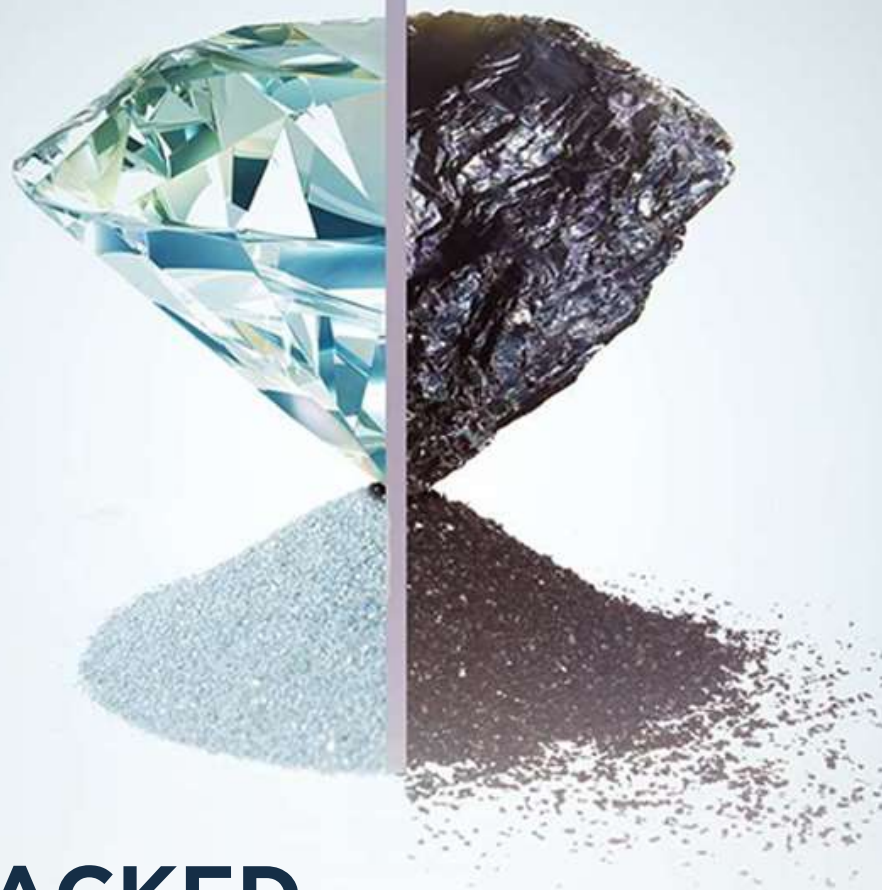




FOR PROFESSIONALS

SINCE 1941

INVESTMENTS



DIAMONDING UNPACKED

Clients are evolving, retirement planning should evolve with it.

RAZIQ CHRISTIANS

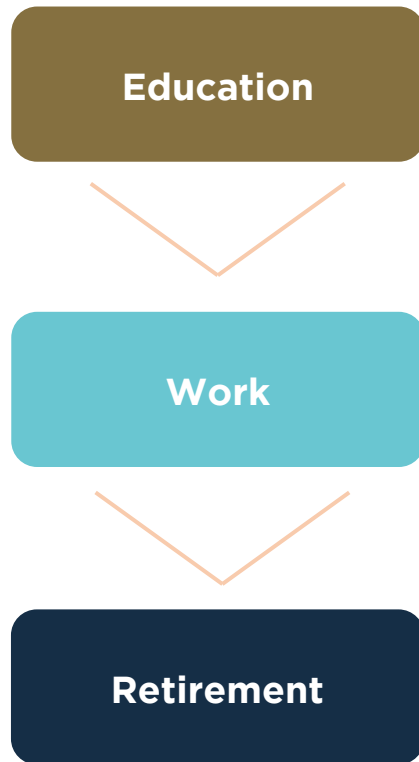


**WHO WE GROW INTO IS SHAPED BY OUR EXPERIENCES AND
THOSE AROUND US**

THE JOURNEY TO RETIREMENT



The Three-Stage Model



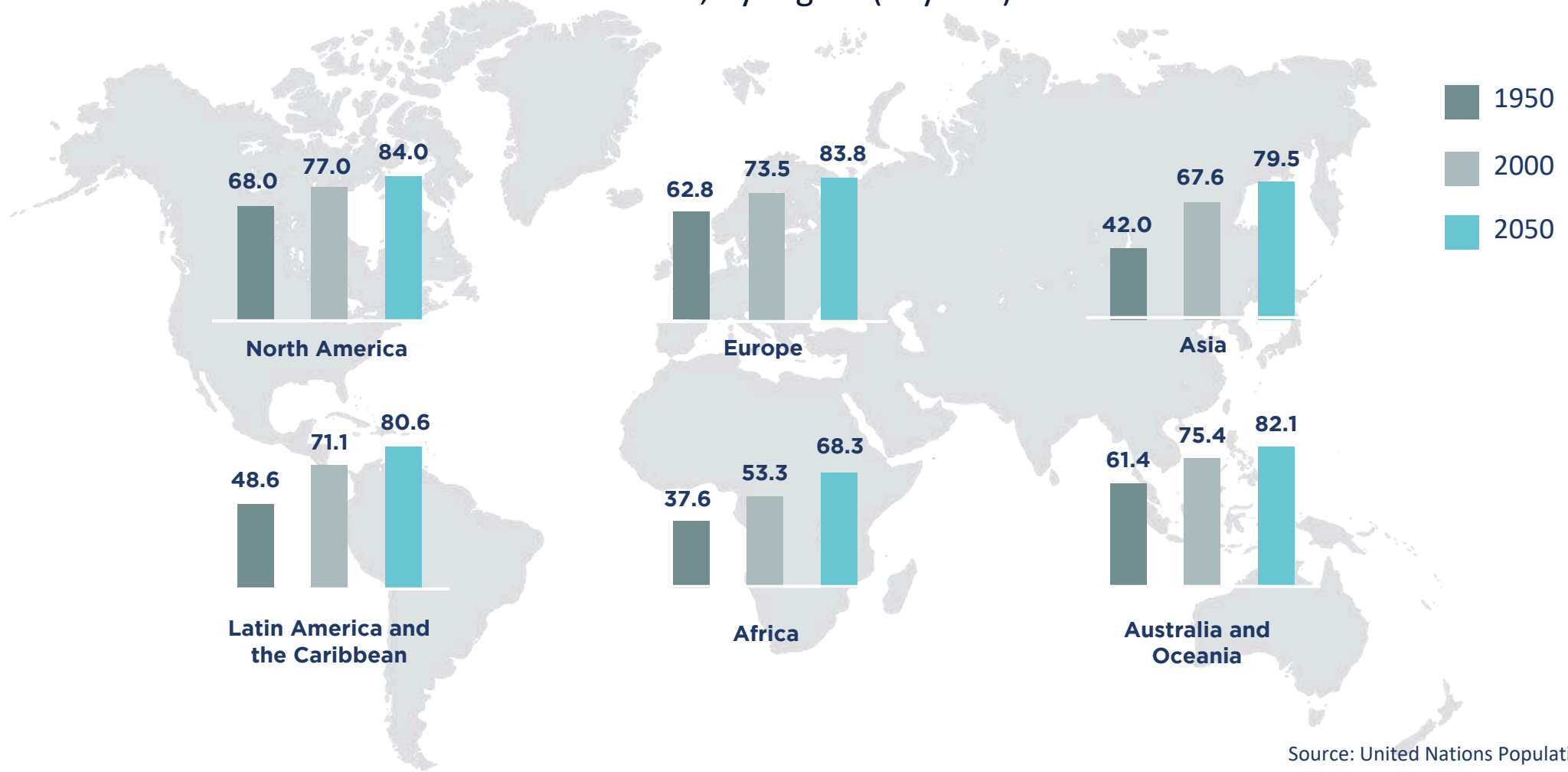
The Multistage Life



Source: Lynda Gratton and Andrew Scott, The corporate implications of longer lives, Sloan review MIT, 2017

GLOBAL LIFE EXPECTANCY

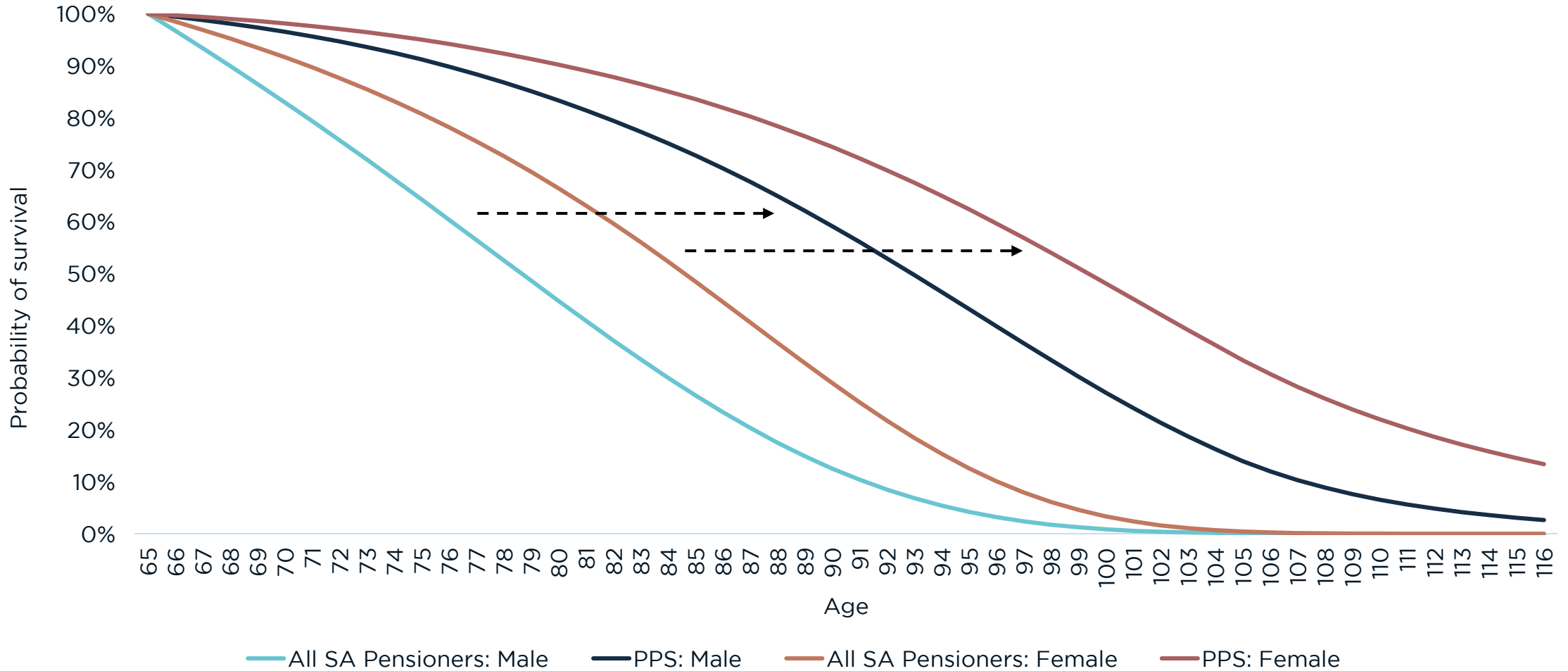
Estimated life expectancy at birth for both sexes in 1950, 2000 and 2050, by region (in years)*



Source: United Nations Population Division

PROFESSIONALS VS THE COUNTRY

Professionals tend to live longer than the industry average



Sources: PPS PLP risk rates, ASSA Report on Pensioner Mortality 2005-2010 (John-Craig Clur, 2017)

CONSIDER THE DECISION MAKERS



5 - 10 years

Female professionals on average will outlive their male partners.



30%

Increase over past 5 years in married women making household decisions.

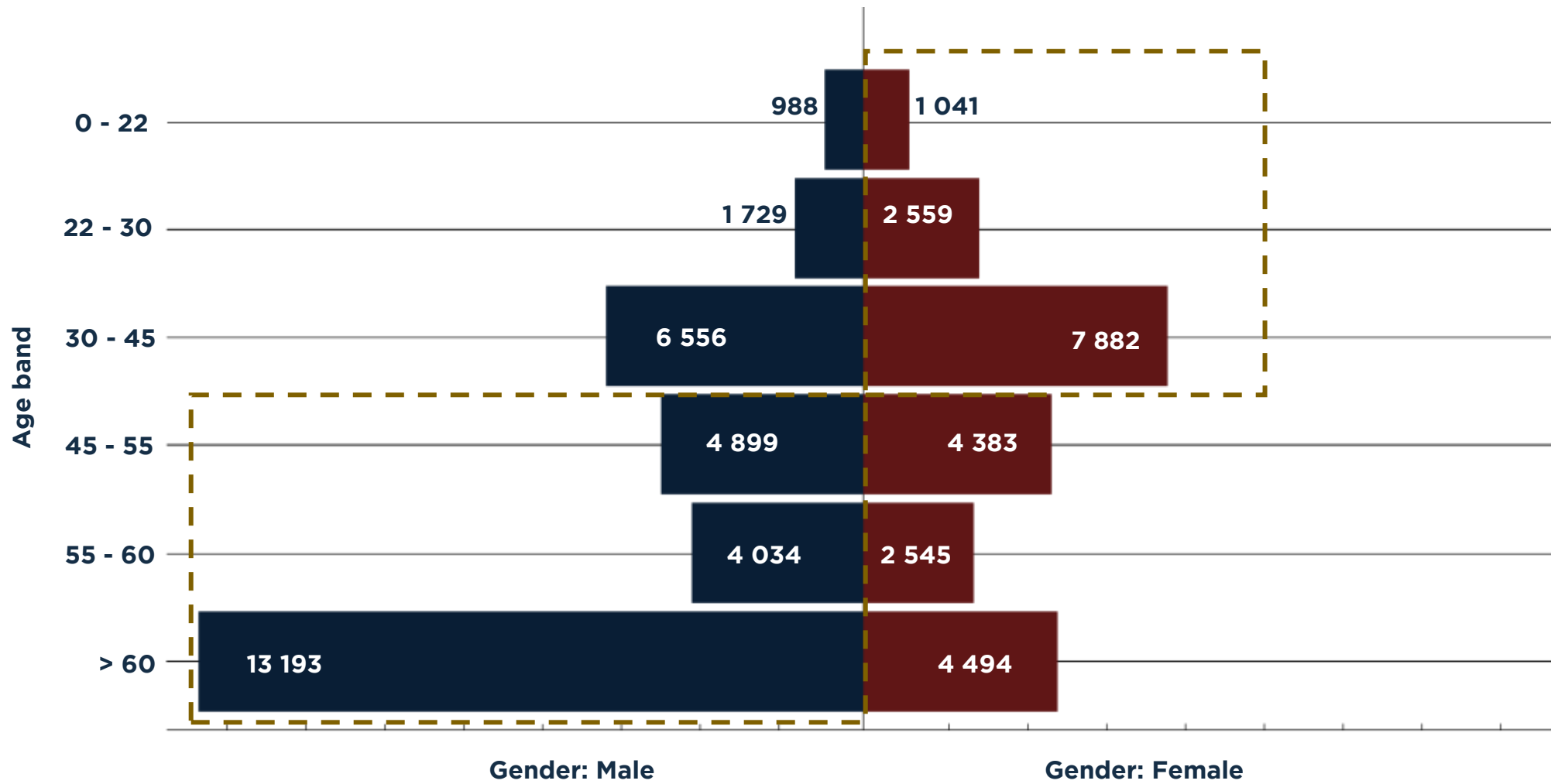


70%

Share of women who change financial adviser within 1 year of partner dying.

Sources: | McKinsey & Company

A SHIFT IS UNDERWAY



Sources: PPS Group

BROADENING CLIENT POOL

- Unprecedented first wave of black middle-class retirees in 20 years
- Growing group that present a massive opportunity
- Personalisation becomes key



Sources: UCT

HOW WE ENGAGE IS CHANGING

Client preferred methods of interaction



42%*

Virtually



38%

Face-to-face



20%

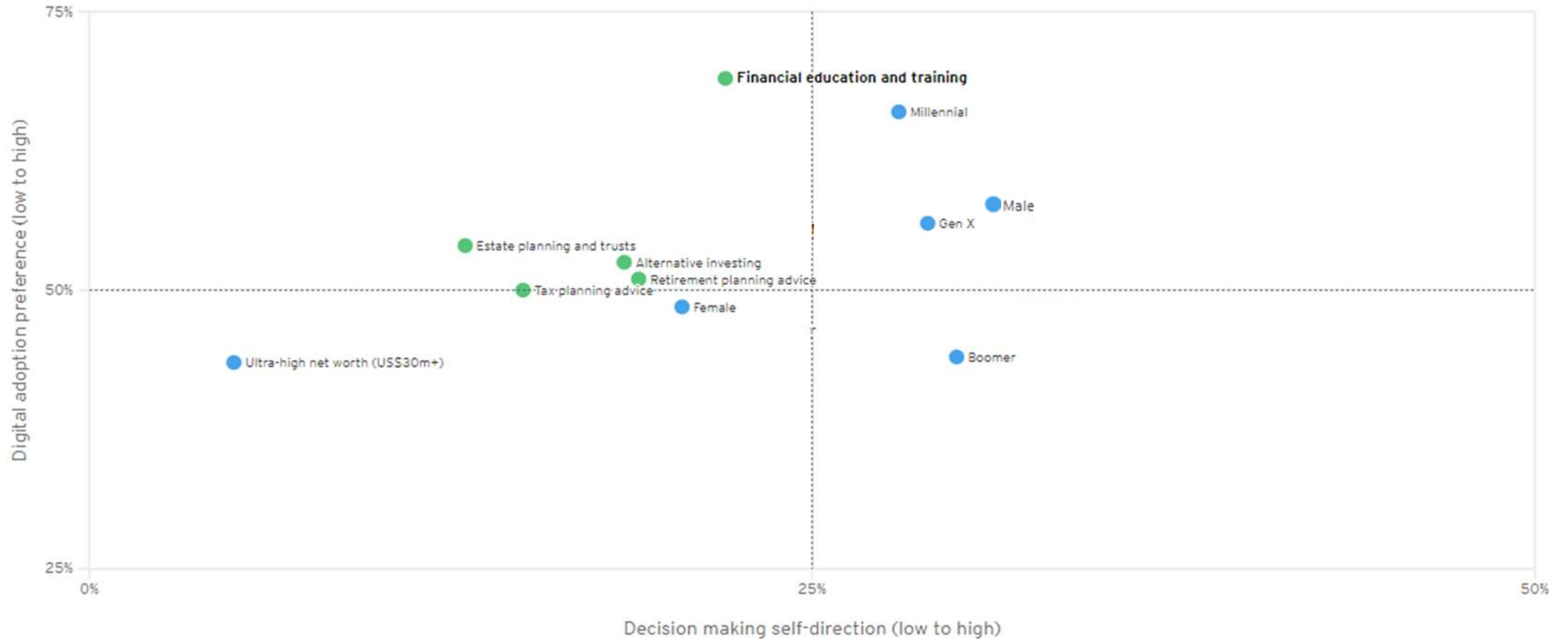
Digital platform



*up from only 12% in 2021

Source: 2023 EY Global Wealth Research Report

PROFESSIONS REQUIRE NUANCE



● Clients segmented by demographics ● Clients segmented by product/service use

Source: 2021 Global Wealth Research Report, *Clients that indicate a preference for "hybrid" advice are those that prefer a balance between digital and advisor led engagement; LATAM markets have been excluded from this due to comparability.



DON'T IGNORE THE SIGNS

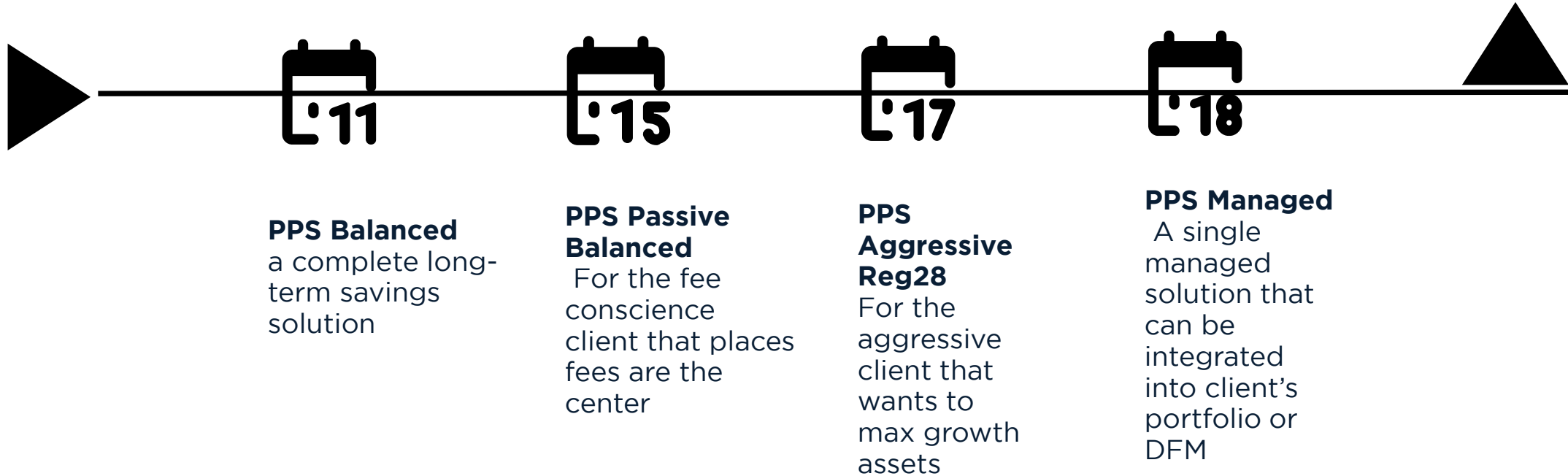




OPTIONS FOR EVERY JOURNEY

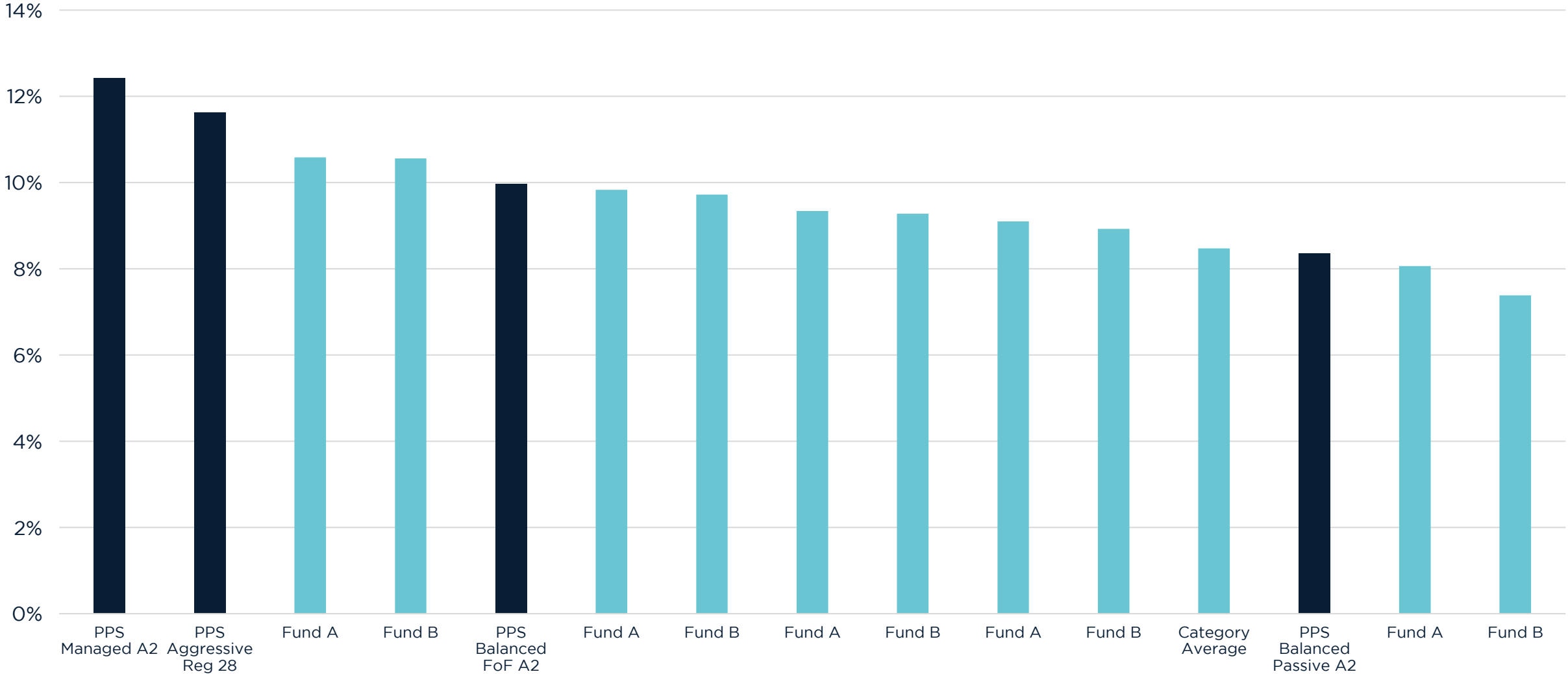


2024
& beyond



Sources: PPS Group

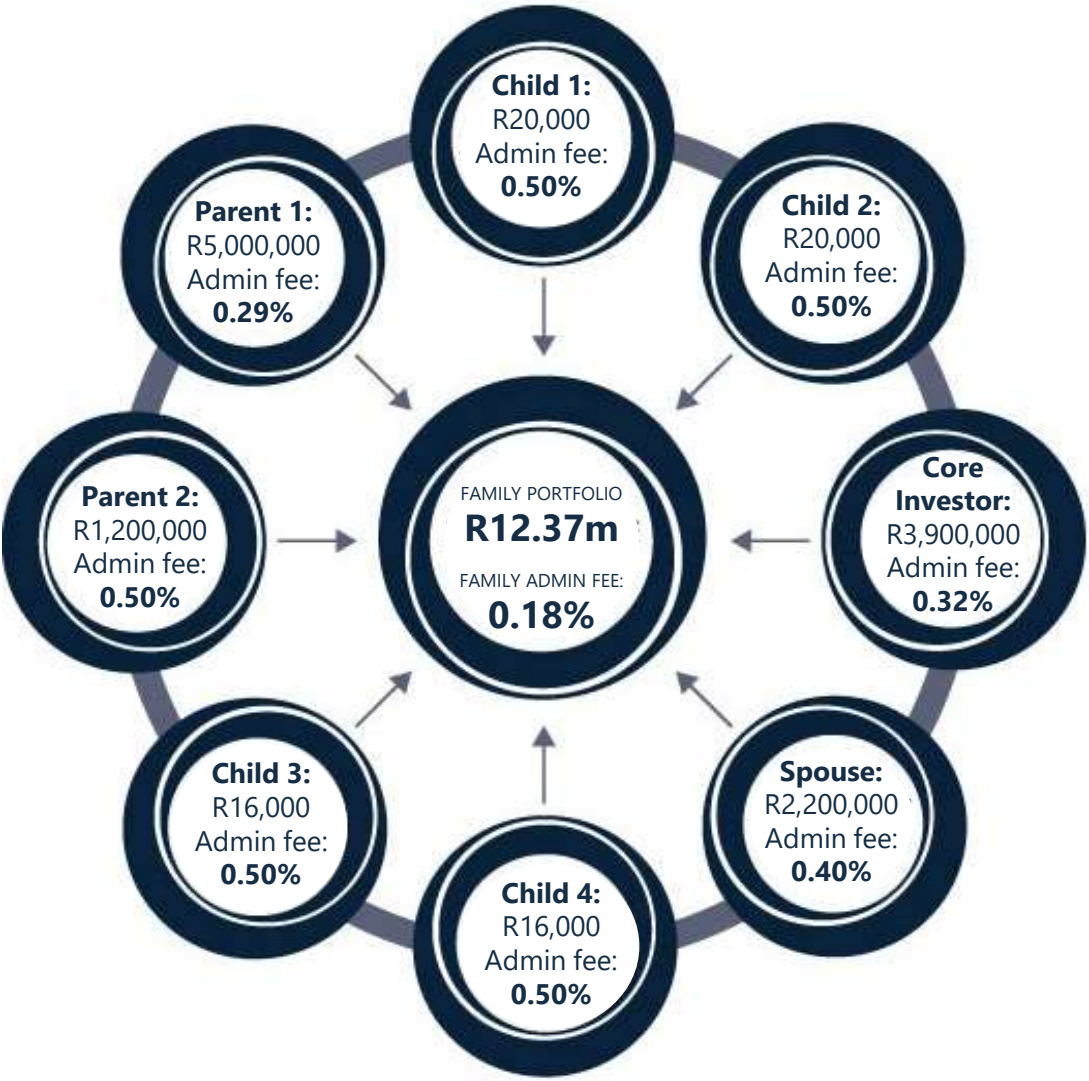
A PROCESS THAT WORKS



5-year annualised performance

Sources: Morningstar

HOW IT COMES TOGETHER



ANNUAL FEE SAVINGS
R23 216
-18%

EXTRA ANNUAL PROFIT-SHARE
R36 048
+217%

| ACTIVE POLICIES | | | | |
|-----------------|---------------------|---------------------|-------------------|-----------------------------------|
| AGE | YEARS OF MEMBERSHIP | TOTAL PREMIUMS PAID | TOTAL CLAIMS PAID | PPS PROFIT-SHARE ACCOUNT™ BALANCE |
| 46 | 22 | R970 433 | R261 842 | R1 074 953 |
| 48 | 25 | R865 846 | R0 | R1 099 689 |
| 50 | 25 | R190 490 | R0 | R1 230 566 |
| 60 | 20 | R777 015 | R1 282 320 | R1 018 328 |
| 70 | 32 | R642 982 | R698 359 | R1 288 735 |

* Risk profile dependent. In most instances members receive more in their profit allocations than what they pay in premiums.

PROFIT-SHARE IN RETIREMENT

SOLUTIONING RETENTION

- VESTED PROFIT SHARE**
- Supplement retirement income
 - Premium payments
 - Wealth transfer

- ADVISOR**
- Ringfenced client, holistic solutioning and offerings, best practice. Intergenerational wealth

THANK YOU



FOR PROFESSIONALS

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INVESTMENTS

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