

PPS Permanent Incapacity Booster

INTRODUCTION

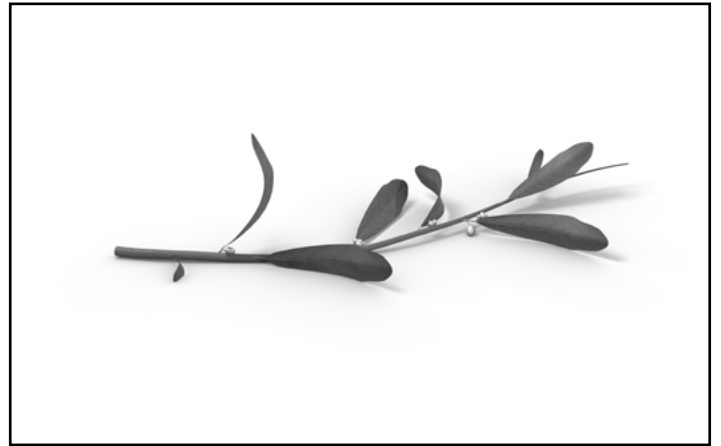
The unique PPS Permanent Incapacity Booster is an optional rider benefit to the PPS Sickness and Permanent Incapacity Benefits that increases the payment of a Permanent Incapacity benefit to a non-reviewable 100% once a Permanent Incapacity award is given.*

KEY BENEFITS

- Requested specifically by PPS members to ensure complete peace of mind
- The award is never reviewed and payable until the member reaches the chosen Permanent Incapacity benefit retirement age
- The benefit is paid out even if the member continues working and will not be aggregated or offset against any other income earned or benefits received
- The Sickness and Permanent Incapacity benefit premiums are waived
- The Sickness and Permanent Incapacity benefit direct profit allocations to the PPS Profit-Share Account continues

ACTUAL CLAIMS EXAMPLE

A 40-year-old attorney was diagnosed with encephalitis. On recovery she still suffered headaches, fatigue and mild loss of concentration. After undergoing a full rehabilitation programme, her working hours and load were adjusted. **She was awarded a 20% Permanent Incapacity award, but because she had the Permanent Incapacity Booster, her benefit was topped up to 100%, will be paid until her benefit retirement age, and won't be reviewed.** Her benefits will also not be aggregated, even though she continues to receive a salary.



*Certain conditions are specifically excluded from the Permanent Incapacity Booster benefit. This includes chronic fatigue syndrome, mental illness and fibromyalgia. These benefits will be assessed under the Permanent Incapacity Benefit and members may still be able to receive up to a 100% of their claim amount depending on the determination made through the Permanent Incapacity Assessment Process.

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