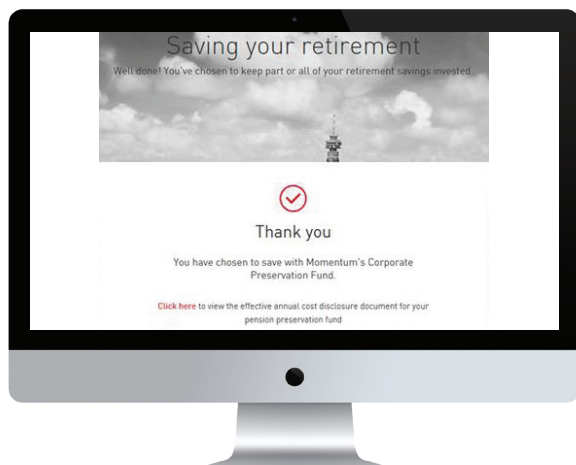




Protecting and  
preserving  
Financial Wellness  
for employees



All the employer has to do is provide us with each exiting member's cell phone number and email address. We will then take over and with our user-friendly digital interface, the member can complete the process on a computer or laptop, or any mobile device such as a smart phone or tablet.

[Click here](#) for a short Smart Exits video.

# FundsAtWork

## Smart exits

At Momentum we are always innovating and looking for ways to improve our processes and make our clients' lives easier. With that in mind we've developed a new facility that helps employees to digitally manage their Financial Wellness and make the right decisions when they leave their employer.

### Benefits to the employees

- ✓ They can see their retirement savings now and at retirement as well as how much tax they will pay if they take their benefit in cash.
- ✓ Become empowered to make better decisions and to keep their savings invested.
- ✓ We support them end-to-end.
- ✓ Easy and quick process, no paperwork!

### Benefits to the employer

- ✓ Reduced queries from members.
- ✓ Reduced administration effort.
- ✓ Become empowered to support members.

### Benefits to the financial adviser

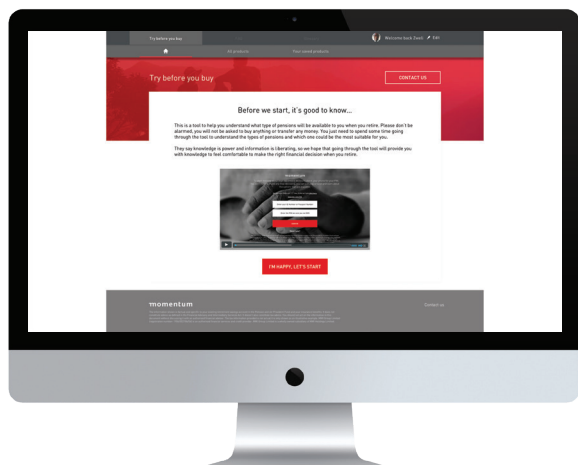
- ✓ Able to help employees at the right time.
- ✓ Less process-related questions allow them to delve deeper into the employee's needs.

Gold Loerie Award Winner in the  
Service Design Category, 2017



**momentum**

## Financial Wellness continues into retirement



- ✓ We start in the future at the member's age of retirement to see if they will have enough money to retire.
- ✓ They need to answer a few very easy questions.
- ✓ Then review and learn about some of the different annuity products that are available, some of the choices they will need to make at retirement and which product will best suit their unique needs.
- ✓ They can try as many annuity products as they want.
- ✓ We explain each annuity product with as little jargon as possible.
- ✓ We provide user-friendly sliders allowing them to try different scenarios and pensions as well as highlighting the effects of tax if they take an amount in cash up front.
- ✓ The member is never alone on this journey. Over and above the tooltips and educational information that we provide throughout the process, the member can get in touch with our Smart Counselling Team or even request advice at the click of a button.

# FundsAtWork

## Smart retirements

We have all heard it many times before. With advances in medical technology, living to 100 is not science fiction anymore. The question we are asking is how sure are our members that they will have enough money to live comfortably in retirement? Momentum has worked hard to make the future easier by bringing smart retirements.

Smart retirements gives the member the information they need to make better decisions; decisions based on their own unique circumstances. Using simple questions and simple terminology, it helps members make smarter decisions about their retirement.

This is a try-before-you-buy tool. Members don't have to purchase a single product. We just want members to take it for a test. With our user-friendly digital interface the member can complete the process on a computer or laptop, or any mobile device such as a smart phone or tablet. [Click here](#) for a short video on Smart Retirements.



You have a good  
chance of living to

**100**  
years old

NEXT

### Your saved annuities

Below are all your saved scenarios, you can compare each different product or scenario with each other.

Living annuity	Life annuity	With-profit annuity
Created on 1 June 2017 at 13:43 pm	Created on 1 June 2017 at 14:24 pm	Created on 9 June 2017 at 12:08 pm
Spouse added Not applicable	Spouse added Yes	Spouse added No added
Starting monthly pension R160 000 per month	Starting monthly pension R160 000 per month	Starting monthly pension R160 000 per month
Cash up front amount R379 000 after tax	Cash up front amount R379 000 after tax	Cash up front amount R379 000 after tax
Minimum term Not applicable	Minimum term 9 years	Minimum term 10 years
Retirement age 65	Retirement age 65	Retirement age 65
GET QUOTE	GET QUOTE	GET QUOTE

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