

# PPS LIFE INSURANCE

YOUR PARTNER FOR LIFE



## WHY LIFE INSURANCE?

Insurance can be an important part of your financial strategy, helping you to ensure a more secure financial future for yourself and your family.

Insurance helps to cover unexpected expenses that arise from illness, disability or death. Insurance is there to reduce your exposure to risk.

PPS operates under the ethos of mutuality and offers a full range of products and services.

### WHAT?

Sickness & Permanent Incapacity Benefits  
Life Cover  
Critical Illness Cover  
Lump Sum Disability Benefit  
Education Cover

### HOW?

Speak to an accredited PPS adviser to see how your risk can be covered

### WHY?

Peace of mind  
Protect your dreams  
Live the life you want  
Leave a legacy  
Protect your family and assets  
Be part of a professional community

## PRODUCT



### SICKNESS AND PERMANENT INCAPACITY BENEFITS

- Covers 100% of income
- Allows you time to recuperate
- Freedom to continue to live the life you want



### LIFE COVER

- Pays off debt
- Settles estate duty and executor fees
- Allows you to leave a legacy
- Pays for ongoing expenses (e.g. school fees, groceries, medical aid)



### CRITICAL ILLNESS COVER

- Supplements income
- Pays for additional expenses or treatment not covered by medical aid



### LUMP SUM DISABILITY BENEFIT

- Allows you to take time out to recuperate
- Pays for additional expenses not covered by medical aid
- Allows you to make lifestyle adaptations to home/work (e.g. lift, wheelchair, ramps, vehicle)



### EDUCATION COVER

- Pays for children's education needs up to tertiary level

## WHAT MAKES PPS UNIQUE?

- No loss of income required for Sickness and Permanent Incapacity Benefits
- Only company in the world to offer the Permanent Incapacity Booster Benefit - which boosts your payment to 100% in the event of an approved incapacity benefit\*
- Provides cover in South Africa and internationally
- PPS does not aggregate benefits - therefore we will not reduce or limit your payment benefit because you are receiving income or other benefits
- Hazardous sports and activities, e.g. scuba diving, motor racing, are covered at no extra cost
- Members share 100% in the profits of PPS when holding qualifying products.
- The PPS Exact Rider Benefit (optional rider benefit on the PPS Critical Illness Cover) offers PPS members a additional lump-sum payment for targeted therapy treatment when a member is diagnosed with Cancer.

\*Refer to claims requirements for Exact Rider benefit

SPEAK TO A FINANCIAL ADVISER TO FIND OUT MORE ABOUT THESE AND OTHER BENEFITS.