



FOR PROFESSIONALS  
SINCE 1941

INVESTMENTS

PPS PERSONAL PENSION PLAN

SAVE TOWARDS  
A COMFORTABLE  
RETIREMENT

Success is better, **shared.**

# PPS PERSONAL PENSION PLAN

The PPS Personal Pension Plan is a retirement investment vehicle that offers a tax-efficient way to save towards retirement.

# WHAT ARE THE BENEFITS?

## TAX EFFICIENCY

- You benefit from tax exemptions on capital gains, interest and dividends within your investment.
- You can reduce your annual income tax liability when you claim back a portion of the contributions from SARS and this can be reinvested back into your PPS Personal Pension Plan.

## DISCIPLINED INVESTING

- The PPS Personal Pension Plan helps you to work towards a financially secure retirement by encouraging a dedicated and disciplined savings approach.
- Your savings will remain invested at least until the age of 55, allowing ample opportunity for capital growth.

## STRUCTURE WITH FLEXIBILITY

- You have the flexibility to structure your plan according to your personal circumstances.
- You can adjust your monthly contribution and make changes to your unit trust selection without incurring any transaction fees.

## CONSOLIDATE YOUR UNIT TRUST AND SHARE INVESTMENTS

- You have access to a focused range of unit trusts from a selection of asset managers.
- You can also invest in listed securities through the PPS Managed Share Portfolio, which is offered in conjunction with a professional stockbroker.

# WHO IS THIS PRODUCT SUITED TO?

The PPS Personal Pension Plan is suited to investors who are seeking a tax-efficient, long-term retirement savings vehicle. It is a suitable alternative if you do not require access to your savings before the age of 55.

You should also be comfortable with the requirement to purchase post-retirement income with at least two thirds of your investment proceeds. This solution is best suited to those seeking tax benefits and insolvency protection while saving towards retirement.

# WHY CHOOSE PPS INVESTMENTS?

We are a subsidiary of PPS, a mutual organisation that offers a wide range of bespoke financial solutions exclusively to graduate professionals, including wealth management services, insurance and fiduciary services.

As a mutual organisation, PPS shares 100% of its profits (from all its subsidiaries) among its qualifying members.

As the preferred wealth management services provider of choice for graduate professionals, we offer a suite of transparent and flexible investment solutions geared towards the creation and management of long-term intergenerational wealth supported by an experienced team that is driven by passion, accountability and integrity.

When you invest with us (as a qualifying member) you will receive profit allocations based on your investment portfolio which means that the more assets you have invested with us, the more profit allocations you would earn. You can also earn additional PPS profit share allocations when you link your child(ren) and/or spouse's OPN investment solutions to your PPS member number.

\*Qualifying members share in the profits of PPS



## WEALTH AWAITS

If you need more information about the PPS Personal Pension Plan, please consult your PPS Investments accredited financial adviser.

Alternatively, feel free to contact us directly.

Contact us on 0860 468 777 (0860 INV PPS) or at [clientservices@ppsinvestments.co.za](mailto:clientservices@ppsinvestments.co.za).

[www.pps.co.za/invest](http://www.pps.co.za/invest)

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Companies and trusts must meet PPS Investments' Family Network criteria to qualify.

**Success is better, shared.**