



FOR PROFESSIONALS
SINCE 1941

INSURANCE
NAMIBIA

SECURE YOUR FUTURE WITH CONFIDENCE

PPS Namibia Retirement Annuity

The Namibia Retirement Annuity is a comprehensive, long-term savings solution designed to help you save in a structured and tax-efficient manner.

At PPS, we understand the importance of building a secure financial future. Our Retirement Annuity allows you to accumulate your savings during your working years, ensuring a steady income when you retire. With this plan, you can achieve peace of mind and financial independence, knowing that your retirement is well taken care of.

Why Choose a PPS Retirement Annuity?

Tailored for Your Needs

Tax Efficiency: Enjoy tax-deductible contributions and tax-free growth on your investment. The benefits will only be taxed after retirement.

Flexibility: Choose from a range of investment options to suit your risk profile and retirement goals.

Security: Your retirement savings are protected from creditors, ensuring peace of mind.

Cost-Effective: Benefit from transparent and competitive fees, ensuring you get the most value from your investment.



This product is suited for you if:

- ✓ You aim to save for your retirement or enhance your current retirement savings.
- ✓ You are self-employed or your employer does not provide a pension or provident fund.
- ✓ You seek the flexibility to pause, resume and change contributions without facing penalties.
- ✓ You require a tax-efficient retirement savings investment.
- ✓ You seek the flexibility to choose from a variety of underlying investment options, enabling you to adjust your investment strategy as your risk profile evolves.
- ✓ You are prepared to invest in accordance with the constraints of Regulation 15.

Your Investment

Investment Term

Investment is linked to your retirement age.

Investment Options

Choose from a range of expertly managed portfolios.

Contributions

You can opt to make regular monthly or lump sum contributions.

Minimums

You can choose to invest through a monthly debit order starting at N\$500* or make a lump sum contribution of N\$10,000. Ad hoc contributions are accepted with a minimum amount of N\$5,000.

Benefits at Retirement

Maximise Your Retirement Income

Annuity Options: Invest the majority of your savings in an annuity to ensure a steady and reliable income throughout your retirement.

Lump Sum Withdrawal: Access up to one-third of your savings as a cash lump sum upon retirement.

Fees

Administration, advice and asset management fees apply. For more information on these fees, speak to your financial adviser.

If you need more information about the PPS Retirement Annuity, please consult your PPS accredited intermediary. Alternatively, feel free to contact us directly.

* The minimum recurring debit order amount for a member under the age of 30 is N\$200 per month, which will be escalated to the normal minimum of N\$500 per month on the member's 30th birthday.

Investment Options

Our team of seasoned investment professionals is dedicated to delivering exceptional investment solutions. With a diverse range of portfolios carefully managed to meet your financial goals, your retirement savings are in capable hands. Boasting a proven track record, we provide the confidence and peace of mind you need to secure your future.

Explore our variety of investment options tailored to meet your unique needs and risk profile:

PPS Conservative Portfolio:

This portfolio seeks to provide a total return of 2% above inflation over the long term. It can hold no more than 30% (excluding listed property) of its assets in equities (excluding listed property) and no more than 15% in foreign markets (excluding South Africa). The portfolio will invest at least 45% in Namibian qualifying assets.

It offers some exposure to capital growth assets and reasonable exposure to income-generating assets. This portfolio is suited to investors who place a large emphasis on targeting inflation-beating returns with limited exposure to short-term market fluctuations. Consider this portfolio if you have an expected investment horizon of at least three years.



PPS Moderate Portfolio:

This portfolio seeks to provide a total return of 3% above inflation over the long term. It can hold no more than 60% (excluding listed property) of its assets in equities and no more than 30% in foreign markets (excluding South Africa). The portfolio will invest at least 45% in Namibian qualifying assets.

It offers reasonable exposure to capital growth assets and moderate exposure to income-generating assets. This portfolio is suited to investors who place a larger emphasis on targeting inflation-beating returns rather than on limiting exposure to short-term market fluctuations. Consider this portfolio if you have an expected investment horizon of at least five years.

PPS Balanced Portfolio:

This portfolio seeks to provide a total return of 5.3% above inflation over the long term. The portfolio can hold no more than 75% (excluding listed property) of its assets in equity and no more than 40% in foreign markets (excluding South Africa). The portfolio will invest at least 45% in Namibian qualifying assets.

It provides high exposure to capital growth assets and moderate exposure to income-generating assets. It is suited to investors who place a significantly larger emphasis on targeting inflation-beating returns rather than on limiting exposure to short-term market fluctuations. You can consider this portfolio if you have an investment horizon of at least five years.

PPS Worldwide Flexible Portfolio:

This portfolio seeks to outperform its composite benchmark* over the long term. The portfolio can hold no more than 80% of its assets in equity (excluding listed property) and no more than 75% in foreign markets (excluding South Africa).

It provides aggressive exposure to growth assets, combining both local and offshore. It is suited to investors who place an emphasis on offshore diversification and long-term capital growth. You can consider this portfolio if you have an investment horizon of at least seven years.

*60% Global Equity, 20% Cash, 10% SA Equity, 10 % SA Bonds.

Investment Option Summary:



PPS CONSERVATIVE PORTFOLIO

Return Target
Inflation + 2%

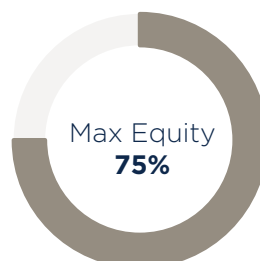
Risk Profile
Cautious



PPS MODERATE PORTFOLIO

Return Target
Inflation + 3%

Risk Profile
Moderate



PPS BALANCED PORTFOLIO

Return Target
Inflation + 5.3%

Risk Profile
Moderate - Aggressive



PPS WORLDWIDE FLEXIBLE PORTFOLIO

Return Target
Composite Benchmark

Risk Profile
Aggressive



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For an in-depth look at the portfolio options, please refer to the individual portfolio fact sheets.

The PPS Portfolios are pooled portfolios underwritten by Professional Provident Society Insurance Company (Namibia) Limited, registration number 2003/122, a duly registered long-term insurance company (PPS Insurance Namibia).

PPS Insurance Namibia appointed IJG Investment Managers (Pty) Ltd (an authorized Investment Manager in terms of the Stock Exchanges Control Act), PPS Multi-Managers (Pty) Ltd (an authorised FSP, registration number 2005/014015/07) has been appointed as the sub-manager to manage the portfolio.

The information, opinions and any communication from PPS Insurance Namibia whether written, oral or implied are expressed in good faith and not intended as investment advice, neither does it constitute an offer or solicitation in any manner. Furthermore, all information provided is of a general nature with no regard to the specific investment objectives, financial situation or particular needs of any person. It is recommended that investors first obtain appropriate legal, tax, investment or other professional advice prior to acting upon such information.

Pooled portfolios are generally medium-to long-term investments. The value of units may go down as well as up, and past performance is not necessarily a guide to future performance. PPS Insurance Namibia does not provide any guarantee either in respect of the capital or the return of a portfolio.