it was the support of other PPS athletes that got me through. And knowing we were doing it for these kids made every step count." **– Ntuthuko Nxumalo, PPS Investments, Manager Research Analyst**

How tasty is your financial planning experience?

By Johan Gouws, Head of PPS Wealth Advisory

When visiting a restaurant, one would measure your experience based on the ambience of the establishment, the quality of service provided by the waiter, the options on the menu, the tastiness of the meal and the value you got for the bill you received. But how should you evaluate the quality of the experience you have when it comes to planning your personal finances?

The one common denominator that exists between comparing a restaurant experience with a financial planning experience lies in the extent to which your expectations have been met. If the overall experience did not meet your initial expectations, you will be disappointed. However, if the actual experience exceeds your initial expectations, you will be satisfied and even tell some of your friends or colleagues about it. But this is where the comparison of going to a restaurant and doing financial planning with your financial adviser ends.

While receiving food or wine as part of a dining experience, you will never be able to touch or taste or see what you are paying for when it comes to receiving financial advice. The closest you will get to something tangible is a copy of your financial plan that contains facts, figures and recommendations. This is the fundamental nature of the financial services industry and most probably also the greatest challenge for advisers and for you as the financial consumer.

Fortunately, the financial planning experience **is not limited** to receiving a financial plan and involves various other important elements to be considered as evaluation criteria. It is important to understand what these elements are and how to think about each of them. The most important element of a good advice experience involves your financial adviser. The reason is that the less tangible any experience is, the greater the need for trust. In gaining your trust, your adviser should make you feel that your financial needs are viewed within the context of your life as a whole and that the advice process seeks to serve your best interest.

Your adviser's knowledge, experience and qualifications are important elements of **the trust equation,** as your financial needs and objectives to be solved are unique. This requires your adviser to apply their mind in a complex and ever-changing world of investment markets, economies, regulation, socio-political developments and science. Your adviser should be able to guide you through the **maze of available product options** and potential pitfalls and develop a simple, yet effective, financial strategy that speaks to your personal values and long-term objectives.

From a relationship perspective, your adviser should be **approachable and accessible** at all times and completely transparent in all matters. You should feel comfortable asking for references, confirmation of your adviser's professional status and how their advice fee model works.

Your preferences regarding the method and frequency of communication ought to be acknowledged as well. This will further contribute to the health of your professional relationship, the quality of the advice you receive and the speed with which the advice is implemented. Ongoing feedback and formal in-person reviews by your adviser will ensure that any unnecessary surprises are avoided and the level of trust maintained.

Beyond the trust relationship with your adviser, you should also be able to trust the financial institution or product and service provider that they represent or recommend as part of your financial solution. An established brand goes a long way to **provide comfort** that your financial matters are handled by legitimate service providers with an established track record.

When it comes to the value you receive, it is important to understand how your adviser is remunerated and if any incentives exist that could dilute the quality of the advice received. From a risk management perspective, one should be willing to **pay good money for good advice** that will avoid exposure at a critical time in one's life.

It is important to recognise the part you play in establishing a mutually beneficial relationship with your adviser when it comes to seeking a sound financial planning experience. Your adviser has the obligation to assist you in meeting your personal financial needs and objectives based on the mandate, information and fee you give them. But you are ultimately responsible for your financial destiny.

Enhancing your financial knowledge and **being deliberate about your financial decisions** can significantly benefit your financial journey. By asking insightful questions, you can receive more precise advice from your adviser, ultimately increasing your chances of achieving your financial goals.

Click here to find out more about PPS Wealth Advisory.

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Johan Gouws

The taxi driver, the artisan and the art of financial advice

By Mzwandile Mtshali, PPS Group Executive: Advice and Distribution

Financial advice is often associated with spreadsheets, market trends and investment portfolios. But some of the best lessons about navigating financial decisions can be found in everyday experiences. A taxi driver navigating a busy city, an artisan refining their craft or a street vendor adapting to changing customer needs – all offer valuable insights into trust, patience and adaptability. By adopting their mindset, individuals can take a **more active role** in shaping their financial future.

THE TAXI DRIVER: NAVIGATING UNCERTAINTY WITH CONFIDENCE

Imagine a traveller taking a taxi in a foreign city, uncertain of the exact destination but trusting the driver's expertise. An experienced taxi driver understands that the journey is just as important as the destination. They listen carefully, make necessary adjustments and provide reassurance along the way.

Financial planning works the same way. An individual may have financial goals – owning a home, securing their retirement or building wealth – but the path is not always clear. A skilled financial adviser guides them, asking the right questions, anticipating obstacles and helping them stay on course. Just as a great taxi driver earns trust through experience and knowledge, a financial adviser **builds credibility** by offering sound advice and adapting to their clients' unique needs.

THE ARTISAN: MASTERING PATIENCE AND PRECISION

A master artisan spends years refining their craft, understanding that excellence is achieved through patience, repetition and unwavering attention to detail. Whether it is a potter shaping clay or a baker perfecting a loaf, **true expertise comes from dedication** and continuous improvement.

A financial journey is no different. Building wealth takes time and long-term financial success requires careful planning and periodic adjustments. A financial plan should be tailored to the individual's specific goals, just like a bespoke suit is measured to fit perfectly. By

working closely with a financial adviser, an individual can ensure that their financial strategy is refined over time, just as an artisan perfects their work.

THE STREET VENDOR: ADAPTABILITY AND LONG-TERM SUCCESS

Street vendors operate in fast-paced environments where adaptability is key. They read their customers' needs in real time, adjusting pricing, presentation and product selection to suit demand. They also understand the value of relationships – knowing that a returning customer is more valuable than a one-time transaction.

Financial planning requires the same level of **adaptability.** Markets shift, regulations change and personal circumstances evolve. A financial strategy that worked five years ago may no longer be the best fit today. Individuals can make informed adjustments along the way by staying engaged with a financial adviser. Just as a street vendor builds loyalty by meeting customers' needs, a strong financial adviser-client relationship is built on trust, open communication and long-term commitment.

TAKING A MORE ACTIVE ROLE IN ONE'S FINANCIAL JOURNEY

The best financial outcomes come from **being actively involved in the process.** Here is how one can make the most of financial advice:

- **Ask questions and stay informed** – Just as a traveller benefits from engaging with locals to understand their surroundings, asking one's financial adviser questions helps one gain clarity and confidence in one's financial decisions.
- **Trust experience but stay involved** – While a taxi driver may know the best route, a well-informed passenger who understands the general direction remains more in control of the journey. The same principle applies to financial planning – trusting an adviser's expertise is essential but staying actively engaged in financial decisions ensures alignment with personal goals and long-term success.

- **Adapt as life changes** – Just as an artisan refines their craft or a street vendor adapts to shifting market demand, a financial plan must evolve alongside a person's changing needs. Regular check-ins with an adviser ensure that the strategy remains relevant and effective over time.
- **Build a lasting relationship** – A single insightful conversation can have a lasting impact but true financial success stems from ongoing dialogue. Financial planning is a continuous journey, not a one-time event. Establishing a strong relationship with a trusted adviser provides the personalised guidance necessary to navigate evolving goals.

PARTNERING WITH EXPERTS FOR TAILORED GUIDANCE

PPS-accredited financial advisers are uniquely trained to support graduate professionals by offering tailored financial solutions that align with their individual goals and circumstances. Their expertise, much like that of an experienced mentor, is built on **deep industry knowledge** and an understanding of the challenges graduate professionals face at different career stages. By partnering with a PPS-accredited adviser, graduate professionals gain access to insights and strategies that help them navigate financial decisions with confidence, ensuring long-term financial well-being and success.

Approaching financial advice with an open mind, a willingness to learn and an appreciation for adaptability will empower individuals to take control of their financial future. Whether navigating a foreign city, mastering a craft or building wealth, success often comes from embracing the wisdom found in unexpected places.

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By Mzwandile Mtshali

When kindness is clinical:

The power of bedside manner

By Alanna Bollweg, PPS Health Professions Indemnity Claims Consultant

Poor bedside manner is one of the most overlooked but common triggers for malpractice accusations. While technical skill is essential, the way patients and their families are treated – through empathy, communication and respect – often determines whether concerns escalate into formal complaints or legal claims.

In the early hours of a Sunday morning, a young Master's student woke in excruciating pain. Her eyes felt as though they were burning from within, swollen shut and extremely sensitive to light. Terrified that she might be losing her sight, she struggled to seek help. Eventually, she managed to make her way to the emergency eye unit, where a team of empathetic healthcare professionals met her. Despite a full waiting room, they immediately applied eye drops to relieve her pain, allowing her to open her eyes. The relief was almost immediate and although there was a wait ahead, the kindness of the reception staff made the experience more bearable. They regularly checked on her pain levels and the reassuring gestures helped make the time pass more quickly. The patient soon learned her pain was caused by accidentally burning her eyes during a UV lab experiment. Though the situation was stressful, the compassionate care she received made it far more bearable.

Soon after, the student's mother was admitted to a different hospital – where her experience, unfortunately, was markedly different. The nursing staff repeatedly refused to change her mother's adult diaper and exhibited a dismissive attitude toward the family. Despite numerous attempts to speak to doctors, the family struggled to get any meaningful communication or updates. This lack of coordination and care created an atmosphere of confusion and frustration.

The situation took a turn for the worse when her mother was suddenly rushed to high care and had to be resuscitated. Astonishingly, the family was never notified of the emergency. On a later visit, a different family member arrived at the hospital, only to find a stranger in the patient's bed – unaware that the student's mother had been moved. The lack of communication left the entire family shaken.

The confusion and distress stood in stark contrast to the compassion and professionalism they had experienced during the student's earlier medical encounter.*

EXPERIENCES

When an experience is described as remarkable, it is because it captures attention – for better or worse. The contrast between compassionate, attentive care and dismissive, poorly communicated service highlights a critical divide in the healthcare system. These differences are not just anecdotal; they have measurable consequences. Many complaints and medico-legal claims stem from bedside manner and communication issues. More than 16% of reported cases can be linked directly to patient dissatisfaction with their treatment rather than the technical quality of care. While clinical skill is essential, the patient's subjective experience often shapes their perception of care, their trust in the provider and their willingness to escalate a grievance. Inadequate resources cannot excuse unkindness or neglect – empathy and clear communication remain fundamental to good practice.

THE IMPORTANCE OF BEDSIDE MANNER

Bedside manner is far more than a "nice-to-have" – it is a critical component of risk management in clinical practice. Many malpractice complaints are triggered not by a healthcare practitioner's medical error but by a breakdown in trust, communication or empathy. Patients and their families are far more likely to forgive honest mistakes when they feel respected, listened to and cared for. Conversely, a cold, dismissive or unprofessional interaction can turn even minor grievances into formal complaints. Practising good bedside manner is one of the most effective, human-centred ways to protect against unnecessary litigation, while simultaneously improving the quality of care.

PROFESSIONALISM IN PRACTICE

The best patient experiences are underpinned by a combination of professionalism, clear communication, emotional intelligence and responsiveness. In the emergency eye unit, care was timely and the staff's professionalism was evident in how they explained procedures, responded promptly and treated the patient with dignity.

By contrast, the second hospital experience lacked even the basics of respect and support. The nursing staff failed to meet urgent needs and the medical team did not communicate with the family when their loved one's life was in danger. These oversights not only compromise care – they destroy trust.

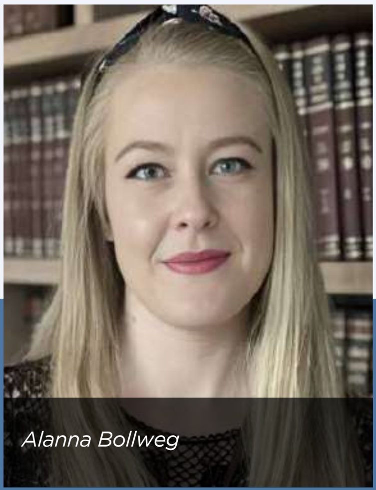
A supportive environment is not just about having the right equipment or enough beds; it is about how people are treated. When healthcare professionals create a safe, responsive and empathetic space for patients and families, they do not just deliver care – they build relationships, earn respect and reduce the risk of claims.

STANDING BY THE PROFESSIONALS WHO CARE

Healthcare practitioners give their all – and sometimes, despite best efforts, things go wrong. That is where PPS Health Professions Indemnity (HPI) steps in. Designed specifically for South African healthcare professionals, it offers comprehensive malpractice cover, expert legal defence and professional support when needed most. Because standing by healthcare professionals who care, is part of what PPS HPI does.

Click here to learn more about PPS Health Professions Indemnity.

** These scenarios are drawn from the author's real-life experiences.*



Alanna Bollweg

Pre-loved cars:

Risk, bargain or both?

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

In South Africa, the market for second-hand cars is booming, with demand for used vehicles consistently outpacing new car sales. According to WesBank's Business Intelligence data for the first half of 2024, applications for pre-owned cars are running more than 2:1 ahead of new car applications. While the appeal of pre-loved cars is undeniable, especially given the potential for significant savings, it is essential for buyers to fully understand the risks involved before making a purchase. These risks can be mitigated with the right precautions.

RISKS OF BUYING A PRE-LOVED VEHICLE

While buying a second-hand car can offer excellent value, there are potential pitfalls that every buyer should be aware of. Carrying out diligent checks is vital to avoid unforeseen expenses and complications later.

First, consider the vehicle's history and condition. Not all used cars are in good shape; some may have had accidents, poor maintenance or hidden issues. Always ask for a full service history and, if possible, have a professional mechanic inspect the car before buying.

Be wary of odometer fraud, where mileage is tampered with to appear lower. Ensure the odometer reading matches service records and fits the car's age and condition.

Also, check for any outstanding debt on the vehicle, as this could lead to legal issues or repossession. Verify ownership and confirm there are no legal claims.

Make sure the car has not been stolen or cloned by verifying the vehicle identification number (VIN) and ownership details with the relevant authorities

Finally, second-hand cars are often sold "as is" or voetstoots without warranty or after-sales support. Be prepared to take on the responsibility for repairs and maintenance, which could be a significant cost depending on the car's age and condition.

THE VALUE OF VEHICLE ASSESSMENT REPORTS

Many buyers rely on vehicle assessment reports to determine a car's condition. While these reports provide helpful insights, they do not always paint a complete picture, particularly regarding repair history. To avoid any unpleasant surprises, it is essential to request all available documentation from the seller.

In addition, consult with your insurer to understand any potential cover limitations. Some risks may not be automatically covered under standard policies and it is important to ensure your insurance policy will fully protect you.

INSURANCE CONSIDERATIONS

Insuring a second-hand vehicle is just as important as insuring a new one. However, the insurance landscape for used cars can vary, with different costs, cover options and requirements.

First, you need to decide between comprehensive and third-party insurance. Comprehensive insurance covers theft, damage and third-party liability, while third-party insurance only covers damage to other vehicles, not your own. Comprehensive cover is typically recommended for newer or more valuable used cars.

Next, consider the vehicle's valuation, as insurance premiums are usually based on the car's market value. Older vehicles generally have lower premiums but it is still important to assess the total insurance cost to find the most suitable option for your needs.

Additionally, due to the higher likelihood of mechanical breakdowns in used cars, some insurers offer mechanical breakdown cover, which can provide financial protection for major repairs. Confirming whether this is included in your policy is important, as it may not always be part of standard short-term insurance cover.

Insurance providers may also require the installation of tracking devices or anti-theft measures to qualify for better premiums or to meet security requirements. This is particularly important for second-hand vehicles that may not have the same security features as newer models.

Lastly, keep in mind that insurers may impose a higher excess on older cars, meaning you will need to pay more out-of-pocket in the event of a claim. It is worth comparing policies to find the right balance of affordability and protection.

MAKING AN INFORMED DECISION

The second-hand car market offers affordability and variety, but buyers must be careful with both the purchase and insurance. By thoroughly checking the vehicle's history, getting proper inspections and securing suitable insurance, you can avoid unexpected costs and enjoy your pre-loved car.

Just as you choose the car carefully, treat insurance with equal care. Providing accurate vehicle details helps tailor the policy for better protection and peace of mind.

If you are unsure about what to disclose, it is always better to err on the side of transparency and seek guidance from your insurer. Information that could affect future claims – such as a history of the vehicle being written off, previous damage or if it's been rebuilt – should always be shared upfront. This transparency helps ensure that your claims are handled smoothly and you receive a fair settlement when needed.

Click here to learn more about PPS Short-Term Insurance.

Herman van Heerden

glu

Better choices together through collective wisdom

By glu

For decades, financial decision-making has been framed as a solo journey. We are told to do our homework, weigh the risks, trust our gut. The dominant message is that true financial empowerment lies in independence – in figuring it out for yourself, succeeding on your own terms and standing strong in your choices.

But what if that narrative is incomplete?

What if the smartest, most sustainable financial decisions are not made in isolation at all? What if they emerge through shared thinking, open conversations and collective insight?

THE SHIFT TOWARD SHARED INTELLIGENCE

Across industries and professions, a powerful shift is underway: the rise of collective intelligence. Whether through mastermind groups, professional forums, advice networks or even online communities, people are increasingly seeking out one another's perspectives when navigating complexity. And it is not a sign of indecisiveness – it is a mark of discernment.

When we reach out to others, we are not giving up our independence. We are strengthening it. We are testing assumptions, refining our understanding and improving the quality of our decisions through the lens of diverse lived experience.

In the world of finance – where products are often technical, timelines are long and the stakes are high – this kind of collaborative approach can be transformative. It means seeing financial services not as cold, transactional offerings but as living ecosystems powered by trust, shared purpose and mutual learning.

COLLECTIVE THINKING IS SMARTER THINKING

There is growing evidence that financial decisions improve when people think and learn together. A 2024 study published in *eMoney Advisor* found that financial decisions made by a group, even if the group only had basic financial knowledge, were more accurate and more sustainable than those made by

> "Groups do not dilute decisions – they enhance it."

individuals alone. This was especially true when navigating unfamiliar territory – like evaluating long-term insurance exclusions, selecting among various investment vehicles or understanding the implications of tax planning.

In these cases, group members did not just pool their knowledge. They challenged each other's blind spots. They asked better questions. They explored "what if" scenarios more thoroughly than any one person would have on their own. The group did not dilute the decision – it enhanced it.

This insight mirrors what we already know from other fields. From science labs to startup boards, teams that combine different viewpoints outperform individuals. It is not just about expertise – it is about perspective.

THE HUMAN SIDE OF FINANCIAL EMPOWERMENT

The benefits of collective wisdom are not just logical – they are deeply emotional and human. Because financial empowerment is about more than knowing the numbers. It is about confidence. It is about feeling safe enough to ask questions. It is about knowing that you are not alone – that someone else has walked a similar path, faced a similar challenge or found a way through it.

Too many people still feel excluded from financial conversations. They are overwhelmed by jargon, intimidated by complexity or worried about making a mistake. In this context, a supportive community – whether that is a peer, a partner, a trusted adviser or a like-minded group – can make all the difference.

When someone feels comfortable enough to say "I don't understand this", that is when real empowerment begins.

WHAT IF FINANCIAL SERVICES WERE BUILT ON THIS IDEA?

Imagine a world where financial services did not just happen to people but were shaped by them. Imagine if more members and advisers felt that their voices mattered – that their insights could help design products, shift policies and guide the way forward.

Imagine a financial ecosystem where participation was not only welcomed but expected.

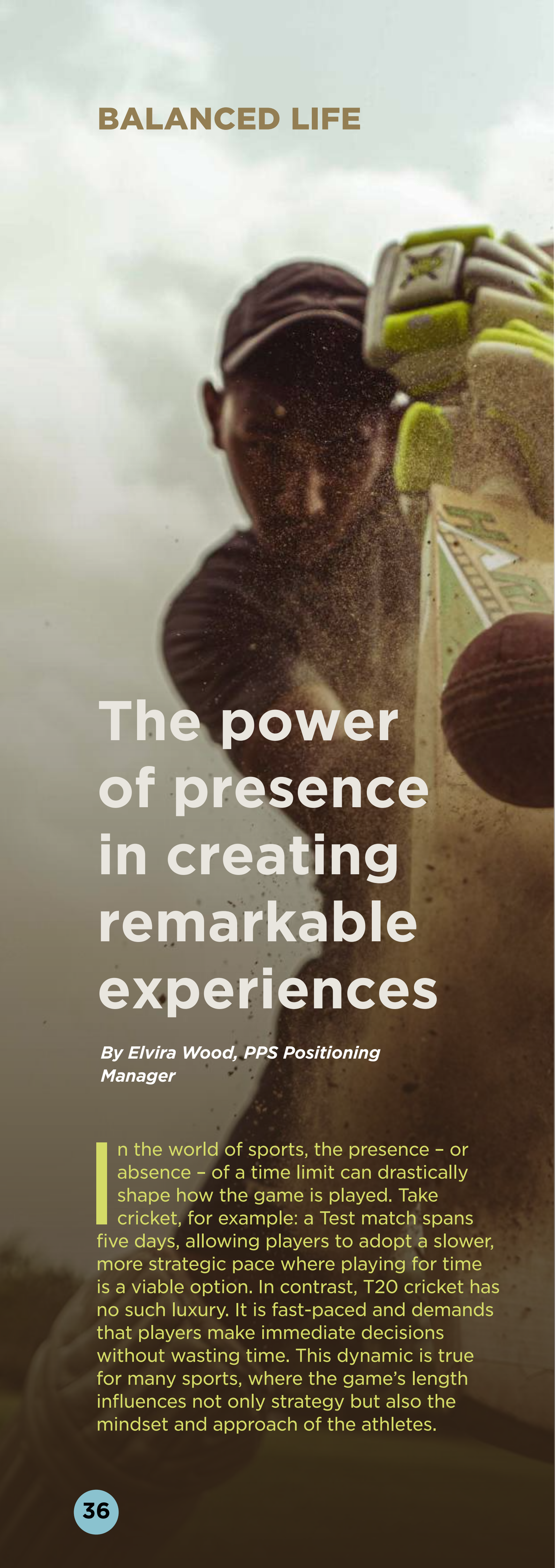
That is the promise of collective wisdom and of Financial Togetherness™.

WHAT IT MEANS AT GLU

At glu, we believe better outcomes emerge when we choose to do things together. Our approach to Financial Togetherness™ is not just a concept – it is a commitment. We listen before we offer advice. We include members in conversations from the very beginning, not just after decisions have been made. We create safe spaces for questions and learning, and we actively encourage diverse perspectives within our advisory teams. Most importantly, we build solutions around shared value – not just individual gain.

We understand that financial decisions do not exist in isolation. They affect families, businesses and communities. That is why we design our services with the whole in mind. Because when we combine our perspectives, our questions and our wisdom, we make better choices. Together.

To learn more about how we are putting Financial Togetherness™ into action, visit www.glu.co.za.



The power of presence in creating remarkable experiences

By Elvira Wood, PPS Positioning Manager

In the world of sports, the presence – or absence – of a time limit can drastically shape how the game is played. Take cricket, for example: a Test match spans five days, allowing players to adopt a slower, more strategic pace where playing for time is a viable option. In contrast, T20 cricket has no such luxury. It is fast-paced and demands that players make immediate decisions without wasting time. This dynamic is true for many sports, where the game's length influences not only strategy but also the mindset and approach of the athletes.

Without a time limit, a game or sports match can stretch on indefinitely. The famous 11-hour, five-minute tennis match between John Isner and Nicolas Mahut at Wimbledon in 2010 is a prime example. Without a clock ticking down, neither player was compelled to take high-risk decisions. Instead, they adopted a wait-and-see strategy, hoping their opponent's concentration or fitness would falter due to the match's extended length. This marathon contest led to a change in the rules, introducing a deciding set tiebreak at 12-12, ensuring matches would not drag on endlessly.

Interestingly, the absence of a time limit can also have the opposite effect – it can speed up the game. In sports like T20 cricket and sabre fencing, where there is no opportunity to "play for time", the focus sharpens. Every decision, every movement, becomes immediate and decisive. This **mentality of not wasting time** becomes critical in sabre fencing, where the game is known for its incredible speed and no clock to consider. The fast pace forces you to focus only on the next point, the next move – nothing else. This mindset is not limited to sports; it offers a valuable lesson in how we can approach life with purpose, intention and presence.

As someone who has competed at the highest levels of sabre fencing, including the Olympic Games, I have come to understand that there is a profound difference between playing within a time limit and living with no time to waste. In sabre fencing, you cannot afford to dwell on past actions or worry about what is to come. Your sole focus is the next point and this relentless focus has shaped my approach to life, mental health and self-care.

From sabre fencing, I have learned that when there is no time to waste, **every action becomes intentional.** You stop overanalysing what has already happened or worrying about what might happen next, and instead, you focus on what you are doing right now. This mental shift allows you to immerse yourself in the present moment with purpose fully. Whether preparing for the next move in a fencing bout or simply navigating the day's tasks, the key is to focus on the moment – not the end result. Interestingly, when you focus on each point with intention (in a fencing match), often the end result will turn out positively, not always, but often. By concentrating on the task at hand, you are more likely to achieve success, even if it is not guaranteed.

This approach is not just beneficial on the fencing piste; it **can be transformative in life.** Too often, we get caught up in the pressure of past achievements or the anticipation of future goals, believing that the outcome defines our success. By focusing solely on the next point, we free ourselves from the anxiety of the future and the regret of the past. When we shift our attention to the present, we unlock the potential to truly experience what matters most. Whether connecting with a friend, engaging in a conversation with a colleague or spending quality time with family, being fully present – without worrying about what comes next – is **where the real magic happens.**

I have also realised that this mindset significantly impacts our mental health. By focusing on the present, we reduce stress, anxiety and the pressure to meet external expectations. When we approach life with the same focus we would apply to a sabre fencing match – by concentrating on the next point – we create **mental space to care for ourselves** and, in turn, care for those around us. We stop running on autopilot or striving to prove something. Instead, we engage with life as it unfolds, offering the best of who we are to ourselves and others.

In our professional lives, the pressure to keep up and achieve can sometimes lead us to neglect our well-being. We feel as though we must always be striving for the next goal. But as I have learned in fencing, the key to success is being present in the moment.

By investing in the "next point", we maintain our focus, energy and well-being. This focus is the cornerstone of self-care and mental health, helping us create better relationships, make thoughtful decisions and build meaningful experiences in both our work and personal lives.

So, the next time you feel overwhelmed or distracted, remember the lessons from sabre fencing: **focus on the next point.** Let go of past wins or losses, and stop worrying about future outcomes. Be present in what you are doing now and you will find that remarkable experiences unfold naturally, leading to deeper connections and a greater sense of fulfilment in your life.

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

Elvira Wood

LIFESTYLE

Real life, real lessons

the experiences that stay with us

By Jaynashree Ellary, PPS Communication Lead

We find ourselves in a world driven by data and digital interfaces but a quote by Einstein reminds us that understanding does not come from theory alone: "The only source of knowledge is experience". Real insight often comes from getting actively involved and living through something unforgettable.

This allows us to define that a remarkable experience is one that leaves a lasting impact and is likely to be remembered because of its positive, unique or unexpected nature. In a professional context, it can be an event or period in your career that stands out due to its impact on your skills or mindset. It often involves overcoming challenges, achieving milestones or making meaningful contributions. On a personal level, a remarkable experience is a deeply meaningful time in your life that contributes to your emotional, psychological or spiritual growth. It can also involve overcoming adversity, embracing opportunities or experiencing profound emotional shifts.

Some key characteristics of a remarkable experience are.

- Memorable: It is easily remembered and is something that stands out in one's mind.
- Positive: It often involves positive emotions, exceeding expectations and leaving a favourable impression.
- Unique: It can be tailored to individual preferences or involve elements that make them stand out from the ordinary.
- Unexpected: A surprising or unexpected twist can elevate an experience to a remarkable level.
- Significant: It can have a lasting impact on how one views a product, service or organisation

These are some examples of remarkable experiences that you may not even realise that they can be considered as.

- Volunteering: Engaging in volunteer work, such as helping at a shelter or participating in a community project can be incredibly rewarding and impactful. This allows one to create a sense of empathy and purpose.
- Travel: Taking a solo trip to a foreign country can be a transformative experience, pushing one out of their comfort zone and exposing them to new cultures and perspectives.
- Exceptional customer service: A situation where a business goes above and beyond to meet a customer's needs, exceeding expectations.
- A new skill or discovery: Learning something new and valuable or experiencing a profound moment of self-awareness.
- Leadership: Leading a team through a crisis.
- Starting your own business: Entrepreneurship can be a challenging but rewarding journey, allowing individuals to pursue their passions, create jobs and contribute to their communities.
- Completing a challenging physical feat: Successfully completing a challenging physical feat, for example a marathon, can be a testament to perseverance, discipline and the power of the human spirit.
- Birth of a child: The birth of a child is often described as a life-altering event, marking a new chapter and bringing a profound sense of love and responsibility.
- Reconciliation with a loved one: A reconciliation or reunion with a loved one can be incredibly healing and emotionally significant, repairing relationships and fostering connection.
- Embracing a new hobby or skill: Learning a new skill, such as coding, playing an instrument or learning a new language, can be a rewarding journey of self-improvement and exploration.

Remarkable experiences, personal or professional, are more than memories - they teach us, shape our character and reveal hidden strengths. People tend to share positive experiences, boosting word-of-mouth marketing. In business, this drives sales, customer satisfaction and strengthens brand reputation.

To preserve valuable experiences, we should reflect on, learn from and share them, enriching our lives and those around us:

- Reflect regularly: Take time to revisit and journal about your experiences. Ask yourself what you learned, how you have changed and what you might do differently next time. Encourage individuals and teams to formally reflect on their experiences, identifying key learnings, successes and failures. This can be done through post-project reviews, debriefing sessions or individual journaling.
- Apply the lessons: Use the insights gained to guide future decisions, improve relationships or navigate challenges with greater wisdom. Implement systems for capturing and sharing knowledge, such document repositories or shared databases. These systems should be accessible to all relevant stakeholders and organised with clear keywords for easy retrieval.
- Share your story: Whether through writing, speaking, mentoring or casual conversation, sharing your journey can inspire and empower others who may be facing similar paths.
- Open communication: Facilitate open and honest communication channels for sharing experiences and lessons learned. This can include team meetings, presentations, internal blogs or social media platforms

Stay open to new experiences because growth does not stop. Embrace new challenges and opportunities with curiosity and courage, knowing that each one holds the potential to become your next remarkable story.

Jaynashree Ellary

Gourmet comfort food with a local twist

Winter in South Africa is the perfect time to embrace bold, comforting flavours that turn every meal into a remarkable experience. These gourmet yet effortless recipes bring a touch of indulgence to your table. Whether it is the savoury combination of biltong and blue cheese in crispy phyllo tartlets or the tender ostrich fillet with a rich dark chocolate and red wine sauce, these dishes bring warmth and flavour to your winter table. Simple to make yet full of depth, they are perfect for a special meal.

BILTONG AND BLUE CHEESE TARTLETS

These crispy phyllo tartlets combine the familiar taste of biltong with the bold creaminess of blue cheese, creating an indulgent yet easy-to-make appetizer. Perfect for a sophisticated winter gathering!

INGREDIENTS

For the tartlet shells:
- 6 sheets of phyllo pastry
- 3 tbsp melted butter

For the filling:
- 100g finely shaved or grated biltong
- 100g blue cheese, crumbled
- ½ cup cream cheese, softened
- ¼ cup fresh cream
- 1 tsp Dijon mustard
- 1 tbsp fresh chives, finely chopped
- 1 tsp lemon juice
- Black pepper, to taste
- ¼ cup walnuts, toasted and roughly chopped (optional, for garnish)
- Honey, for drizzling (optional, for garnish)

METHOD

The shells

Preheat the oven to 180°C. Brush a sheet of phyllo pastry lightly with melted butter. Layer another sheet on top and repeat until all six sheets are stacked. Cut the stacked sheets into 12 equal squares. Press each square into a greased muffin tin, gently shaping them into cups. Bake for 8 to 10 minutes or until golden and crisp. Remove and let them cool.

The filling

In a mixing bowl, combine blue cheese, cream cheese and cream. Mash together until smooth. Stir in biltong, Dijon mustard, lemon juice, chives and black pepper. Mix until well combined. Spoon the biltong and blue cheese mixture into each cooled phyllo cup. Garnish with toasted walnuts and a light drizzle of honey, if using. Serve immediately.

Vegetarian option: Substitute the biltong with mushrooms.

OSTRICH FILLET WITH DARK CHOCOLATE AND RED WINE SAUCE

This gourmet dish combines the lean richness of ostrich fillet with a velvety dark chocolate and red wine sauce, delivering a remarkable balance of savoury and subtly sweet flavours. Perfect for an elegant winter dinner.

INGREDIENTS

For the ostrich fillet:
- 2 ostrich fillets (about 180g each)
- 2 tbsp olive oil
- 1 tbsp butter
- 2 cloves garlic, minced
- 1 tsp fresh thyme leaves
- Salt and black pepper, to taste

For the dark chocolate and red wine sauce:
- 1 cup dry red wine (Shiraz or Pinotage works well)
- ½ cup beef stock
- 1 small shallot, finely chopped
- 1 tbsp balsamic vinegar
- 1 tsp honey or brown sugar
- 50g dark chocolate (70% cocoa), finely chopped
- 1 tbsp butter
- Salt and black pepper, to taste

METHOD

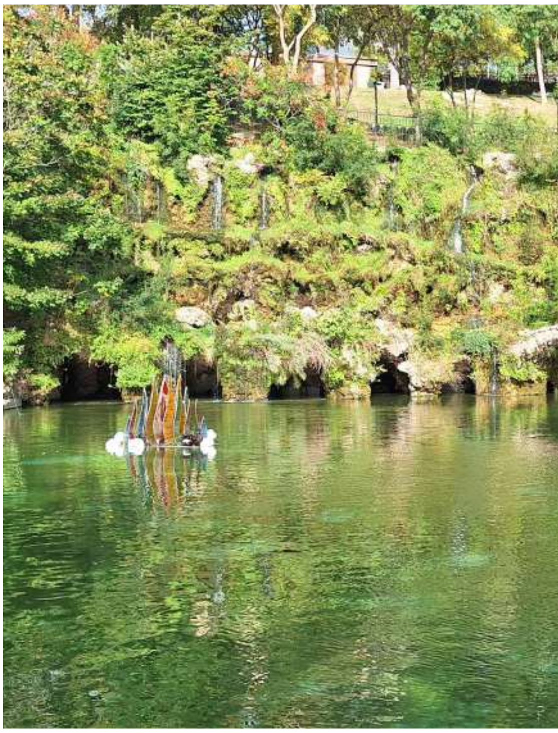
Remove the fillets from the fridge 30 minutes before cooking to bring them to room temperature. Pat them dry with paper towels and season generously with salt and black pepper. Heat olive oil in a heavy-based pan over medium-high heat. Add the ostrich fillets and sear for about 3 to 4 minutes per side for medium-rare. In the last minute of cooking, add the butter, garlic and thyme, and baste the fillets with the melted butter. Remove the fillets from the pan, cover with foil and let them rest for 5 to 7 minutes while preparing the sauce.

The sauce:
In the same pan, add the chopped shallot and cook until soft. Pour in the red wine, beef stock, balsamic vinegar and honey. Bring to a simmer and let it reduce by half (about 10 minutes). Remove from heat and whisk in the chopped dark chocolate and butter until smooth. Season with salt and black pepper to taste.

Vegetarian option: Swop the ostrich steak with portobello mushrooms or roasted cauliflower steaks.

Travelling solo, remarkable experiences await

By Elvira Wood, PPS Positioning Manager



The day began with a simple plan – visit the Emigran Botanical Garden in Istanbul, Turkey. However, as any intrepid traveller knows, the best journeys unfold unexpectedly. From my base in Tarabya, I took a local bus to the garden. Nestled on a hillside, Emigran was an amazing experience, even though I visited it out-of-season and missed out on its famous tulips.

From there, I set off on foot, making my way back to Tarabya along the Bosphorus Strait at my own pace (about a 6km journey). I wandered into hidden side streets, paused to admire old wooden houses, smiled at the very many stray cats sunbathing and stepped into small local shops, each offering a glimpse into daily life. As I climbed higher up one of the many hills in Tarabya, the view of the strait became even more breathtaking, stretching endlessly beneath the afternoon sun.

The descent back to my starting point was just as rewarding. I stopped at bakeries, indulging in freshly made pastries and watched locals go about their unhurried routines. More than 35 000 steps later, I had done more than just navigate a part of the city – I had experienced it fully, uncovering moments only possible when traveling solo, free to explore wherever the streets might lead.

Although it is not always possible to travel solo, when the **opportunity presents itself,** it should be embraced fully as it offers a unique opportunity for both personal and professional enrichment. Whether it is a business trip or an individual adventure, travelling alone allows for flexibility, self-discovery and **unexpected experiences** that can turn a routine trip into something remarkable. The freedom to follow your own schedule, make spontaneous decisions and immerse yourself fully in a new culture or environment opens up a world of opportunities.

One of the key benefits of solo travel is the freedom to explore without the constraints of others' schedules or preferences. In another trip – this time to Dubai, UAE – not being constrained

by travel companions, I could enjoy a swim in the sea at Kite Beach after visiting the historic souk on the other side of town. Just sitting on the beach, staring at the Burj Khalifa to one side and the Burj Al Arab to the other, was truly remarkable.

A remarkable experience during solo travel can vary greatly depending on personal interests. It could be a visit to a world-class museum, such as the Louvre in Paris or the Istanbul Modern Art Museum, where a solo traveller can take their time exploring at their own pace, fully absorbing the art and the atmosphere. For food lovers, it might be an unexpected culinary delight at a hidden local restaurant – perhaps stumbling upon a hole-in-the-wall spot serving the best street food you ever tasted. Nature enthusiasts might find joy in a peaceful morning spent birdwatching in a botanical garden or hiking up a secluded mountain trail.

Planning and preparedness are key to making the most of a solo trip. A well-thought-out itinerary ensures that time is used efficiently while leaving room for spontaneous discoveries and unplanned adventures. This balance between structure and flexibility is essential. For example, knowing how to navigate the local transport systems, having a way to stay in contact with your hotel or accommodation and keeping an emergency plan in mind are important for both comfort and safety. It is also helpful to research local customs and etiquette before embarking on a solo journey, ensuring a respectful and enriching experience. For those new to solo travel, it can be reassuring to know that there are various resources available, such as travel apps, solo traveller communities and guides, to make the experience smoother.

Solo travel does not have to be something only for the younger generation. While it is often associated with youth, there are many people who embrace solo travel at later stages in life. Whether embarking on your first solo trip in your 20s or venturing out alone in your 50s, 60s or beyond, the experience can offer just as much personal growth and joy.

Business travellers, in particular, can turn work trips into rewarding experiences by embracing the possibilities that solo travel presents. By strategically extending a trip – perhaps just by a day or two – travellers can create room for both professional development and personal adventure. Whether it is networking at a conference by day and exploring vibrant street markets by night, or enjoying a quiet evening walk in a historic district, solo travel offers a perfect balance of work and leisure. Even during short work trips, you can incorporate cultural activities, local experiences or simple moments of relaxation that enrich both your personal and professional life.

Ultimately, solo travel is about seizing the opportunity to immerse oneself in new surroundings, embrace independence and create unforgettable experiences – whether for business, leisure or a combination of both. It is a chance to challenge yourself, expand your horizons and return home not just with memories but with a new perspective on the world.

INVESTMENTS

INVESTMENT EXCELLENCE. RECOGNISED.

Reinforcing the credibility of *our* investment philosophy and the strength of a disciplined approach in delivering long-term value for our clients.

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Winner

2025 Raging Bull Awards:
Trophies: For Risk-adjusted Performance

PPS Managed
Nominated

2025 FundHub Industry Performance Awards:
5 years: SA—MA - High Equity

PPS Managed
Nominated

2025 Profile Unit Trust Awards:
SA—IB - Short Term

PPS Enhanced Yield
Winner

BOOK REVIEW

Built to rise:

Lessons in focus and fire

Book: ***Be Useful: Seven Tools for Life***
Author: **Arnold Schwarzenegger**
Review by: **Elvira Wood**

Arnold Schwarzenegger is not known for subtlety and in his book *Be Useful: Seven Tools for Life,* he does not suddenly become modest. This is a man who has scaled the peaks of professional bodybuilding, Hollywood and American politics – and he is unapologetically proud of it. There is no shortage of anecdotes showcasing his accomplishments, from becoming Mr. Olympia seven times to leading California as governor. But beneath the bravado lies a surprisingly honest, insightful and often moving book.

> **“Don’t just be smart. Be useful. If you’re not giving back, you’re taking up space.”**

What sets *Be Useful* apart from many other motivational titles is Schwarzenegger’s remarkable authenticity. While many self-help books suffer from either excessive humility or unrelatable perfection, Schwarzenegger strikes a rare balance: he owns his mistakes, admits his flaws and still manages to inspire. “I’ve made colossal mistakes,” he writes candidly, “public ones, private ones and professional ones. What matters is what you do next.” This refusal to sugar-coat his past gives the book its weight.

The premise of Be *Useful* is simple and powerful: find a clear vision for your life, work relentlessly towards it and always find ways to contribute. Each of the seven “tools” offers practical advice rooted in Schwarzenegger’s lived experience – from staying hungry for growth to refusing to listen to naysayers. “Don’t be a liability to the world. Be useful,” he writes. It is a call to action that resonates beyond personal ambition – a reminder to add value in every area of life.

A key strength of the book is Schwarzenegger’s focus on clarity of purpose. He urges, “Create a vision, not a fantasy”, highlighting that a vision demands discipline, realism and daily effort. His clear goal, set as a teenager to become the best bodybuilder, drove all his major achievements - not luck or talent, but unwavering direction.

Hard work is a cornerstone of the book, with Schwarzenegger’s blunt advice: “Work your ass off.” His stories of early training, acting lessons after long days, and tireless campaigning show that success requires effort. This message stands out in a world obsessed with shortcuts and hacks.

Schwarzenegger’s direct communication style is refreshing, calling out entitlement and mediocrity with clear, experienced insight. While some critics see *Be Useful* as leaning on his fame, moments of vulnerability - like owning his marriage breakdown - add depth. The book combines bold stories and honesty, offering practical wisdom for anyone ready to drop excuses and get to work.

Days to note

JULY		AUGUST		SEPTEMBER	
5	International Day of Cooperatives	9	Women's Day	5	International Day of Charity
15	World Youth Skills Day	13	International Lefthander's Day	8	International Day of Literacy
18	Mandela Day	20	World Mosquito Day	22	Spring equinox
30	International Day of Friendship	30	Amagwinya Day	24	Heritage Day
				27	World Tourism Day

PRO-Quiz

Are you a "pro" when it comes to quizzes? Challenge your brain with these five quizzes.

1. Insert the missing letters:

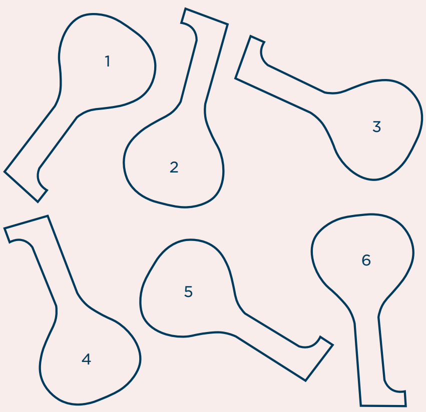
4	F	11	?
C	7	J	?

2. Insert the missing number:

643 (111) 421

269 (?) 491

3. Which figure is the odd man out?



4. Insert the word that means the same as the words outside the brackets:

NOTCH(...)CATCH

5. Find the odd man out:

KINSECD

SLEWL

NIENIEST

TEDEO

TISWF

Answers:

1. O and 16. (In the number series, add 3,4 and 5. In the letter series, take the third, fourth and fifth letter following.)
2. 111. (The number inside the brackets is half the difference of the numbers outside the brackets.)
3. 3. (All the other figures can be rotated into each other.)
4. NICK
5. EINSTEIN. (All the others are famous writers: Dickens, Wells, Defoe, Swift.)

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