



INVESTMENTS

# PPS LIVING ANNUITY

MANAGE YOUR WEALTH  
AFTER RETIRING



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THE PPS LIVING ANNUITY HELPS  
YOU EFFECTIVELY MANAGE  
YOUR RETIREMENT SAVINGS  
AFTER RETIRING.

## WHAT ARE THE BENEFITS?

### OPPORTUNITY FOR CONTINUED INVESTMENT GROWTH

- By reinvesting your accumulated retirement savings to pursue additional investment returns, you could make your savings last for longer.

### LEAVING A LEGACY

- Upon your death, the remaining capital value in your PPS Living Annuity is paid directly to your nominated beneficiaries.

### ADAPT TO CHANGING LIVING EXPENSES

- You can change your annuity structure once a year according to your personal circumstances and change your unit trust selection at any time without incurring any transaction costs.

### GREATER CONTROL IN MANAGING YOUR RETIREMENT SAVINGS

- You choose how much you want to withdraw from your retirement savings (between 2.5% and 17.5% of your investment value annually) and how often you receive these payments.
- You also choose which unit trusts to invest in.

## WHO IS THIS SOLUTION SUITED TO?

The PPS Living Annuity is suited to retirees looking to invest their accumulated retirement savings to provide retirement income while offering the opportunity to generate further investment returns.

It is a suitable alternative if you do not require guaranteed income and are willing to take on some investment risk to target additional investment growth.

We encourage you to consult a financial adviser before making any post-retirement investment decisions.

## KEY POINTS TO CONSIDER

- A PPS Living Annuity may be suitable if you do not require a guaranteed income; you are willing to take investment risk to target investment growth and are comfortable to assume responsibility for managing your retirement savings to ensure that it lasts during your retirement years.
- You need to carefully manage the income you draw relative to the investment return on your capital.
- Returns are not guaranteed and you bear the risk that your investment may not perform according to your expectations.

## 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 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)'s, spouse's, life partner's and/or parent(s)'s qualifying OPN investment solutions to your PPS member number.





INVESTMENTS

# WEALTH AWAITS

If you need more information on the PPS Living Annuity, 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.ppsinvestments.co.za](http://www.ppsinvestments.co.za)**



\*Qualifying members share in the profits of PPS

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