

BUSINESS

BRIEF

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FOR PROFESSIONALS
SINCE 1941

Not just an adviser but *their* adviser: The key to client loyalty

By Wimpie Mouton, CEO: PPS Life Solutions

After 30 years at PPS, I have learned a lot – about insurance, systems, regulation and change. But most of all, I have learned about people.

Let me ask you what I often ask myself: How many of your clients can say you really know them? I do not mean remembering their name or when their policy renews. I mean knowing what drives them. What keeps them up at night. What their dreams are for their family. Or that they walk their dog every Sunday, come rain or shine.

In a world full of digital noise and mass messaging, it is easy to forget that behind every profile is a person. A human being craving not a “like” or a thumbs-up emoji but real understanding.

And that, I believe, is where your true value as a PPS adviser lies.

THE CONSTANT NEED FOR CONNECTION

Sure, technology has changed – and so has the way we work, travel and transact. But one thing has not changed in all these years: the human need to be heard. Deeply. Authentically. Personally.

That is what clients want. Not just to be told what products are available but to feel that someone sees them. Not as a sales target or another “client on the book” but as a person with goals, fears and unique circumstances.

And that kind of connection? You cannot automate it.

UNDERSTANDING IS THE GAME CHANGER

When someone asks, “Do you know me?” what they are really asking is, “Do you understand me?” And that is the golden thread running through every great advisory relationship. When your client knows that you understand

them – truly understand where they are and where they are going – you are not just giving advice. You are walking the journey with them.

At PPS, we have seen how the difference between a satisfied member and a loyal advocate often comes down to how well they feel understood. It is not about polished presentations. It is about meaningful moments of clarity – the kind that comes from sitting down, asking the right questions and taking the time to explain, without rushing or patronising.

As Leonardo da Vinci said, “The noblest pleasure is the joy of understanding”. It is also one of the most powerful tools you have.

BRING COMPASSION TO THE CONVERSATION

Understanding is not just a head exercise – it is a heart one too.

Compassion in advice means being patient. It means putting people first, even when it is inconvenient. It means that when things go wrong – and they sometimes do – you show up with solutions, not excuses.

That is how trust is built. Not from avoiding mistakes but from owning them, fixing them and proving that you care more about the client than the transaction.

LOOK BEYOND THE TITLE

One of my biggest lessons has been to look past the professional label. Doctor, lawyer, engineer – those are job titles, not identities. Your clients are people first. With dreams, doubts, triumphs and trauma.





When you see the person behind the profession, your advice becomes more relevant, more sensitive and – most importantly – more valuable.

“People do not want to be sold to. They want to be supported. If they trust you, the business will follow.”

ASK FOR THE BUSINESS – BUT EARN THE RELATIONSHIP

After three decades, here is a truth I still believe in: ask for the business. Be intentional. Be bold. Your advice changes lives – and you should never shy away from offering it.

But remember: relationships are not won with brochures. They are earned through respect, understanding and consistency.

People do not want to be sold to. They want to be supported. If they trust you, the business will follow.

AT PPS: THE ADVISER’S ROLE IN SOMETHING BIGGER

Everything we do at PPS – from product design to claims handling – is rooted in our belief that *success is better, shared*. But that belief only becomes reality when it is brought to life by people like you.

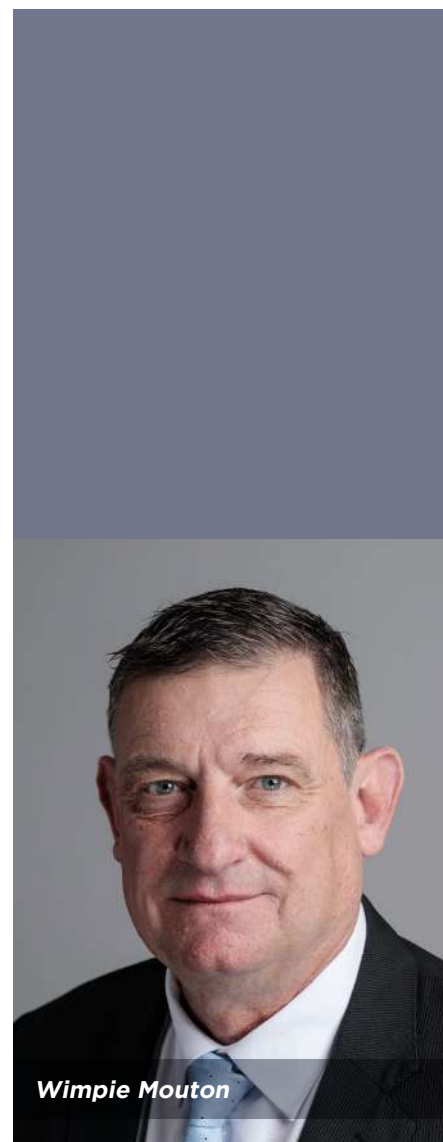
As a PPS adviser, you are not just distributing policies. You are building relationships that shape lives. You are helping members navigate uncertainty, protect their families and plan for their future.

In short, you are not selling cover – you are creating remarkable experiences.

So the next time you engage with a client, ask yourself: “Do I really know this person?” And more importantly: “Do they know that I care?”

Because when the answer to that question is yes – sincerely, consistently and compassionately – that is when you move from being an adviser... to becoming *their* adviser.

And that makes all the difference.



Wimpie Mouton



Strengthen your business clients' future – and their Profit-Share

By Murray Visser, PPS Senior Technical Marketing Specialist

In today's competitive professional market, it is essential that your clients safeguard the continuity and financial stability of their businesses. Whether a partner in a law firm, a medical practitioner, an accountant in private practice or an entrepreneur running a successful company, your client's business depends on key individuals, strategic partnerships and ongoing financial commitments.

PPS Business Assurance is a crucial tool intended to protect businesses from the financial risks that occur when a partner, director or key employee passes away, becomes disabled or suffers a critical illness. It offers a structured approach to managing risk, preserving operations and safeguarding all stakeholders.

Here are the key elements of business assurance and how each one helps safeguard the future of a business:

BUY-AND-SELL INSURANCE: PROTECTING BUSINESS OWNERSHIP

A buy-and-sell agreement allows business partners to agree in advance on how ownership will be handled if one of them passes away or becomes permanently disabled. Business assurance is taken out on each partner, with the others as beneficiaries. Fundamental rules of insurance allow partners in businesses to have an insurable interest in each other's lives. This insurable interest exists to safeguard the prospects of the business during unfortunate circumstances.

KEY PERSON INSURANCE: SAFEGUARDING OPERATIONS

Some graduate professionals, like a senior partner, a lead consultant or a top performer, are vital to a business's daily functioning. If a key individual is lost, operations can be severely disrupted. Key person insurance acts as a financial cushion to help the business recover quickly and continue operating without compromising service or reputation.

CREDIT LOAN INSURANCE: SETTLING INTERNAL DEBT

Owners often lend money to their businesses through a credit loan. These are typically informal loans from shareholders or partners to help fund operations or growth. If an owner passes away, the estate may legally request repayment of the loan. This cover provides peace of mind for the business and the deceased's beneficiaries, allowing business operations to continue unhindered.

CONTINGENT LIABILITY INSURANCE: PROTECTING PERSONAL SURETIES

Many business owners sign personal sureties for business loans. Essentially, using their personal assets to guarantee business debt. If one of them passes away or becomes disabled, lenders may claim against their estate or surviving partners. This ensures that a guarantor's death or disability does not trigger financial hardship for their estate or disrupt the company's credit relationships.

SPECIAL OFFER

There is a special offer on Business Assurance that will end on 30 September 2025. PPS members with existing PPS Business Assurance policies can apply for up to R20 million additional cover. Prospective PPS members may convert their like-for-like Business Assurance

“By extending Profit-Share to all PPS Business Assurance solutions, PPS is deepening its commitment to mutuality and creating even greater value for members.”

cover in the market to PPS Business Assurance cover and increase it up to R10 million or 20% of the existing cover.

The opportunities are endless and the PPS Specialist Support Services team is there to assist you throughout this journey. With their support, you will be able to answer the following questions without any hesitation:

- What happens to the business upon the death, disability or critical illness of one of the owners?
- How will this affect the remaining owners and staff?
- How will this affect the insured's family?
- What happens if the business cannot be sold?
- What are the implications and closing costs of winding up or deregistration of the business?

Until now, the PPS buy-and-sell insurance was the only Business

Assurance product that qualified members for Profit-Share allocations. From 1 July 2025, we are excited to announce that the other three solutions, namely key person, credit loan and contingent liability insurance also qualify to receive Profit-Share allocations.

These allocations will be made to the life-insured's notional PPS Profit-Share Account™*, provided that the life-insured has life-risk products with an active PPS Profit-Share Account™. Other company shareholders need to consent by signing a resolution that the life-insured acts on behalf of the company and receives these allocations.

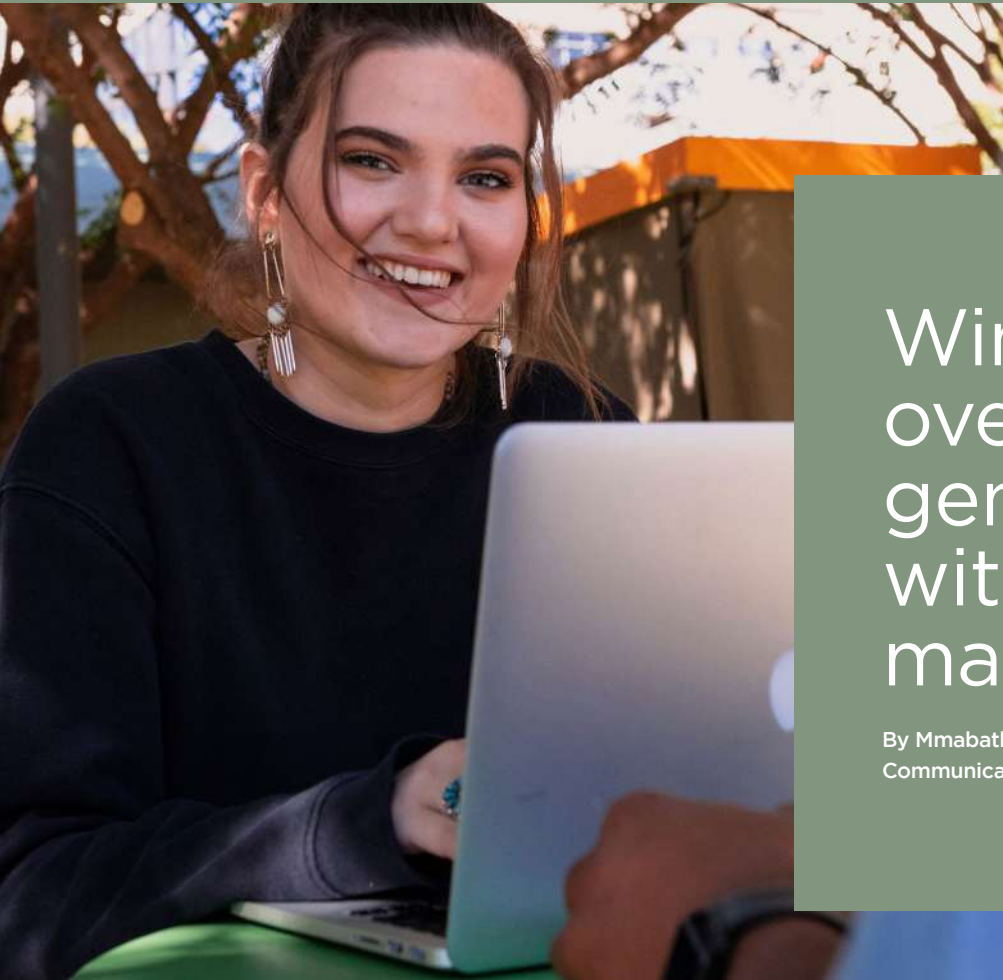
By extending Profit-Share to all PPS Business Assurance solutions, PPS is deepening its commitment to mutuality and creating even greater value for members.

** Members holding qualifying life-risk products share in the profit and loss of PPS through the notional PPS Profit-Share Account™, which vests on retirement from age 60 or death. Past performance is not necessarily indicative of future performance.*



Murray Visser





Winning over the next generation with savvy marketing

By Mmabatho Khang, PPS
Communications Manager



In the evolving financial landscape, engaging youth and young graduate professionals – those aged 18 to 35 – presents unique challenges. Raised in the digital age, this demographic is often more focused on immediate financial needs than long-term planning. However, financial advisers have a significant opportunity to tailor marketing strategies that resonate with students and young professionals.

The first step is recognising distinct segments within the youth category.

STUDENTS (18 TO 24)

Members of this group are typically in the early stages of financial literacy and often seek affordable ways to manage their finances, understand student loans and explore basic investment opportunities.

How to engage

- 1. Education through simple messaging**
Many students have limited experience with insurance products. Simplify messaging by explaining insurance as a safeguard for the future rather than an immediate financial burden. Use relatable analogies, such as comparing insurance to a safety net or a foundational step in their personal finance journey.
- 2. Content marketing**
Use blogs, videos and infographics to break down complex concepts into digestible pieces. Distribute this content on platforms like Instagram, TikTok and YouTube – places where students engage with short-form, informative media.
- 3. Digital tools to engage**
Interactive apps or web tools allowing students to visualise their insurance needs can come in very handy. So do simulators to demonstrate how premiums will change over time or how much more affordable it is to start early. These tools can be educational, engaging and help students understand the long-term benefits of insurance.
- 4. Social media campaigns**
Interactive campaigns on platforms like Instagram or TikTok can help generate awareness. These could include challenges, polls or Q&A sessions around budgeting, managing debt and insurance designed to get students thinking about the future and the role insurance plays.
- 5. Offer affordable entry points**
Given the often-limited financial means of students, offering low initial premiums can make insurance feel more accessible and less burdensome. Highlight that securing insurance now, while young and healthy, locks in lower premiums for the future.

YOUNG GRADUATE PROFESSIONALS (25 TO 35)

This group has often begun their careers and is actively seeking financial advice to navigate their

newfound responsibilities. They might look for guidance on student loan repayment, saving for their first homes or even retirement planning.

How to engage

For young graduate professionals, the focus is on more than educational content; it is about offering flexibility and aligning life-risk products with their evolving career and lifestyle goals. Recognise the financial milestones young graduate professionals are beginning to reach, such as securing a full-time job, buying their first car or starting a family.

“Engage youth with simple, digital, and relatable financial solutions.”

- 1. Technology and convenience matter**
Digital platforms for easy access are essential as this demographic values convenience and digital solutions. Ensure that services include easy-to-use online platforms or mobile apps that allow users to manage insurance policies on the go. Integrating digital tools that offer quick quotes, downloadable resources, policy comparisons and live chat support will resonate well with young graduate professionals.
- 2. Use social media to engage**
Young graduate professionals often prefer interactive social media campaigns on platforms like Instagram or TikTok. Having grown up in the age of instant answers, they tend to have shorter attention spans than previous generations. When engaging on social media, focus on benefits and rewards upfront to capture their attention. Once engaged, provide specifics and how-to's.

3. Stay connected and build relationships

Engagement is critical to building lasting relationships with younger clients. They want to work with advisers who are accessible, responsive and proactive. Offering digital consulting services that they can engage with on a mobile platform will be more appealing than only offering traditional, face-to-face meetings.

PPS SOLUTIONS TAILORED FOR THE NEXT GENERATION**PPS Student benefits**

Designed with students in mind, PPS's student benefits include the PPS Sickness and Permanent Incapacity benefit and/or Life cover with Accelerated Disability and/or Critical Illness benefits. Students must be in their fourth year of study at an accepted public tertiary institution or a listed private institution.

PPS My Future Plan

The PPS My Future Plan contains three solutions aimed at young professionals, each with its own benefits. Young graduate professionals can get Sickness and Permanent Incapacity Cover, Life Cover, Disability Cover or Critical Illness Cover, suited to their needs and using shortened application forms. It also offers free future cover at no additional charge, giving options to increase the PPS Sickness and Permanent Incapacity benefit, as well as options to take out or increase Life Cover. Members with qualifying life-risk products benefit from PPS's operational and investment returns through allocations to the notional PPS Profit-Share Account™*.

By understanding students and young graduate professionals' unique needs and preferences, you can develop marketing strategies that effectively engage these groups, fostering long-term relationships and securing their financial futures.

* Members holding qualifying life-risk products share in the profit and loss of PPS through the notional PPS Profit-Share Account™, which vests on retirement from age 60 or death. Past performance is not necessarily indicative of future performance.

WHAT IS LEUKAEMIA?

Leukaemia is a cancer in the body's blood-forming tissues, including the bone marrow and the lymphatic system (the body's sewerage system). There are different types of leukaemia, some more common in children and others more common in adults.

Leukaemia usually involves white blood cells, which are vigorous infection fighters. They typically grow and divide in an orderly way, as the body needs them. However, in people with leukaemia, the bone marrow produces excessive abnormal white blood cells that do not function properly.

Moreover, leukaemia is typically classified into two main types based on the affected white blood cell - either lymphoid or myeloid - and the speed at which the disease progresses. Acute leukaemia appears suddenly and grows quickly, while chronic leukaemia appears

gradually and develops slowly over months to years.

WHAT IS PPS'S VIEW ON LEUKAEMIA?

Underwriting

Members with a history of leukaemia may be granted the PPS Professional Life Provider™. However, there will often be a loading due to the consequences of the disease and its treatment and risk of recurrence. The medical literature does indicate that even with successful treatment, the patient will have an increased risk of morbidity and mortality. Members with a history of leukaemia usually will not qualify for other products.

Claims

PPS Critical Illness Cover

Members can claim under the PPS Critical Illness Cover under the cancer section when diagnosed with leukaemia. The award will depend on the type and stage of the leukaemia. Leukaemia can occur in childhood and members can claim

under the Child Critical Illness Cover in this situation.

Sickness benefit

Leukaemia and its treatment can result in a member's inability to carry out their occupational duties and they may need to claim under the Sickness benefit.

Permanent Incapacity benefit and Occupational Disability Provider

In some cases, the condition may result in a permanent inability to work.

Functional Disability Provider

A member may claim for this benefit if they have stage 3 (or equivalent) or higher stage of the disease, diagnosed at least six months ago, undergoing treatment and have an Eastern Cooperative Oncology Group (ECOG) score of two or more.

Please see the relevant sections of the PPS Provider™ Policy for the specific definitions of the PPS Critical Illness Cover and Functional Disability Provider.





Championing service excellence at PPS: Meet Raziya Moosa

As the Head of PPS Client Services, Raziya Moosa brings strong leadership and strategic vision to PPS's member and intermediary support ecosystem. Since joining PPS in 2021, Raziya has been instrumental in transforming how the organisation supports both members and financial advisers, ensuring that service delivery is not only efficient but also deeply personal.

Client Services is responsible for the full servicing and operational support of members holding life-risk products. This includes managing the client support centre, handling complaints and escalations, overseeing credit control and supporting cancellations and retention. Raziya and her team are unwavering in their mission to deliver a consistently excellent experience for every member and adviser.

"We are the face of PPS," says Raziya. "Our role is to support financial advisers by giving them the tools, information and expert guidance they need to serve their clients with confidence – especially when it comes to claims and escalations."

With a clear vision for the future, Raziya is leading her team to embrace innovation. "Client Services is evolving into a centre of excellence – one that leverages technology, data insights and cross-functional collaboration to offer holistic financial solutions," she explains.

One of the most exciting enhancements under Raziya's leadership is the expansion of **digital**

self-service channels. Members and intermediaries can now access important services quickly and conveniently using the **PPS Mobile App** and **PRO-FiT**. Whether it is downloading a **PPS Profit-Share Account™ statement**, retrieving the latest **policy document** or handling general servicing needs, these platforms are designed to place control at members' fingertips.

“We are the face of PPS.”

In April 2025, the team also launched a **dedicated WhatsApp service** on 0860 123 777 – providing a simple, fast way for members and financial advisers to interact with PPS, including receiving one-time passwords (OTPs) for secure sign-ons. Future plans include expanding self-service features via WhatsApp, the **PPS website**, **PRO-FiT** and the **PPS Group App**.

Additionally, PPS has improved the **call quality** and overall telephonic experience. The new Client Services

contact number is **010 085 3820**, while the toll-free number remains unchanged.

Raziya's leadership is rooted in empowering her team to consistently raise the bar. "Our goal is to work seamlessly across functions, support our advisers and help grow our membership – always putting the member at the centre of what we do," she says.

Under Raziya's guidance, Client Services continues to evolve as a vital force in delivering the PPS promise of **shared success** – backed by service excellence, innovation and the spirit of mutuality.



PPS 2024 Financial Results: An opportunity worth acting on

On 15 April this year, PPS unveiled its **2024 Financial Results**, revealing one of the strongest years in the Group's 84-year history. With **R5.3 billion*** allocated to members' notional PPS Profit-Share Accounts™ and **more than R3.7 billion paid in claims**, the results not only reflected financial strength but reaffirmed PPS's commitment to its mutual model and member value.

But beyond the impressive numbers, the results release marked something more: a golden opportunity for advisers to reconnect with clients in a highly relevant and personalised way.

All results were made available at pps.co.za/reports/overview/2024, including:

- A [video discussion](#) with Theo Vorster, CEO Izak Smit and CFO Simphiwe Johnson;
- A concise, [eight-page results brochure](#);
- A detailed [Claims Fact Sheet](#), highlighting how PPS supported more than **15 000 members**; and
- The full [2024 Integrated Report](#) for deeper analysis.

The **April edition of the Business Brief** also provided valuable insights for you as an adviser to interpret the results and communicate their relevance more effectively to your clients.

MOST MEMBERS HAVE NOT LOGGED IN – HAVE YOU?

By late May, around 60% of PPS members had not yet accessed their PPS Profit-Share Account™ statements. This presents you with a key opportunity – one of the most meaningful client conversations you can have this year.

Each member's online statement includes a personalised video that reveals:

- Which PPS products they currently hold;

- Which ones they do not hold but could benefit from; and
- To what extent they potentially missed out on in terms of the PPS Profit-Share Cross-Holdings Booster.

These figures have been calculated by PPS's actuaries, meaning they provide a reliable indication of the minimum amount a member could have earned through the booster. It is important to note that this calculation represents the minimum booster amount and does not include any potential allocations from business units where the member holds products.

This insight is a perfect opportunity for you to have a powerful, tailored conversation about closing gaps and unlocking greater long-term value for your clients.

USE THE TOOLS AT YOUR FINGERTIPS

The PPS Profit-Share Account™ Member Insight Hub (for which you would have received an e-mail to gain access) gives you all the tools you need to act. You can:

- See which clients received and accessed their statements;
- Track the last log in dates;
- Access individual statement links; and
- Send pre-populated reminder e-mails directly from the dashboard.

This secure, easy-to-use platform is designed to help you strengthen client engagement and elevate your service.

NOW IS THE TIME

The 2024 results are not just a look back – they are your springboard for meaningful, portfolio-expanding conversations. Reconnect with your clients, highlight missed opportunities and help them unlock even more value from their PPS membership.

The time to act is now. The numbers and the missed opportunities are clear – do not let them pass by.

* PPS Group's operations in South Africa.

Boost your client's portfolio with PPS Short-Term Insurance.

The PPS Short-Term Insurance Quick Quote Tool is built for you, our advisers, to deliver instant, accurate quotes in just a few clicks.

Fast, easy, precise.

[Click for a quick quote](#)



Success is better, shared.

Life Insurance | Investments | Financial Planning | Short-Term Insurance | Medical Aid

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Better choices together.
‘Us-made’ instead of
‘self-made’.

Financial Togetherness™

Plan with us. Insure with us. Invest with us.