



# FundsAtWork

## Value-added services

**momentum**  
corporate

# It's time to put your funds to work

You are a member of the award-winning FundsAtWork Umbrella Funds. In addition to comprehensive retirement and group insurance solutions, you have access to value-added services that are designed to support your wellbeing.

## Employee Assistance Programme

The Employee Assistance Programme (EAP) is provided by Momentum Wellness at no additional cost to you because we care about your journey to success. The EAP can support you and your family to navigate life's challenges. It aims to improve the physical, financial, and emotional wellbeing of you and your family (spouse and children).

### We are here to support you on every journey

All EAP services are confidential, unless you give us specific written permission to share your information with your manager or human resources.

- **24-hour psycho-social counselling.** Professionals are available to support you as you take on any life challenge.
- **24-hour telephonic trauma support.** Call in for immediate help if you have the misfortune of experiencing any trauma.
- **Legal and financial advice.** Faced with a legal challenge or debt worries? Get guidance and advice from admitted and experienced attorneys. Experienced financial counsellors can guide you on day-to-day financial challenges.

You have access to our digital financial advice packages, available in Afrikaans, English, isiXhosa and Sesotho. And handy calculators for retirement, savings, interest and inflation.

- **Physical wellbeing services.** Counsellors can provide support with any general and chronic conditions, including HIV and AIDS and TB.
- **Wellness Café.** The Wellness Café gives you virtual access to content and resources on topics such as nutrition, sleep, mindfulness and more.

### You can access our services by

- Calling the dedicated toll-free number, **0800 22 93 55** especially for emergencies, listen to the options and choose the relevant one.
- Sending a Please Call Me to **083 450 0508**, responses only during working hours.
- Using the live chat on the **momentumwellness.co.za** website.
- Sending an email to [eap@momentum.co.za](mailto:eap@momentum.co.za) for self-referrals. If you are a manager and want to refer an employee, you can email the **Managerial Referral Form** during office hours to [eap@momentum.co.za](mailto:eap@momentum.co.za).
- Sending a WhatsApp to **031 574 3907**, responses only during working hours.

The caller must provide these details so that the call centre operator can check that they are entitled to benefits.

- The name and surname of the main member.
- The main member's identity or passport number.
- The name of the main member's employer or scheme that provides EAP.
- The relationship of the caller to the main member.

**Empowering you to live  
a happier, balanced and  
more fulfilled life.**

## Hello Doctor

Life is busy, but health concerns don't wait for us to have the time. With Hello Doctor, you can speak to a qualified medical doctor on your phone, day or night, from anywhere in South Africa. Whether it's a sudden health concern, a nagging question, or simply the need for reassurance, you can talk to a doctor within an hour, wherever you are.

As a FundsAtWork Umbrella Fund member, you get this service **at no additional cost**. No appointments. No consultation fees. Just care when you need it most.

### Hello Doctor helps you to:

- **Speak to a doctor quickly** - no queues, no waiting rooms.
- **Have peace of mind** knowing expert help is always within reach.
- **Save money** by avoiding unnecessary trips to the GP.
- **Stay informed** with medically reviewed tips and health content sent straight to your phone.

### How to get started:

Dial \*120\*1019# from your cellphone (standard network rates apply), and a doctor will call or message you back. All conversations are confidential.

## Studymaster

Help your children succeed, from their first day of school to their final exam.

If you are a FundsAtWork member and have the Family Protector education benefit, you can give your children the academic edge they need at **no extra cost**. Whether they're struggling with a subject or aiming for top marks, Studymaster offers high-quality educational support for **your children in grade 1 to 12**.

### With Studymaster, your children get access to:

- A comprehensive online database with **over 67 000 educational resources** across all subjects and grades.
- **Subject-specific materials** for government, private, and homeschooling institutions.
- **Textbook summaries**, practice test papers with memos, and revision tools.
- **Interactive slides and audio-visual summaries** to boost understanding.

They can also get assistance with class speeches and school projects through information sourcing and guidance at **an additional cost**.



The platform covers all key subjects, including languages, maths, sciences, and social studies. It helps learners improve their grades and makes it easier for parents to support their children with less stress.

**So, give your children the tools to excel on their journey because confidence starts with academic success.**

Visit [www.studymaster.co.za](http://www.studymaster.co.za) and select Momentum FundsAtWork Family Protector to register.

## TaxTim

Through TaxTim, you will be able to file your tax return with confidence – quickly, easily, and correctly. The unique digital dialogue approach means it will ask you questions in plain English, without complicated tax terminology, helping you to better understand your tax return. Plus, the service integrates with Sars eFiling, which means that you can submit your tax return directly to Sars.

### Availability

- As a FundsAtWork Umbrella Fund or Insurance member, you receive one free TaxTim voucher valid from 1 July of one year to 30 June of the following year, regardless of the tax season for which you redeem it. Once you redeem your first voucher, you can get a second one at a 25% discount.
- You can claim your free session by verifying your FundsAtWork membership with your ID number.

### How it works

- 01 Register on the TaxTim website, [taxtim.com](http://taxtim.com), by creating a user profile to start your journey.
- 02 Look for the Momentum logo during setup and enter your ID number.
- 03 Choose the TaxTim package that is most suitable for you.
- 04 You can link your Sars eFiling account to TaxTim to save time by importing your IRP5.

- 05 Answer simple questions online about your income and expenses. TaxTim uses your answers to complete your tax return instantly and professionally. At the same time, TaxTim makes sure that you are claiming all the deductions applicable to you, and that your return meets the Sars compliance regulations.
- 06 Once completed, you can decide if you want to submit your tax return to Sars through TaxTim with just one click.
- 07 If you need any help along the way, you can ask the TaxTim helpdesk.

### To help you along the way

TaxTim has some insightful blog posts and resources that can help you:

- **Why you may owe tax on two-pot withdrawals.**
- **Two-pot retirement system and its tax effect.**
- **Two-pot calculator.**

## Funeral assistance service

When a loved one passes away, the funeral arrangements and administration can be traumatic, stressful and overwhelming for the family left behind. In times like these, the funeral assistance service provides the bereaved family with invaluable guidance and support.

If you have the FundsAtWork Family Protector benefit, you automatically have access to the funeral assistance service. The funeral assistance service is available to you and your family, including your spouse(s), children, parents and parents-in-law.

The main services are provided within the borders of South Africa only, while the repatriation service extends to certain other countries outside South Africa.

### Repatriation of mortal remains

This service assists the bereaved family with the repatriation of the mortal remains of the deceased to a funeral home closest to where they lived or will be buried. This is only if the deceased's body is more than 100 km away from where they normally lived. This includes the cost of transporting the body. Transportation costs for family members are not included.

If the body is cremated, it includes the transfer of the ashes to where they lived or to the memorial site. The cost of transporting the ashes is included.

If the next of kin must identify the deceased's body or wants to accompany the deceased to the final funeral home, the service provider can arrange and pay for one night's accommodation to the value of R1 000. In both instances the distance must be more than 100 km.

In addition, this service includes assistance with documentation and coordination with authorities to arrange for the repatriation of the remains.

This service is also extended to members living outside South Africa, in several African countries: Angola, Botswana, Democratic Republic of Congo, Lesotho, Malawi, Mozambique, Namibia, Eswatini, United Republic of Tanzania, Zambia and Zimbabwe. This means the body will be transported from South Africa to one of the listed countries or from one of the listed countries to South Africa.

### Funeral assistance

This service is specifically designed to assist the bereaved family with burial or cremation. The main services include:

- Establishing the exact location of the deceased if this isn't known.
- Arranging overnight accommodation for the immediate family to attend the funeral. Accommodation costs are not included.
- Providing advice on the funeral arrangements and referrals to service providers, like undertakers.
- Providing advice on how to apply for a death certificate and other required documents.
- Providing telephonic assistance with the understanding of legal documents, like funeral policies and processes to be followed. Funeral arrangement costs are not included, but you may get discounts from certain funeral service providers. Benefit partners and discounts may change at any time, and you can obtain the details by contacting the call centre at the time of death.

These services are provided by EuropAssistance, a contracted third party.

**The service is available through the call centre 24/7/365 on 0861 666 111.**

## Pension-backed home loan

Turn your retirement savings into a key that opens the door to your dream home. A pension-backed home loan can support you during moments that define your journey to success.

A pension-backed home loan gives you a more accessible way to get a loan while still staying on track with your long-term retirement goals. Your retirement savings are used as security, making it easier to buy, build, or improve your home. You may also qualify for preferential interest rates depending on the service provider, and you can repay your loan early without any penalties.

### When you apply for pension-backed home loan, you don't need to:

- Rely on a traditional bank for home loan approval.
- Stress about payments - monthly instalments are deducted straight from your salary.
- Worry about bond registration or property assessment fees.

- Buy the family home you've always wanted.
- Extend or renovate your home for a growing family.
- Pay off an expensive home loan faster.
- Pay for lifestyle upgrades that make your home more comfortable, secure, and sustainable, like a new pool, solar panels, security gates and a water storage tank.

To be **eligible** you must:

- Belong to the FundsAtWork Umbrella Pension and/or Provident Fund.
- You must be employed as a permanent employee at your current employer for at least six months.
- The house must belong to you, your spouse or both.
- You and/or your dependant(s) must live in the house, and it must be your primary residence in South Africa.
- You can't use the housing loan for a holiday home or for buying another house as an investment.
- When considering further lending, you can't get a new loan by a different credit provider if you have an outstanding pension-backed home loan with another credit provider. You must apply to your existing credit provider.

### What does this mean for you?

You can use the pension-backed home loan to:



Click [here](#) for more information

## Product Shop through the Smart Benefit Statement

With the Product Shop through the Smart Benefit Statement, you **may** have access to a curated range of affordable, reliable, voluntary financial benefits - all seamlessly integrated to being a member of FundsAtWork and your employment. By using part of your salary, you can access cover and savings with confidence.

Please go to your **Smart Benefit Statement** and check if and which of the benefits you have.

### FlexiCovers

These are insurance benefits tailored around your specific needs. You can flex your insurance benefits to suit your personal circumstances. The flexed benefits are priced at the same group rate, which are mainly cheaper than you buying individual cover.

You can flex these benefits:

- FlexiCovers lump sum death benefit
- FlexiCovers lump sum disability benefit

### Flex your Family Protector funeral benefit

The funeral benefit base protects and provides for you and your family. It is an amount to cover some of the funeral costs if you, or your spouse or child pass away. Depending on the product option you are in, you can flex the benefit to the funeral benefit plus and add your parents, parents-in-law and additional children or increase the benefit amount to meet your family's needs. If you flex you will pay an additional cost each month.

### Momentum Emergency Savings

Momentum Emergency Savings is designed to help you save for emergencies without using your long-term savings. You can save effortlessly through immediate monthly payroll deductions, with your money kept safe in a low-fee money market fund that provides a competitive return rate and allows withdrawals anytime.



[Click here](#) for more information.

### Momentum Medical Scheme

The Momentum Medical Scheme is designed to give you affordable, quality healthcare with flexible options. It ensures you have access to the care you need while giving you peace of mind and helping you manage medical costs.



[Click here](#) for more information.

### Metropolitan Funeral Plan

Having funeral cover gives you peace of mind, knowing your family, including extended family members, will be taken care of when it matters most. It lifts the financial burden during a difficult time, so that loved ones can focus on honouring a memory, not worrying about costs. You can add up to 20 additional family members.



# momentum

## corporate

If you want more information, please call **0860 65 75 85** or  
email **momentumcorporateclient@momentum.co.za**



[momentum.co.za](https://momentum.co.za)

 Momentum Corporate

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