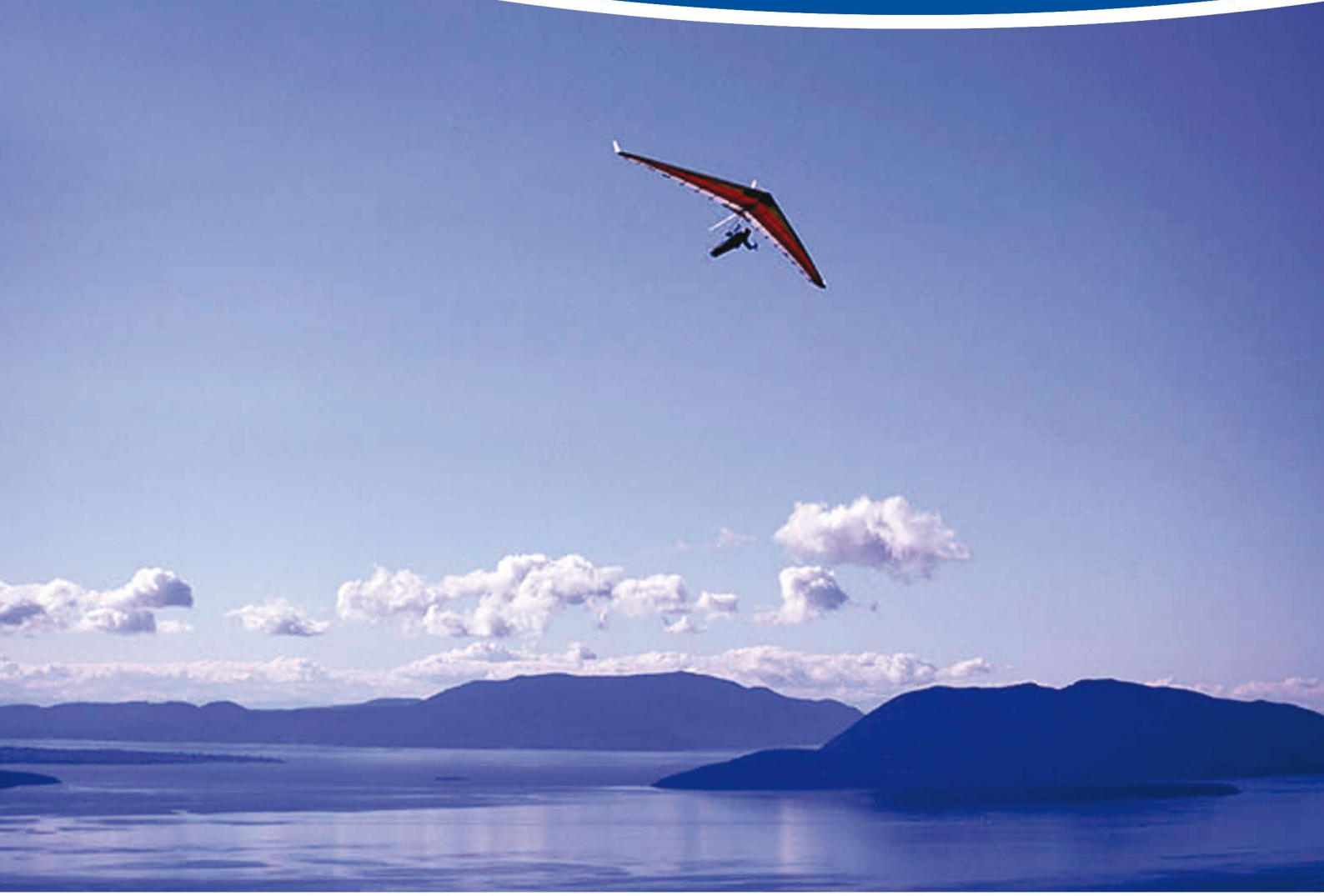




PPS Member Circle
Student



PPS Member Circle

Membership of the Professional Provident Society Limited (PPS) is open to graduate professionals completing or holding a qualifying 4-year degree.

With almost 200,000 members, PPS is the largest multidisciplinary group of graduate professionals in the world and the only company of its kind in South Africa that exists solely for the benefit of its members. The 'Power of Mutuality' enables our members to share in the profits of the company, whilst enjoying a range of exceptional benefits at great rates.

Inspired beginnings

PPS was founded as the Professional Provident Society of South Africa in 1941, by a group of dentists, concerned about what would happen to them and their families, if they became ill and were unable to work. In 2001, PPS was transformed into the PPS Group, consisting of Professional Provident Society Limited (Limited by Guarantee) and PPS Insurance Company Limited. Since then, both the membership of the society and its service offerings have grown considerably.

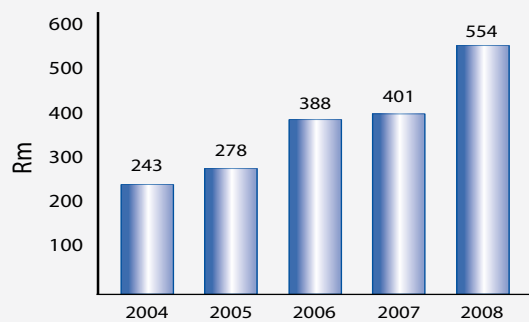
Share in the success of PPS

PPS is a society that helps you secure your future and acknowledges your achievements.

Members of PPS can share in the success of the company through the unique *Surplus Rebate Account*. This is how PPS rewards loyalty. Over the past five years, members have shared in over R6.1 billion in profits!

The *Surplus Rebate Account* is exclusively available to members of PPS through the *PPS Provider™* range of benefits.

Bonus allocations to members



Information about past performance is not necessarily indicative of future performance.

PPS Insurance Benefits

While you are studying...	When you graduate...
Student Benefits	Graduate Enhancer Benefits
100 Units of Benefit	400 Units of Benefit
<p>R19,80pm</p> <p>Sickness Benefit:¹ R1,240 p.m. Permanent Incapacity Benefit up to: Up to R1,550 p.m. Hospital Benefit: R1,240 p.m. when hospitalised for 4 or more days</p>	<p>R79,20pm</p> <p>Sickness Benefit:¹ R4,960 p.m. Permanent Incapacity Benefit up to: Up to R6,200 p.m. Hospital Benefit: R4,960 p.m. when hospitalised for 4 or more days</p>
<p>R100,000 life cover² & disability benefit</p> <p>R12,60pm</p>	<p>R400,000* life cover² & disability benefit</p> <p>R50,40pm</p> <p><small>* subject to medical</small></p>

- ¹ **PPS Sickness Benefit:**
- pays when you are sick for 7 or more days, including weekends and public holidays!
 - pays for each day you are sick
- ² **Life Cover:**
- You can cede your life cover policy as security on a loan, for example, to buy a car.

Reduced rates only apply until the age of 30.

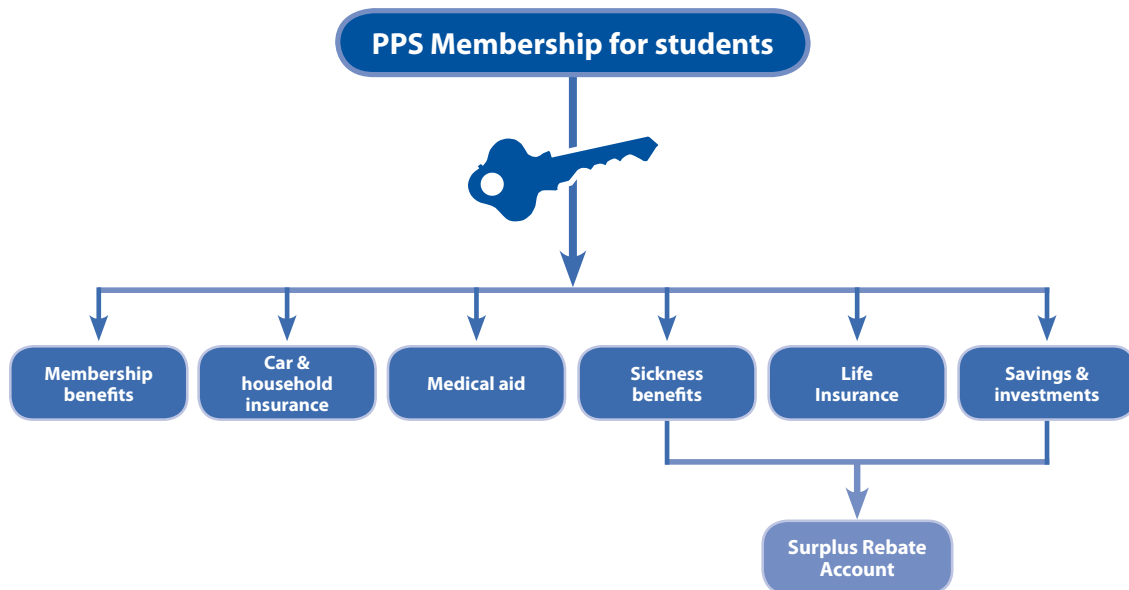
This journey is ours together

PPS is there for its members when they are starting out and through the full circle of life. The life stages that carry you from graduation to retirement are a map of change, which naturally takes its course, and for which you can anticipate and make provision at the start of your financial journey.

Your degree empowers you to earn nearly three times

more than those who pass Matric (Amps 2006 RA). Great beginnings. The challenge is to stay ahead for the rest of your life.

PPS members enjoy exclusive access to a comprehensive range of world-class benefits for each stage of their professional lives and retirement. These benefits include savings, healthcare, car insurance, life insurance, investments and so much more. PPS is truly a one-stop-shop for graduate professionals.



Funky features:

- a free personal eDiary
- latest gigs, events and movie guides
- games, ringtones and cheap SMS's
- on-line shopping discounts
- university orientation and information
- health, lifestyle portal and social network links
- PLUS bursaries and scholarships up for grabs!

Keep up with the times

Ever wished you could organise your life and keep up to date with the latest news, trends and entertainment, all in one place? Then PPS4Life is just what you've been waiting for!

PPS4Life is a desktop application that looks like an organiser. It is loaded with interesting and useful tools to enhance student lifestyles. Simply visit www.pps4life.co.za and download your free booster now!

PPS **4** Life

Why PPS?

- Exclusive focus on graduate professionals
- The 'Power of Mutuality' – members can share in the profits of PPS Insurance and PPS Investments
- Unquestionable financial strength
- Disciplined and prudent investment approach
- Professional service with over 67 years of experience
- Largest multidisciplinary group of graduate professionals in the world
- Exclusive access to exceptional benefits – insurance, investment and healthcare for professionals
- Global insurance cover if you travel, emigrate or work overseas
- PPS4Life lifestyle booster

Terms & Conditions Apply. Prices subject to change.

PPS Limited (Limited by Guarantee) Reg.No. 2001/011016/09 (PPS). PPS Insurance Company Limited Reg. No. 2001/017730/06 (PPS Insurance) – an Authorised Financial Services Provider. PPS Marketing Services Pty Ltd Reg. No. 2005/000531/07 – an Authorised Financial Services Provider.

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PMCS06/09