

momentum

# FundsAtWork

Quick guide for members





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# Your membership

Your employer has chosen us to help you improve your financial wellness.

You are now a member of either the FundsAtWork Umbrella **Pension** Fund or the FundsAtWork Umbrella **Provident** Fund, or both. Check your **benefit statement** to see which Fund you belong to.

This quick guide summarises the most important things that you need to know about your membership with FundsAtWork.

Call us on **0860 65 75 85** if you have any questions.

**Momentum is your lifetime financial wellness partner.**



# About FundsAtWork

My **financial wellness** needs at different stages of my life

Our family mustn't struggle financially when one of us dies.

My family needs help when we experience trauma.

I want to give my family a home.

My children must get a good education, no matter what.

We mustn't struggle financially if I'm disabled.

We always need good medical care.

We want to earn rewards for living healthily.

I need to protect my car and household items.

My family deserves a decent funeral.

I need peace of mind that my will and trusts are in order.

I need to save enough for retirement and not be a burden to anyone.

**Are you Financially Well ?**

1. Do a quick self-assessment of your financial wellness and get your score at [www.momentum.co.za](http://www.momentum.co.za)
2. Check your benefit statement to see how much insurance and retirement benefits you have with FundsAtWork.
3. Speak to the financial adviser on your scheme to help you plan to reach your financial wellness goals.

# Know your **score**

To be financially well means to know your own financial needs and to take action to meet them. This includes your insurance and retirement needs. Before you can improve your financial wellness, you need to know if you are financially well.

To find out, do the quick **MyScore** self-assessment at [www.momentum.co.za](http://www.momentum.co.za).

Check your **benefit statement** that you received with your welcome pack, to see the insurance and retirement benefits you have with FundsAtWork.

Discuss your score and your benefits with a licensed financial adviser. You can contact the financial adviser of your scheme to help you to improve your financial wellness. Ask your human resources office for the contact details.



# Know your **benefits**

The benefits that you have with FundsAtWork will help you improve your financial wellness. Your **benefit statement** shows the benefits that your employer has selected for your scheme. You need to know exactly how these benefits will help you at the different stages of your life. The **benefit statement** and the **member guide** explain your benefits in detail.

Log in to the member website at [www.momentum.co.za](http://www.momentum.co.za) to read your documents online. If you can't go online, call us on **0860 65 75 85**.

Depending on the benefits that your employer has chosen for your scheme, you may be able to make changes to them. For example, you may be able to increase or decrease the amount of insurance cover that you have, change your investment portfolio and your monthly retirement savings contributions in line with your needs.

## Your **family** should know

Tell your family about your benefits with FundsAtWork. If they don't know about them, they can't claim and will suffer financially when you die. Let them keep our number - **0860 65 75 85** - in a safe place.

Make sure that your will is updated and that you have a trust for your children in case you and your partner die at the same time. Momentum Fiduciary Services can help you. Contact them on **0860 000 107** or send an email to [momentumtrust@momentum.co.za](mailto:momentumtrust@momentum.co.za)



# How to register for your online profile

1. Go to [www.momentum.co.za](http://www.momentum.co.za) and click on **REGISTER** at the top right of the screen.
2. Click on **Register as a client**.
3. Create your online profile. Under identification type, select **registration code** and enter the registration code given in your FundsAtWork welcome letter.
4. After submitting your information an activation code will be sent to your email address. Capture this activation code to finalise the process and activate your online profile.

**If you need help registering, call us on 0861 110 220.**

**1** momentum YOU & YOUR FAMILY BUSINESS & INSTITUTIONS PARTNERS CONTACT US REGISTER LOGIN

Home Products Services Rewards Financial wellness

**2** momentum YOU & YOUR FAMILY BUSINESS & INSTITUTIONS PARTNERS CONTACT US REGISTER LOGIN

Home Products Services Rewards Financial wellness

My Momentum → Register

### Register on momentum.co.za

We invite you to create an account.

Momentum strives to improve the Financial Wellness of families, individuals and businesses. We can help you through the registration process to ensure it is seamless and successful. Which one of the following applies to you?

- I'd like to create an account to access my Momentum product portfolio online **Register as a client**
- I am not a Momentum client, but want to create an account to explore the world of Momentum **Create an account**
- I'm not sure if I have already registered an account on momentum.co.za **Retrieve your username**

What can you do with a Momentum account?

- Take control of your financial life with Momentum's comprehensive Financial Wellness tools, including financial assessments, calculators, budgeting tools and a secure document vault.
- Clients can access a holistic view of all their Momentum products. Maintain and manage products or engage with Multiply wellness tools.
- Momentum will not give out your information or use it to market directly to you. We may if you have not explicitly asked for us to do so.

**3** Are you a Momentum client?

Display your product portfolio online  Yes  No

Identification type

Identity number

Create a username and password

Username

Password

Show Password

Confirm password

I have read Momentum's Privacy policy and accept the [Terms and conditions](#)

**COMPLETE**

Need help? For any technical or International Security issues, your password tips on how to create a strong password

Change your password often

- Mix letters, numbers and length
- Make it hard to guess
- Keep your recovery details up-to-date
- Keep your passwords secret

**4** momentum YOU & YOUR FAMILY BUSINESS & INSTITUTIONS PARTNERS CONTACT US REGISTER LOGIN

Home Products Services Rewards Financial wellness

My Momentum → Activate

### Online profile created successfully

Activate your online profile before continuing to login.

We have sent your activation code to your e-mail address ending in \*\*\*\*@momentum.co.za. Please enter the activation code ending in \*\*\*\*@108

Activation code

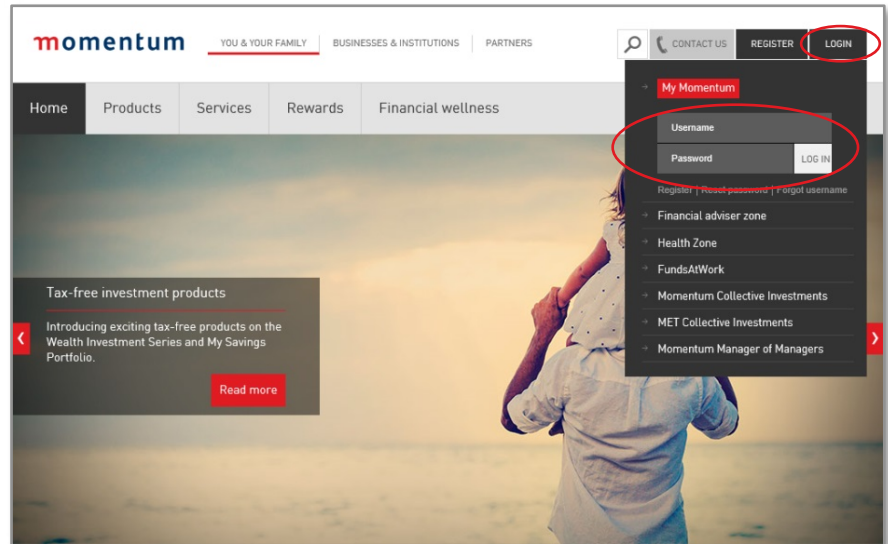
Resend activation code

**ACTIVATE**

# How to log in

You can login to your online profile after you have completed the registration process.

1. Go to [www.momentum.co.za](http://www.momentum.co.za) and click on **LOGIN** at the top right of the screen.
2. Under My Momentum, enter the **username** and **password** that you selected when you created your online profile and then click **LOG IN**.





# Self-service

## Once you are online at [www.momentum.co.za](http://www.momentum.co.za) you can:

- Understand exactly how your benefits work - read your [benefit statement](#) and the [member guide](#).
- Change your personal details.
- Update your contact details.
- Change your beneficiaries.
- \*Change your product option.
- \*Change your insurance cover.
- \*Change your investment portfolio/s.
- \*Change your retirement savings contributions.

\* Depending on the benefits that your employer has chosen for your scheme.

# Stay on top of your financial wellness

- Track your investment growth.
- Track your administration requests, for example, if you have changed your product option or investment portfolio.
- Stay ahead of changes that can affect your benefits.

Make sure that we always have your correct contact details.

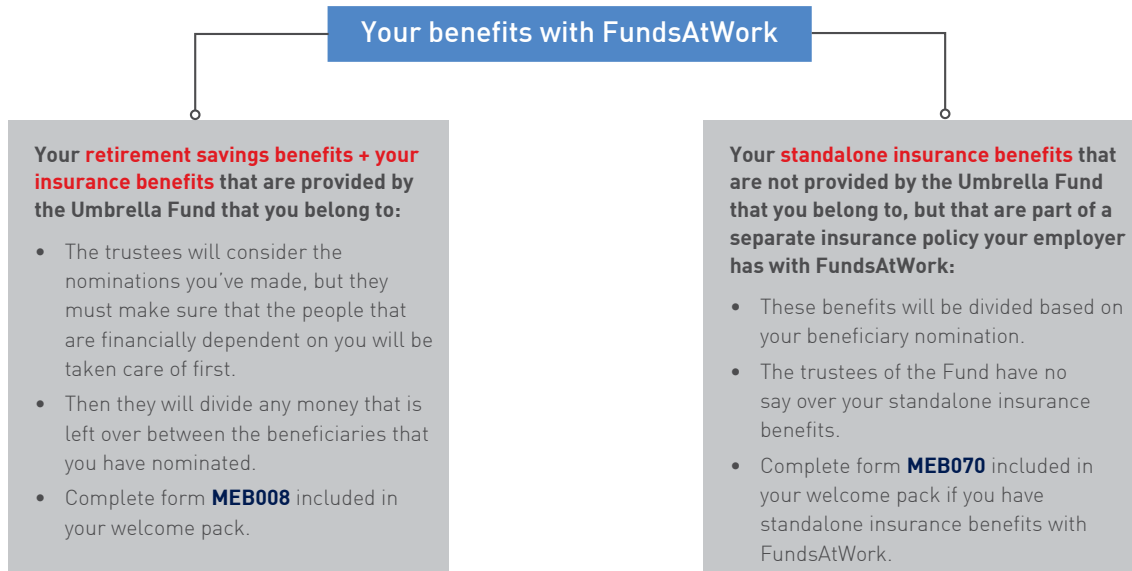
Update your personal details using the form in your welcome pack.

Choose to receive the SMS and email messages.

Call **0860 65 75 85** if you want to opt out of these messages at any time.

# Who will **get your money** when you die?

You can nominate any person to receive any part of your retirement and insurance benefits when you die. But your benefits may not always be divided like you thought they would be. This is how it works.



Your beneficiaries can choose to buy an annuity with the death benefit or a part of it, instead of receiving it as a lump sum. This will ensure that they receive a monthly income from the benefit. Death benefits for a minor child can also be paid into a trust set up by you, or by the child's guardian. Please discuss these options with your family and also let them know that Momentum can assist them.

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# What if a family member dies?

Depending on the benefits that your employer has chosen for your scheme, your family members may be covered for a funeral benefit or a spouse's death benefit. Check your **benefit statement** to find out if these benefits apply to you and your family.

If they were covered and they die, you need to fill out the correct forms to claim the benefit.

To claim the Family Protector funeral benefit, complete form **MEB009**.

To claim the spouse's death benefit, complete form **MEB028**.

You can ask your employer or your scheme's financial adviser to help you to complete the forms.

You can also call us on **0860 65 75 85**.

For all FundsAtWork's forms, go to

**<https://www.momentum.co.za/for/business/products/funds-at-work/forms>**.

## If you become disabled

If you can't do your job because you are injured or have a disease, you must inform your employer immediately. It is important that we know about a potential claim as early as possible. To prove that you qualify for the benefit, you must submit medical evidence together with the claim form. This applies to you only if your employer has chosen disability benefits for your scheme. Check your **benefit statement** to see if you have disability benefits.

Complete forms **DB1001** & **DB1004** to notify us of a potential claim.

All other disability forms are available if you go to

**<https://www.momentum.co.za/for/business/products/funds-at-work/forms>**.



# If you resign or are retrenched

You have to choose:

## 1. The smart decision

Consider preserving your retirement savings with the Momentum Corporate Preservation Funds. This smart decision will improve your financial wellness. Complete form **MEB 001**. You can also transfer your retirement savings benefit to your new employer's retirement fund or to a retirement annuity.

## 2. The not so smart decision

South Africans change jobs on average every 5 years. Most of the time when they leave their employer, they take their retirement savings in cash. Before they know it, their retirement savings are gone and they have to start saving all over again.

If you take your retirement money in cash every time you change jobs, you could only have 30% of the retirement savings that you should have had at retirement.

If you have insurance benefits with FundsAtWork, you don't have to lose them when you leave your current employer. You can take up a similar individual policy with Momentum Myriad at a competitive price for a sum assured less than or equal to the amount of cover you had with FundsAtWork. Certain conditions apply. To find out more please call our client contact centre on **0860 65 75 85**.



# When you retire

As your retirement date comes closer, you should think about how to invest your retirement savings to make sure that you and your loved ones have sufficient income until you die.

The trustees of the FundsAtWork Umbrella Funds have selected the **Momentum Golden Income With-Profit Annuity** as their preferred solution, to help you with a sustainable income at retirement.

To find out more about this option, go to

**<https://www.momentum.co.za/for/business/products/funds-at-work/brochures>**.

Speak to the financial adviser on your scheme to help make the decision that is right for you.

You must complete form **MEB003**.

# Family Assistance Benefit

**The Family Assistance Benefit is available to you, free of charge.**

It is a 24 hour/365 days a year service to support you and your family during certain traumatic life events.

**The support services include:**

- funeral assistance, for example, help with arranging the burial or cremation and ensuring that the remains of an immediate family member are safely transported to a funeral home closest to their normal place of residence;
- counselling, for example, when you have been a victim of a violent crime or have lost a loved one;
- trauma and assault support, for example, rape, hijacking, HIV protection and treatment;
- broad-based legal assistance provided by admitted attorneys within all areas of the law; and
- emergency medical services in the event of an accident, violent attack or sudden severe illness.

To make use of the Family Assistance Benefit, call 0861 666 111.



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Because you are a member of FundsAtWork, from January 2016 you have access to Hello Doctor. Hello Doctor gives you expert health advice from a qualified medical doctor via your mobile phone, whenever you need it, for FREE!

All conversations with our doctors are completely private and confidential.

Your free access to Hello Doctor includes the following:

- Talk to a Doctor: Get instant access to a doctor from your mobile phone via the Hello Doctor App or by dialling \*120\*1019#. This service is available **24/7/365**, and you can ask that the doctor call you back and give you advice over the phone. That's right, the doctor will call YOU!
- Text a Doctor: You can also request a text-based conversation with one of our doctors.
- Daily health tips: Daily health and wellness advice, articles and health tips.
- Monthly newsletters, health quizzes & more!

You will soon receive your login details for the Hello Doctor App, if we have your valid ID number, cell number and email address. All you have to do is to download the App and log in with the details sent to your cell number.

Update your personal details by submitting the personal details form in your welcome pack or go to [www.momentum.co.za](http://www.momentum.co.za).





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# Boost your financial wellness

As a member of FundsAtWork, you can get a percentage of your life cover and dread disease premiums back with the Healthy Heart benefit. If you register for the Healthy Heart Benefit, the money will be paid into your retirement savings account with FundsAtWork, your Momentum HealthSaver account, if you have one, or into your Pick n Pay smart shopper card as points. No cash is paid out to you.

## To qualify for the Healthy Heart Benefit:

- You must be a member of FundsAtWork (you can tick this box because you are a member of the FundsAtWork Umbrella Funds);
- You must have life or dread disease cover with FundsAtWork. Check your benefit statement to see if you have these benefits.
- You must be a member of Multiply. The percentage of your insurance benefits that you will get back depends on your Healthy Heart Score, your Multiply product option and your Multiply status.

For more information contact the financial adviser of your scheme or call us on **0860 65 75 85**.



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# What do you think?

If you don't tell us what you think of our service and solutions, we won't know.

If you are unhappy, we want to resolve the issue.

**Step 1** - call the service consultant on your scheme on **0860 65 75 85**. If your problem is not resolved, then,

**Step 2** - escalate the complaint to your scheme's portfolio head, who will confirm within 24 hours that your complaint has been received. If you are still unhappy,

**Step 3** - send an email to our complaints resolution department at [complaints.resolution@momentum.co.za](mailto:complaints.resolution@momentum.co.za) and you will receive a response within 24 hours.





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# Contact us

## **Client contact centre:**

Tel: 086 065 7585

Fax: 012 675 3970

Email: [clientcontactcentre@momentum.co.za](mailto:clientcontactcentre@momentum.co.za)

Website: [www.momentum.co.za/fundsatwork](http://www.momentum.co.za/fundsatwork)

## **Physical address:**

Momentum FundsAtWork  
268 West Avenue Centurion  
Gauteng 0157

## **Postal address:**

PO Box 7400 Centurion 0046

## **Pension Funds Adjudicator**

4<sup>th</sup> Floor, Riverwalk Office Park  
Block A, 41 Matroosberg Road  
Ashlea Gardens  
Pretoria 0181

Tel: 012 346 1738 / 012 748 4000

Fax: 086 693 7472

Email: [Enquiries@pfa.org.za](mailto:Enquiries@pfa.org.za)

Website: [www.pfa.org.za](http://www.pfa.org.za)

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