



INVESTMENTS

VESTED PPS PROFIT-SHARE ACCOUNT

CONTINUE GROWING
YOUR PROFIT-SHARE

Success is better, **shared.**

VESTED PPS PROFIT-SHARE ACCOUNT

Instead of withdrawing the profits you've accumulated over the course of your PPS membership* and eroding your investment value, you can enjoy continued growth and supplement your retirement savings with the vested PPS Profit-share Account.

WHAT ARE THE BENEFITS?

AUGMENT RETIREMENT SAVINGS

- By reinvesting your Vested PPS Profit-Share Account assets, you could generate further returns for capital growth.
- You could supplement your retirement income with withdrawals from your Vested PPS Profit-Share Account.

OPPORTUNITY FOR CAPITAL GROWTH

- The Vested PPS Profit-Share Account allows you to keep your PPS Profit-Share assets invested for longer and could help to prolong your retirement savings.

MAXIMISE TAX BENEFITS

- Most taxable growth (interest, net rental income and foreign dividends) is taxed at 30% for individuals, while local dividends are taxed at 20% and realised capital gains at 12%.
- The proceeds of a withdrawal are tax-free in your hands and you are not responsible for tax reporting.

BOOST PROFIT ALLOCATIONS

- You may continue sharing in the PPS profits attributable to PPS Investments.

ACCESS TO PREMIUM INVESTMENT OPTIONS

- You can choose from a range of investment options available on the PPS Investments platform.

LEAVE A LEGACY

- The proceeds of your Vested PPS Profit-Share Account will flow directly to your beneficiaries and not via your estate upon your death. The funds will form part of the estate duty but the executor's fees will be lower.

FROM THE PPS PROFIT-SHARE ACCOUNT™ TO THE VESTED PPS PROFIT-SHARE ACCOUNT

After 60, the profits you've accumulated through the PPS Profit-Share Account™ over the course of your PPS membership* may become accessible via the Vested PPS Profit-Share Account. Once your PPS Profit-Share Account™ has vested, you are then able to utilise your accumulated profits in the Vested PPS Profit-Share Account as part of your retirement planning.

*Qualifying members share in the profits of PPS

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 investment to your PPS member number.

WEALTH AWAITS

If you need more information about the Vested PPS Profit-Share Account, 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.

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.
