



Build your Financial
Wellness with
FundsAtWork



momentum

Momentum's goal is to enhance the lifetime Financial Wellness of people, businesses and communities. Productive, healthy and high-performing employees are the foundation of a financially healthy business.

Financial Wellness for your business and employees

There are a number of factors that impact an employee's productivity; the largest are financial and physical health. If you take care of your employees' financial and physical health, it will lower their stress levels. This will result in the employees being at work more and being more productive.

Health and wellness go hand in hand. By taking care of your employees' health, businesses are not only supporting their wellbeing, but also their Financial Wellness and the wellness of their loved ones. A healthy person has an improved quality of life and remains employable and productive. FundsAtWork is designed to help employees reach their retirement goals and also protect them if unforeseen circumstances, such as death or disability, happen. In addition they have access to our wellness and rewards programme, Multiply. In keeping with Financial Wellness we have an investment philosophy that ensures the retirement needs of the employees are met by maximising the probability of them achieving their retirement goals. And all of this is done while educating them about their benefits and digitally enhancing all client interactions.

Momentum has done extensive research to identify the different needs of members belonging to an umbrella fund. Following from that FundsAtWork is made up of the following parts:



Savings & investment

Our savings and investment solution is based on our outcomes-based philosophy where we place the desired retirement outcomes of your employees at the centre of the investment process.

Insurance

The FundsAtWork insurance benefits help to minimise the impact of unexpected life-changing events that could leave employees unable to earn an income because of critical illness, disability, or even death.

Multiply

Multiply is our wellness and rewards programme that helps and rewards members for making the right choices so that they can live a better, healthier life and earn rewards while doing this.

Client engagement

Employers and their employees have the need to engage with us in a certain way. Our digital client engagement platforms, as well as our award-winning Smart Solutions offer our clients a variety of easy-to-use tools to interact with us. Value-adds like pension-backed home loans and Hello Doctor complement the savings and investment and insurance building blocks.

The FundsAtWork distinctive value proposition



Outcome-based investing

We put your employees' retirement goals at the centre of the investment process.



Family Protector and Family Assistance Benefit (FAB)

The Family Protector benefits protect our members when unexpected events happen while also contributing to their Financial Wellness and that of their families. FAB is a 24hour / 365 days a year service which provides valuable support to your employees during traumatic life events.



Hello Doctor

Your employees can get expert health advice from qualified medical doctors anytime, anywhere through their phone, tablet or computer, at no cost to them.

Multiply

Your employees will get Multiply Starter at no additional cost and they can then upgrade to Multiply Provider or Premier by paying an additional fee. Employers can earn rewards through Multiply for Corporates.



Employer portal and smart exits solution

The employer portal empowers you to manage your employees' benefits at your convenience. The new smart exits solution is a first in the industry; members can digitally manage their Financial Wellness when they leave your employment.



Housing guarantees

With your agreement, individual members under the FundsAtWork Umbrella Funds have access to pension-backed home loan facilities at preferential rates. The loans are provided by FNB or Standard Bank.



EmployeeReturns

Members with Multiply Premier can earn rewards called EmployeeReturns to boost their FundsAtWork retirement savings, their Momentum HealthSaver or they can be converted to Pick n Pay smart shopper points.

Smart retirements solution

Smart retirements is an educational tool which introduces members to the solutions they will have available at retirement in a safe and a 'try before you buy' environment.



Members leaving their job or retiring

Members can seamlessly move to the Momentum Corporate Preservation Fund or remain in the Umbrella Fund when they change jobs. The trustees of the FundsAtWork Umbrella Funds have chosen a preferred annuity that members can choose on retirement.



FlexiCovers

Employees can flex their insurance benefits to maximise their Financial Wellness.



Rehabilitation and disability case management

Momentum's Wellness Care Centre is a multi-disciplinary team that perform holistic disability claims assessment and management services.



FundsAtWork has
four product options.

Core provides the simplest way to start your employees' Financial Wellness journey. Low income earners benefit as employees who earn less than R5 000 per month will not pay asset management fees.

Entrepreneur is the more sophisticated product option for members and employers who have very distinct or individual needs. Savings & investment and insurance building blocks are provided for selection.

Founder is a cost-effective product option with very limited investment flexibility. The employer makes the initial selection to keep the costs low and to provide basic benefits. If members want wide investment flexibility they need to move to the Provider or Entrepreneur product option.

Provider is the product option where we introduce flexibility. It is appropriate for members and employers who have more complex needs based on their employer structure or need a degree of flexibility.

01:

Savings & investment

Outcome-based investing

Momentum's outcome-based investing is about placing the members' goals at the centre of the investment process

Momentum's outcome-based investing is designed to maximise the probability of members achieving their future needs by ensuring that their investment grows in line with inflation and protects them from uncertainty. Investments are managed differently and are not limited to a single benchmark. Inherent in outcome-based investing is the enhanced levels of diversification, relative to most other investment approaches. This adds to the robustness and less volatility over time as well the predictability of the outcome.

Outcome-based investing is:

- Building portfolios around members' goals, not an arbitrary peer group.
- Maximising the probability of members achieving their unique goals.
- Ensuring portfolios remain flexible, adaptable and diversified.
- Ensuring an attractive risk-adjusted return that provides a more consistent investment experience over time.
- Limiting the risk and temptation of market timing.

In addition to investing in outcome-based investment portfolios we encourage members to do the following to build their retirement savings:

Increase their contribution rate

Increase their pensionable salary

Make additional voluntary contributions

Invest their EmployeeReturns

Save their retirement savings when they change employers

Target a higher investment return

Postpone their retirement date and save for longer

Buy the right annuity at retirement and reduce their expenses after retirement

Components of the savings and investment solution



Outcome-based factor series range

Our factor series portfolio range is a differentiated offering that reflects the latest in investment thinking as well as changes in Regulation 28 investment guidelines. Each portfolio reflects a different investment philosophy which will appeal to a broad spectrum of investment needs.

| Enhanced Factor Range | Classic Factor Range | Target Factor Range |
|--|---|---|
| <p>Traditional active and alternative asset classes</p> <p>Invested predominantly in active strategies as well as alternative investments to increase the probability of the portfolios achieving their objectives.</p> <p>Constructed using specialist mandates within each asset class, while alternative asset-class opportunities are constantly investigated. Complemented by investments in predominantly active strategies, such as equities, property, bonds and cash, both locally and offshore, as well as alternative investments, such as fund of hedge funds and fund of private equity funds.</p> <p>Tactical asset allocation is aimed at enhancing investment returns without compromising on the acceptable level of risk or the probability of achieving its targeted returns.</p> <p>The portfolios incorporate all opportunities identified and performance fees may be paid. Some of the asset classes may be net priced and both the performance fees and the net priced fees are in addition to the asset management fees.</p> | <p>Traditional active asset classes</p> <p>Invested predominantly in active strategies to increase the probability of the portfolios achieving their objectives.</p> <p>Constructed using specialist mandates within each asset class and complemented by investments predominantly in active strategies, such as equities, property, bonds and cash, both locally and offshore.</p> <p>Tactical asset allocation is aimed at enhancing investment returns without compromising on the acceptable level of risk or the probability of achieving its targeted returns.</p> <p>Performance fees may be paid.</p> | <p>Enhanced passive range</p> <p>Passive and enhanced passive strategies within most of the asset classes, such as equities, property, bonds and cash are used to achieve exposure to various markets and strategies.</p> <p>Limited active strategies are added to increase the probability of the portfolios achieving their objectives.</p> <p>The portfolios are complemented by investments in absolute-return strategies and inflation-linked bonds.</p> <p>Specific focus on reducing the overall policy fee and total expense ratio by using predominantly passive and enhanced passive strategies, compared to other actively managed portfolios.</p> |



Long term growth

Enhanced Factor Range

1.50% 0.60%

Classic Factor Range

1.30% 0.55%

Target Factor Range

1.00% 0.45%

The asset management fees for the Factor Ranges vary depending on the asset size of the scheme.

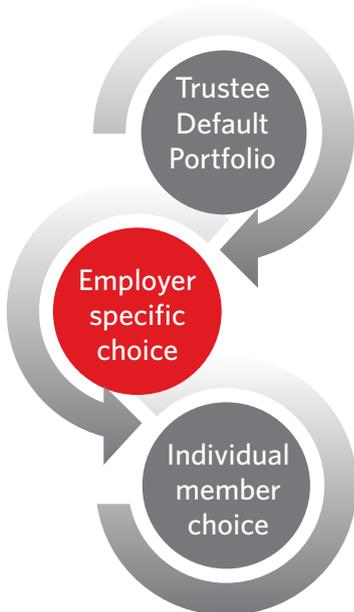


Additional investment portfolios

In addition to the factor series portfolios, FundsAtWork offers a range of investment portfolios that have specific investment outcomes. All these portfolios are Regulation 28 compliant.

The investment portfolios available in each product option are:

| Core | Founder | Provider | Entrepreneur |
|-----------------------------|-------------------------------------|---|--|
| | | | Capital protection and liquidity |
| | | | Momentum Money Market |
| | Real growth with capital protection | Real growth with capital protection | Real growth with capital protection |
| | Momentum Smart Guaranteed +3 | Momentum Smart Guaranteed +3 | Momentum Smart Guaranteed +3 |
| Long term growth | Long term growth | Long term growth | Long term growth |
| Momentum Passive Lifestages | Trustee Default Portfolio | Trustee Default Portfolio Enhanced Factor Range and Enhanced Lifestages portfolio Classic Factor Range and Classic Lifestages portfolio Target Factor Range and Target Lifestages portfolio Momentum Multi-Manager Shari'ah | Trustee Default Portfolio Enhanced Factor Range and Enhanced Lifestages portfolio Classic Factor Range and Classic Lifestages portfolio Target Factor Range and Target Lifestages portfolio Momentum Multi-Manager Shari'ah Momentum Multi-Manager SuperNation Momentum Passive Lifestages |
| | | | + Other Regulation 28 compliant portfolios |



Choice

Momentum has three levels of choice for the Founder, Provider and Entrepreneur product options. The first level of choice is the default portfolio selected by the trustees. The Trustee Default Portfolio is currently invested in the Momentum Enhanced Factor 3, but in May 2018, this will change to Momentum Enhanced Lifestages.

The second level of choice is where employers can opt out of the Trustee Default Portfolio and select a default portfolio for their members. Assets are invested in a portfolio selected by the employer, but members have the option to switch to a portfolio of their choice.

The third level of choice is where individual members can opt out and switch into a portfolio of their choice.



Preservation

On withdrawal or retrenchment, members can choose to leave their savings in the FundsAtWork Umbrella Fund or to transfer them to the Momentum Corporate Preservation Fund.

- Transfer to the **Momentum Corporate Preservation Fund** is seamless and without any initial costs.

The member will remain invested in the same investment portfolios. They will also be able to make changes to their investment portfolio and product option if it applies to them. Members can use the conversion option to buy the same insurance benefits they had on the scheme through Momentum Myriad. This they can do without underwriting but only a smoker's test.

Members keep the Family Protector BASE funeral benefit. The Family Protector BASE education benefit and health premium waiver are available depending on the insurance benefits the member takes out with Momentum Myriad.

- Members can also choose **in-fund preservation** when they change their jobs before retirement. Members can use the conversion option to buy the same insurance benefits they had on the scheme through Momentum Myriad. This they can do without underwriting but only a smoker's test. The Family Protector benefits fall away.

In both cases Hello Doctor and Multiply are still available.



Contributions

▪ Contribution flexibility

Members on the Provider or Entrepreneur product option can increase their contribution to the Fund, provided this is done via their employer's payroll. All members can make additional voluntary contributions (AVCs).

▪ Auto contribution increase

The auto contribution increase facility is designed to improve the member's retirement savings without impacting their net take home pay.

- o The employer selects the annual contribution auto-increase month to coincide with their annual salary review month.
- o The employer selects the contribution rate for year 1 and also pre-selects an automatic increase in the contribution rate for years 2, 3, 4 and 5 after that.
- o Each year, in the agreed month, the contributions will automatically be increased to the new level, without having to process a benefit improvement or amendment to the rules. In this way the employer can manage the increases over time and each year with wage negotiations.



Annuities

Retirement should be the best of times rather than a time of financial uncertainty. As members retire, they should consider where to invest their retirement savings to make sure that they and their loved ones have sufficient income for life.

We offer a range of annuities that the member can choose from:

With-profit annuity

Members who retire deserve a secure income and will be able to buy the FundsAtWork preferred annuity, the Momentum Golden Income With-Profit Annuity. This annuity has the following benefits for the member's pension:

- Has the potential to increase every year to protect the member against inflation.
- Guaranteed income for life.
- Selecting a minimum term can protect beneficiaries if the member dies before the end of the period.
- The income does not reduce.
- Takes the guesswork out of investing for a pension.
- Increasing investment costs will not affect the pension the member receives.
- Option to include a spouse's pension if the member dies first.

The with-profit annuity guarantees a minimum monthly income for life with good growth to protect the member against inflation. When the member dies their spouse can be taken care of.

Living annuity

The Golden Living Annuity is designed to allow members to draw a regular retirement income and at the same time grow the money used to buy the annuity. This annuity is targeted at retirees that prefer investment portfolios that are professionally designed without having the agony of having to choose between numerous ones. Member can "draw down" on the retirement savings by taking a small chunk each month as an income.

The main features are:

- The investment portfolios are pre-defined, but the member carries the investment risk of how the portfolios perform. The member can choose an income level to suit their needs, which will reduce the capital invested over time.
- The pension is not guaranteed, with the possibility of receiving a lower pension over time.

Life annuity

The life annuity gives the member peace of mind that they will have a pension for as long as they need it. The benefits of a life annuity are:

- Guaranteed income for life.
- Selecting a minimum term can protect beneficiaries if the member dies before the end of the period.
- The income remains level and does not reduce.
- Takes the guesswork out of investing for a pension.
- Increasing investment costs will not affect the pension the member receives.
- Option to include a spouse's pension if the member dies first.

02:

Insurance benefits

FundsAtWork's insurance benefits help to minimise the impact of unexpected life-changing events that could leave employees or their families without an income after a critical illness, disability or death. Our solutions meet a range of needs from unplanned events, such as accidents and illness, to children's education benefits and funeral solutions for the employee, their spouse, children and family.



Lump sum death
Spouse's and children's pension
Spouse's death benefit
Children's education benefit
Lump sum accidental death benefit

Family Protector
and Family
Assistance Benefit



Income disability benefit
Lump sum disability benefit
Temporary income disability benefit

FlexiCovers
Standard insurance



Critical illness benefit

Employer choice
Large scheme customisation



Death benefits

A lump sum death benefit is paid when the member dies. The benefit can also be extended to cover the member's spouse.

- **Lump sum death benefit** - On the death of a member, the cover is paid as a lump sum.
- **Spouse's and children's pension benefit** - A monthly benefit is paid to the spouse and the children on the death of a member.
- **Spouse's death benefit** - This is a monthly lump sum benefit paid out to the member on the death of their spouse.
- **Children's education benefit** - This benefit provides employers the opportunity to offer their employees peace of mind, knowing their children's education is covered in the event of their death.
- **Lump sum accidental death benefit** - This is a lump sum benefit paid out on the death of a member if they die in an accident.



Disability

Our goal is to get employees fit and back into the workplace to earn an income. Our disability workplace management initiatives assist disabled or ill employees to return to work and become productive once more.



We believe that claiming for disability should be a simple and clear process that you can easily manage. The Wellness Care Centre is there to help you every step of the way; from starting the claims process and assessing the claim, to assisting the member with rehabilitation and reskilling.

- **Lump sum disability benefit** - A lump sum is paid to the member if they are totally and permanently disabled.
- **Temporary income disability benefit** - If a member is disabled they will receive a monthly income for a limited period of time, after which all payments stop.
- **Income disability benefit** - If a member is disabled they will receive a monthly income mainly until they recover or retire. The employer can add an annual escalation and employer contribution waiver benefit, and has a choice of waiting periods, initial periods and definition of disability.

The income disability benefit is offered in two solutions:

- **Flat 75% of salary** - the sum of the member's benefit and employer waiver is limited to 100% of net pay, where net pay is the member's total cost-to-company salary less income tax, calculated according to the applicable tax table and assuming that the member has no deductions from that salary. This benefit is available with FlexiCovers in the Provider and Entrepreneur product options. With FlexiCovers, members have the choice to flex up or down to meet their own individual needs.
- **Tiered benefit scale** - the monthly income benefit, which is paid after the waiting period, is:
 - o 75% of the first R 10 000 of the monthly insurance salary; plus
 - o 60% of the next R 20 000 of the monthly insurance salary; plus
 - o 50% of the next R 40 000 of the monthly insurance salary; plus
 - o 45% of the remainder of the monthly insurance salary

The benefit is calculated so that members are not worse off than they would have been when their benefit was taxed.



Value-adds on income disability benefits

▪ Trial basis

The objective for any member that is receiving a disability benefit is to get them back to work. At the same time we want to make the transition less risky for the employer. Momentum can work with the employer to allow a disabled employee to return to work on a trial basis. We will continue to pay the disability benefit to the member.

▪ Rehabilitation

After a claim has been received we might make recommendations on rehabilitation. The rehabilitation will improve the member's chance of returning to work successfully. It includes any medical treatment or support provided to reduce a disabled member's inability to work. Examples include occupational therapy, building of ramps and providing wheelchairs.

▪ Reskilling

The reskilling benefit includes any retraining or reskilling provided to reduce a disabled member's inability to work. Reskilling can involve things like education, retraining and learning new skills

to be employable again; most probably in a different role or occupation. Examples include paying for diploma courses or the attendance of employment agencies.

▪ Grace period

Following reskilling the member needs to look for work. During the period that the member is looking for a job we will provide a continuation of the income disability benefit. The disability income benefit will be paid for three months and is called the grace period.

The grace period meets a real need in South Africa, especially in the current uncertain and challenging economic times. The grace period provides a much needed income to the member who has proven they want to get back to work by going through reskilling.

▪ Cash assistance benefit on the tiered benefit scale

The employer can add the cash assistance benefit where we pay up to 3 months' benefit (excluding the employer waiver) in cash to the employee when the disability claim is accepted. This helps the member pay for unexpected expenses.



Critical illness benefit

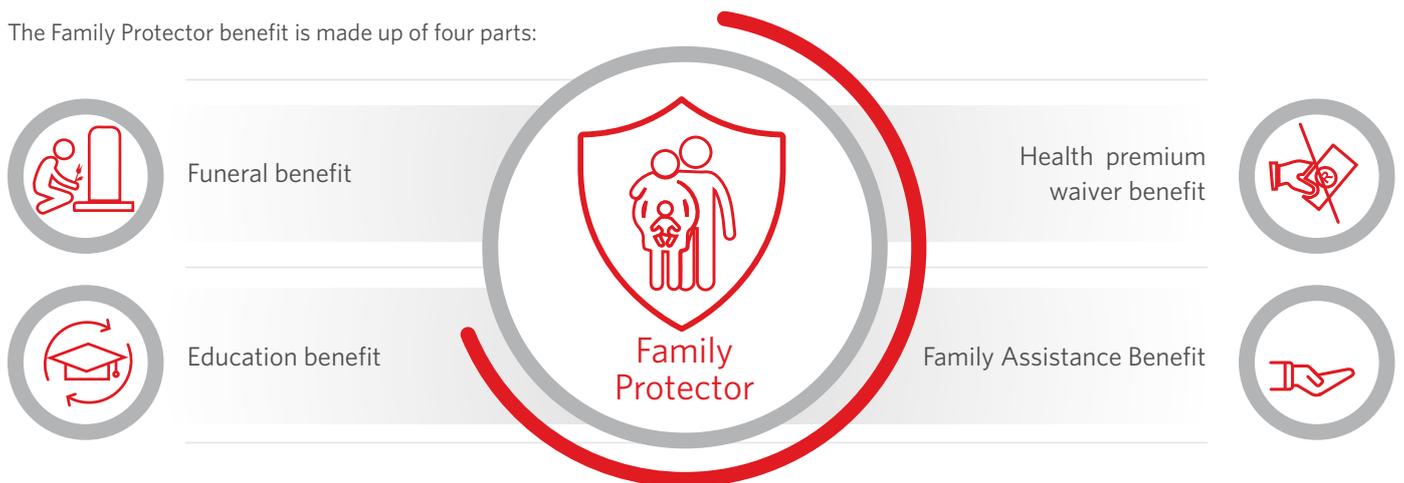
We have developed a critical illness benefit to ensure that your employees have peace of mind if they are diagnosed with a critical illness.

The employer can choose between two options; the core which covers seven critical illnesses and the comprehensive which covers an additional fifteen.



Family Protector and Family Assistance Benefit

The Family Protector benefit is made up of four parts:



- The funeral benefit pays a lump sum following the death of the member, the member's spouse or their child to cover the urgent expenses. Members can add their parents and additional children, or flex up the benefit amount.
- The education benefit pays a lump sum on the member's death and is used for the education of their children. The benefit supplements the lump sum death benefit the member has. Members can flex up and add to the amount of the benefit or add more children.
- The health premium waiver pays the contribution to the member's medical scheme on the member's disability or death. Members can flex up if they are not on Momentum Health, or they can increase the number of years that the benefit will pay out.
- The Family Assistance Benefit is a support service to members and does not include any cash pay outs or refunds. The benefit offers the following support services:
 - o Funeral assistance to help with arranging the burial or cremation, and transporting the remains of an immediate family member to a funeral home closest to their normal place of residence.
 - o Face-to-face counselling, for example, when the member has been a victim of a violent crime or has lost a loved one.
 - o Trauma and support, for example, rape, hijacking, HIV protection and treatment.
 - o Broad-based legal assistance provided by admitted attorneys in all areas of the law.
 - o Emergency medical services in the event of an accident, violent attack or sudden severe illness.

Family Protector is available as BASE and PLUS. BASE is offered to members depending on their retirement and insurance benefits. PLUS is the FlexiCovers part of Family Protector and is available to members on Provider and Entrepreneur.

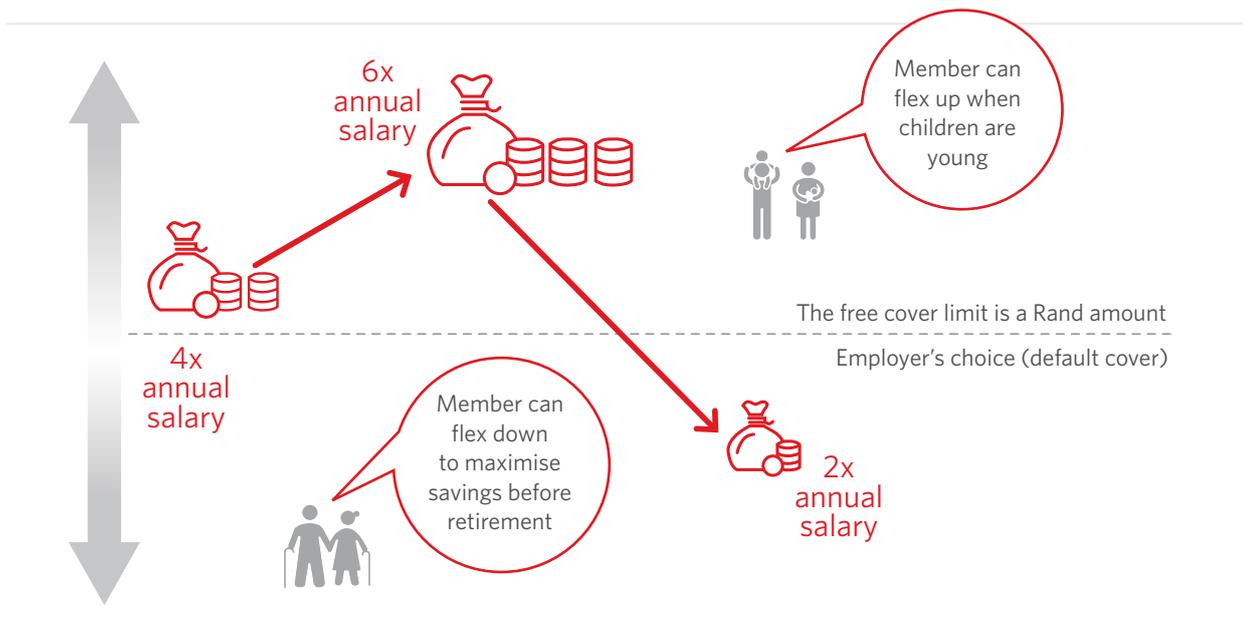


FlexiCovers

FlexiCovers is a feature on a number of the insurance benefits and is designed to give members the flexibility to decide on the level or amount of insurance cover to maximise their Financial Wellness.

Members have different needs at the various stages of their lives. If their children are young their priority is to protect them financially. The members can then flex up their insurance benefits. This will reduce the amount that goes towards their retirement savings. They can increase their retirement contribution or pay an additional voluntary contribution if they can afford it. If their children are older and no longer financially dependent on them then they can reduce or flex down their insurance benefits. This will result in more money being invested for their retirement.

The example shows how the member can use FlexiCovers depending on which stage of their life they find themselves in.



Employer choice

Together with your financial adviser you make the initial decisions on the structure of your scheme. These choices include the most appropriate product option, contribution rates, normal retirement age, investment portfolios and insurance benefits. Members can then make certain changes to your initial decisions to suit their own Financial Wellness needs. For large schemes we can further customise the required benefit structure.

03:

Client interaction & Smart Solutions

Client service convenience

FundsAtWork places strategic importance on delivering an excellent client experience to the employers and their members. The following are our focus areas:

- All administration systems are fully integrated.
- A fully functional and live website is available for members, employers and financial advisers.
- Our communication is relevant and targeted to meet the audience's need for information. All communication to the Umbrella and Preservation Fund members is approved by the trustees before distribution.
- The client education team strives to deliver a streamlined and effective education service to our clients.
- Our Smart Counselling team is available to support members using our Smart Solutions.

As an employer you have the need to engage with us in a certain way. The same applies to your employees. Our digital client engagement platforms, as well as our award winning Smart Solutions offer our clients a variety of easy-to-use tools to interact with us.

Our communication tools include:

- Inbound call centre
- Onsite face-to-face client education
- Financial Wellness Days™
- Transaction-based email and SMS communication
- Member website, statements and transactional tools
- Replacement ratio calculators
- Interactive digital member benefit statements and trustee newsletter
- Ad hoc communication about product changes - email and SMS
- Employer portal
- Smart exits and smart retirements

Employer portal

The employer portal is a real-time and fully integrated web-based tool used by employers. It saves you time and increases your employees' ability to achieve their desired financial outcomes. It empowers you to better manage the monthly contribution process, add new employees and load claims quickly and securely, as well as have access to employee and scheme information and reports at your fingertips.

- The employer portal is designed to make the administration of the scheme easy for you and your financial adviser. It empowers you to manage your employees' retirement and insurance benefits at your convenience.
- You specify user access and levels of authority.
- It is completely transparent and gives you access to all transactions and deductions.

Smart exits solution

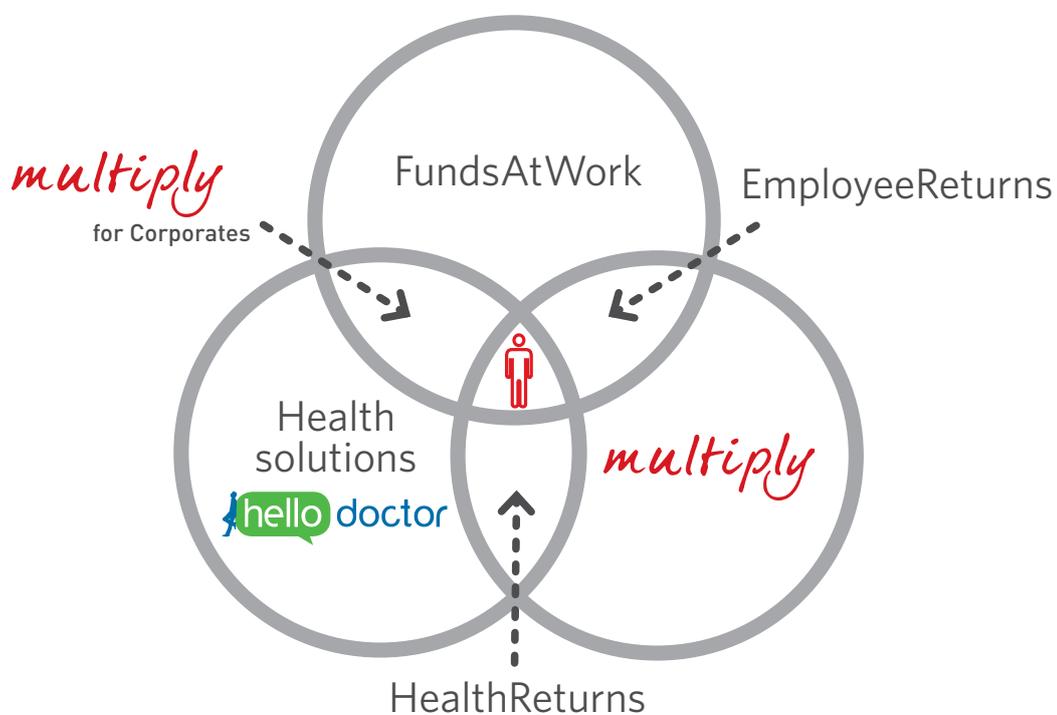
Momentum's award-winning smart exits solution is the first online process of its kind that guides retirement fund members to make better financial decisions. Smart exits saves the members time and enhances their Financial Wellness by helping them make informed decisions when changing jobs. The solution plays a key role in reducing the temptation of taking retirement savings in cash rather than preserving them. Smart exits also reduces the administration burden at the time of withdrawing or transferring retirement benefits, which is typically time-consuming and paper-intensive.

Smart retirements solution

This is a tool that helps members understand what type of pensions will be available when they retire. Please don't be alarmed, members will not be asked to buy anything or transfer any money. Members just need to spend some time going through the tool to understand the types of pensions and which one could be the most suitable for them. The tool will provide members with the knowledge to feel comfortable to make the right financial decision when they retire.

04:

Multiply enhances the value of our integrated solutions



Multiply

Multiply is a wellness and rewards programme that helps members make the right choices so that they can live a better, healthier life.

All FundsAtWork members, where Momentum has their valid ID number and contact details, automatically have access to Multiply Starter at no additional cost, and can enjoy great rewards from some of our partners. Some of the very exciting partners are Dis-Chem, Edcon, NuMetro, Intercape and takelot.com.

To experience the real value of Multiply, members can upgrade to Multiply Provider or Multiply Premier at an additional monthly fee where they will enjoy even greater rewards from over 60 partners.

Multiply Provider offers great value for the member and the

whole family. If they want to save on everyday living expenses like groceries, clothing and education then this is the choice for them.

Multiply Premier looks at what really matters to people. And that is being healthier, safer and on top of their finances. Multiply Premier makes it simple to achieve these needs:

Know - if the member knows their starting point they can start their path to wellness

Track - members track their progress as they reach each of their goals

Score - members improve their lifestyle and get more real rewards

Please go to www.multiply.co.za for more information

Multiply brings our integrated solutions together

EmployeeReturns help your employees on their way to Financial Wellness

With Multiply Premier and EmployeeReturns members are rewarded financially for their physical wellness with the Healthy Heart Score.

The Healthy Heart Score reflects the cardiovascular disease risk of the member. Members will do a FREE Health Assessment where

measurements will be taken. These measurements mainly include blood pressure, smoking status, percentage body fat and total cholesterol. Based on the results the member will receive a red, amber or green Healthy Heart Score.

EmployeeReturns are earned based on the member's Healthy Heart Score, Active Dayz™ or Fitness Assessment and Multiply status. The EmployeeReturns are used to boost their FundsAtWork retirement savings, their Momentum HealthSaver or can even be converted into Pick n Pay smart shopper points if they don't have a HealthSaver.



The table shows the percentage of the lump sum death benefit and critical illness benefit premiums that can be earned:

| Healthy Heart Score | ACTIVE DAYZ™ Active Dayz™ or Fitness Assessment | Bronze | Silver | Gold | Platinum | Private Club |
|---------------------|--|--------|--------|------|----------|--------------|
| Green Amber Red | 16+ p.m. or Level 5 | 20% | 25% | 30% | 40% | 60% |
| | 12+ p.m. or Level 4 | 15% | 20% | 25% | 30% | 40% |
| Green Amber Red | 8+ p.m. or Level 3 | 10% | 15% | 20% | 25% | 30% |
| | 4+ p.m. or Level 2 | 5% | 10% | 15% | 20% | 25% |
| Green Amber Red | 0+ p.m. or Level 1 | 5% | 10% | 15% | 20% | 25% |



Multiply for Corporates creates value for your business and your employees through our integrated solutions

Multiply for Corporates is Momentum's rewards programme for businesses. It rewards you for taking care of your employees' physical and financial wellness needs, and creating a safe workplace. It is backed by solutions designed to enhance your employees' productivity, thereby contributing to your business' lifetime Financial Wellness.

Multiply for Corporates makes it easy for you to invest in the Financial Wellness of your employees and earn up to R600 for each employee annually. You can do this in few easy steps.





Spend the Multiply for Corporates Rewards on Financial Wellness initiatives

The employer can use their Rewards to fund initiatives designed to further enhance the Financial Wellness of their business and their employees. This is the Multiply effect!

Staff incentives and awards

| | | |
|-------------------------|---------------------|--|
| Financial Wellness Day™ | Medical screening | Subsidising Multiply or health contributions |
| Momentum OCSA | Benefit counselling | Debt management |

Hello Doctor

Hello Doctor is a mobile phone-based service that provides members with access to doctors, anytime, anywhere.

In a nutshell this is what Hello Doctor provides.



Cost saving

Our telephonic consultation has a resolution rate of 70%, saving patients time and money without needing to see a doctor face-to-face.



Absenteeism

With Hello Doctor being one phone call away, employees can get medical advice and resolution almost immediately.



Presenteeism

A doctor's advice and reassurance is often all that people want to give them that much needed peace of mind.



Health management

Hello Doctor's regular health education equips employees to pay attention to their health and to make better decisions about their lifestyle choices.

This service is available at no additional cost to FundsAtWork members, where Momentum has their valid ID number and contact details.

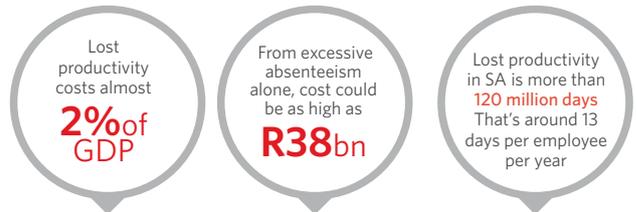
Housing guarantees

With the employer's agreement, individual members under the FundsAtWork Umbrella Funds have access to pension-backed home loan facilities at preferential rates (prime and below). The loans are provided by FNB or Standard Bank.

Momentum Effective Employee Index

Momentum in collaboration with Unisa has done extensive research on the factors that impact productivity and how to improve it. The Effective Employee Index (EEI) provides businesses with insight into their productivity levels, how to improve these, as well as how they stack up to their industry peers.

What is the problem we are trying to solve for?



Economic perspective

The good news is that 1/3 of lost productive work time can be readily influenced

How does it work?

STEP 01

Your business data - we set up an appointment to help you with this

STEP 02

We generate your bespoke employee productivity results report and proposed solutions

STEP 03

We set up a meeting and have a conversation about your results

For more information please email productivity@mmiholdings.co.za.

Awards



IMBASA
YEGOLIDE
AWARDS

Financial Control – Managing current expenditure
2018

2018 Imbasa Yegolide awards

Fund Member Education Challenge Winners
Financial Control – Managing current expenditure
Momentum FundsAtWork Umbrella Funds



2017 Loeries

Gold Loerie Award Winner in the Service Design category for the smart exits solution



2017 FIA Award

Momentum Health - Product Supplier of the Year
Medical Schemes



2016 FIA Award

Product Supplier of the Year – Employee Benefits



IMBASA
YEGOLIDE
AWARDS

Trust and Beneficiary Fund Administrator of the Year
2016 2015 2013 2012 2011

2016 Batseta Imbasa Yegolide Awards

MMI Group scooped the prestigious award for Risk Benefit Underwriter



2016 South African Customer Satisfaction Index (SAcsi)

Momentum and Metropolitan, were recently ranked top of the SAcsi, and in an independent Consulta Survey the satisfaction score for MMI C&PS claims was over 83% which is regarded as world-class service



2015 PMR awards

Diamond Arrow Award for group pension and provident funds, Golden Arrow for group life/ risk products and Golden Arrow for investment products 1st overall in all these categories

For more information on the FundsAtWork products, visit our website on ww.momentum.co.za/fundsatwork, or contact your marketing adviser or FundsAtWork specialist.



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