



momentum
corporate

FundsAtWork
Umbrella Funds

Member quick guide

Your membership

Congratulations! You are now a member of the FundsAtWork Umbrella Pension Fund or the FundsAtWork Umbrella Provident Fund or both.

Check your benefit statement to see which Fund you belong to based on your employer's choice. This quick guide summarises the most important things you need to know about your FundsAtWork Membership. Call us on 0860 65 75 85 if you have any questions.

Momentum Corporate is your lifetime partner on your journey to success.

**Your employer
has chosen us
to help you on
your journey to
success.**

A photograph of a family of four outdoors in the sun. A man with a beard is smiling and looking towards a woman on the right. A young girl is sitting on the man's shoulders, and another young girl is standing next to the woman, also smiling. The scene is bright and warm, suggesting a sunny day.

Make sure your family knows

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

Also make sure that your will is updated and that you have a trust for your children in case you and your partner pass away 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**.

Your FundsAtWork smart benefit statement gives you convenient access to a personalised, real-time summary of your retirement and group insurance benefits. You can access it through any digital device – your mobile phone, tablet or computer. Plus, you can see simple explanations of complex terms at the tap of a finger or click of a mouse.

Your smart benefit statement also has useful tools like Educate Me and Smart Counsel to help you understand your benefits and guide your financial choices.

If we have your correct mobile number, we will send you your smart benefit statement once a year. To get your benefit statements at any time, you can also:

- Log in on momentum.co.za and go to Investments and Savings. Here, you will also find information about your membership and benefits and other useful content and tools.
- Call our client contact centre on 0860 65 75 85.
- Email momentumcorporateclient@momentum.co.za.

Always check your benefit statement carefully. If you have questions, contact your scheme's financial adviser or the FundsAtWork benefit counsellors on 0860 44 43 40, or email membersolutions@momentum.co.za.

Get to
know your
benefits



How to register for your online profile

1. Go to www.momentum.co.za and click on **Log in** at the top right of the screen.
2. Click on **Register**.
3. Create your online profile. Select **South African citizen or Non-SA citizen** and enter your information.
4. After submitting your information and following the steps, your online profile will be activated. Click on **Skip to your dashboard** to get started.

If you need help registering, call us on 0860 999 932.

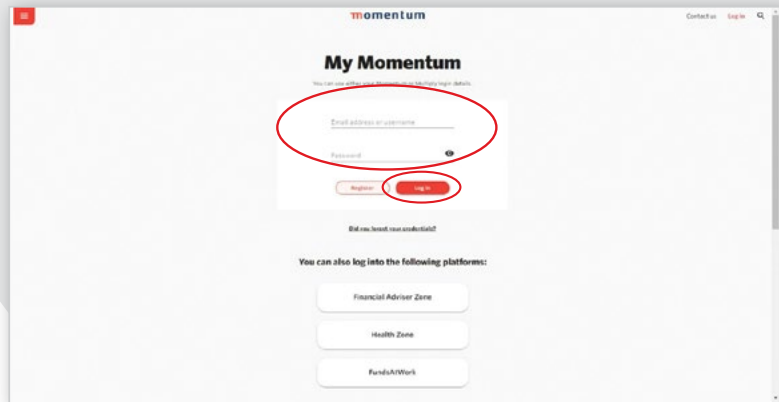
The image displays a four-step registration process on the Momentum website:

- Step 1:** The homepage features a navigation bar with a "Log in" button circled in red.
- Step 2:** The "My Momentum" page shows a "Register" button circled in red.
- Step 3:** The "Let's get started" registration form is shown with the "South African citizen" tab selected and the "South African ID number" field highlighted with a red box.
- Step 4:** The "You're registered!" confirmation page is shown with a "Skip to your dashboard" button.

How to log in

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

1. Go to www.momentum.co.za and click on **Log in** at the top right of the screen.
2. Under **My Momentum**, enter your email address or username and the password that you selected when you created your online profile and then click **Log in**.
3. Then **click on View details** under **Investments and Savings** to access the Momentum Corporate member portal.



Once you have an online profile, you can:

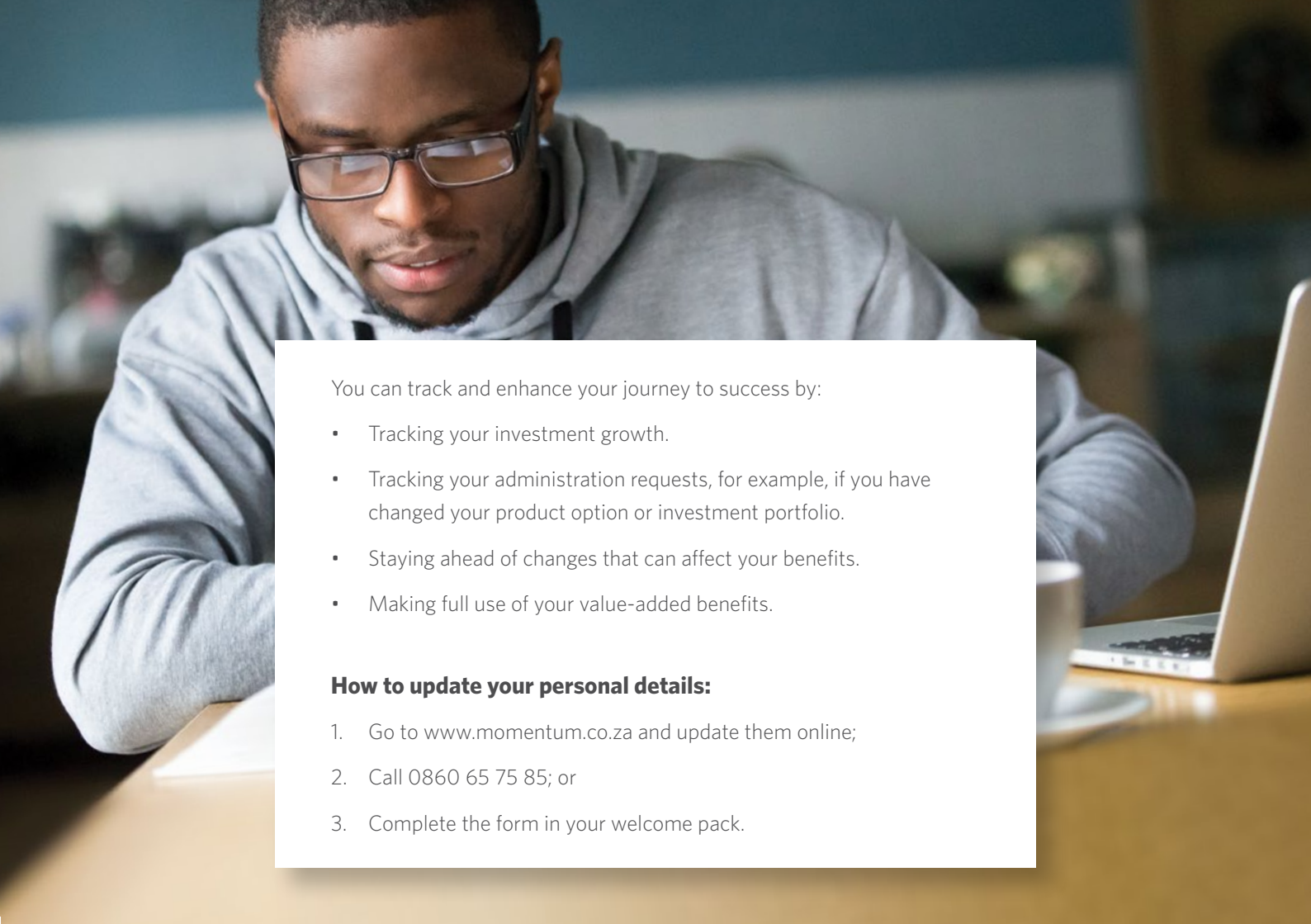
- Review your benefits and understand how they work, check your benefit statement and read the member guide.
- Change your personal details.
- Update your contact details.
- Update your beneficiaries.
- Change your product option.*
- Change your insurance cover.*
- Change your investment portfolio(s)*.

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



Stay on your
journey to
success

If we have your
updated personal
and contact details,
we can communicate
with you regularly.

A man with short dark hair, wearing glasses and a grey hoodie, is sitting at a desk. He is looking down at a laptop screen. The background is blurred, showing what appears to be an office or a public space with other people and lights. The lighting is soft and focused on the man.

You can track and enhance your journey to success by:

- Tracking your investment growth.
- Tracking your administration requests, for example, if you have changed your product option or investment portfolio.
- Staying ahead of changes that can affect your benefits.
- Making full use of your value-added benefits.

How to update your personal details:

1. Go to www.momentum.co.za and update them online;
2. Call 0860 65 75 85; or
3. Complete the form in your welcome pack.

Who will get your money if you pass away?

You can nominate any person to receive any part of your retirement and insurance benefits in the event of your death. But your benefits may not always be divided the way you intended. This is how it works:

Your benefits with FundsAtWork

What happens to your retirement and insurance benefits, provided by your FundsAtWork Umbrella Fund?

- The trustees will consider the nominations you've made, but they must make sure that the people who are financially dependent on you are taken care of first.
- Then they will divide any money that is left over between the beneficiaries you have nominated.

Complete the beneficiary nomination form (MEB002) included in your welcome pack to nominate the beneficiaries who should receive your benefits.

What happens to any unapproved insurance benefits that are not provided by FundsAtWork but are part of a separate insurance policy your employer has with FundsAtWork?

- These benefits will be divided based on your beneficiary nomination.
- The trustees of the Funds have no say over your unapproved insurance benefits.

Complete the beneficiary nomination form (MEB070) included in your welcome pack if you have unapproved insurance benefits through FundsAtWork.

Instead of receiving the death benefit as a lump sum, your beneficiaries can choose to buy a monthly income (or pension). 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.

What if a family member passes away?

Depending on the benefits 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 a family member is covered and passes away, you need to complete 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 must notify us of a claim within six months from the date of the family death.

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

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

Click here for all FundsAtWork 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. You might not qualify for a benefit if you were already unwell before you joined FundsAtWork, or if you are able to do another job. This benefit 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. Your maximum period to submit a claim is three months from the date that you were last able to perform your normal duties.

Complete these forms to notify us of a potential claim:

- **Disability claim - potential claim notification** (form DB1001); and
- **Disability claim - employee declaration** (form DB1004).

Click here for all other disability forms.

When you resign or are retrenched

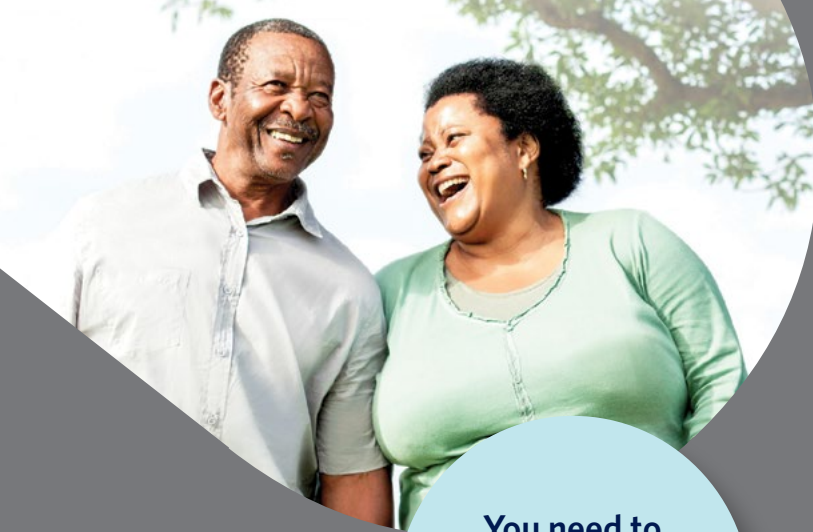
South Africans change jobs on average every five years. Most people take their retirement savings benefit as a lump sum. Before they know it, their retirement savings are gone and they have to start saving all over again. They also don't think about converting their group insurance benefits to individual cover.

If you **resign** from your current employer or are **retrenched**, you can use FundsAtWork's Smart Exit process to make an informed decision. For most members, the best decision, is to preserve their retirement savings.

The FundsAtWork Umbrella Funds make preservation easy and seamless. You can choose to transfer your savings to the FundsAtWork Preservation Funds. If you do this, you will continue to have access to the Family Protector funeral benefit, Hello Doctor and Multiply. The Smart Exit process also offers you the opportunity to convert your group insurance benefits to individual insurance benefits with Momentum, without losing the amount of cover you had under your group policy.

You can save your retirement savings benefit in the Umbrella Funds, or in the Momentum Corporate Preservation Funds, or you can transfer it to your new employer's retirement fund or to a retirement annuity.

If you leave your current employer, ask your Human Resources officer to activate your Smart Exit process.



**You need to
make the best
decision when
you retire.**

When you retire

As your retirement date comes closer, you need to think about how to invest your retirement savings money to make sure that you and your loved ones have enough income during your retirement years.

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 during retirement.

Click here to find out more about this option.

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

Complete the **FundsAtWork Umbrella Funds Retirement form** (form MEB003)

Smart Retirements

You must have heard it many times before: with advances in medical technology, living to 100 is not science fiction anymore. Will you have enough money to live comfortably during retirement? Momentum has worked hard to make the future easier by bringing you Smart Retirements.

Our Smart Retirement process gives you the information you need to **make better decisions** based on your own unique circumstances. Using simple questions and terminology, it helps you to make smarter decisions about your retirement.

This is a **try-before-you-buy tool**. You don't have to buy a single product. With our user-friendly digital interface, you can complete the process on a computer or laptop, or any mobile device such as a smartphone or tablet.

What to expect

- We will check to see if you will have enough money to retire based on your expected retirement age.
- You will need to answer a few very easy questions.
- You will need to review and learn about some of the different annuity products that are available, some of the choices you will need to make at retirement and which product will best suit your unique needs.
- You can try as many annuity products as you want. We explain each annuity product with as little jargon as possible.
- We will provide you with user-friendly sliders allowing you to try different scenarios and pensions as well as highlighting the amount of tax you will pay if you take an amount in cash up front.
- You will never be alone on this journey. Aside from the tooltips and educational information that we provide throughout the process, you can also get in touch with our benefit counsellors or even request advice at the click of a button.

Do you know what your benefits are?

As a FundsAtWork member, you have access to benefit counselling. These services help you make smart financial choices, during your working lifetime and at retirement.

Here's how

The counsellors help you understand the FundsAtWork default investment portfolio, default in-fund preservation option, annuity strategy and any other benefits and options available to you. If you have any questions about your benefits or need greater clarity before making important decisions, please contact the FundsAtWork benefit counselling call centre and talk to one of our professional retirement benefit counsellors.

These services are available on week days from 08:00 to 17:00 at:

Sharecall number: 0860 44 43 40

Direct number: 011 505 1565

The benefit counselling service helps to give you a basic understanding of the portfolios and benefits available to you. You can build on this information through professional, personalised advice.

Click here for more information.

Smart Underwriting

As people, our need for insurance cover changes as our life journey unfolds. We may need more cover when we have children or buy a house. One of the key sources of cover you may have is your employer's group insurance policy through FundsAtWork. These very important and valuable benefits are there for you and your family.

According to the latest research by the Association for Savings and Investment (ASISA), the average South African earner had a combined life and disability cover shortfall of at least R2.2 million at the end of 2018. This means that the average family would probably not be able to maintain their same standard of living if the main breadwinner passes away or becomes disabled, as their cover is not enough.

One of the reasons for this gap is the traditional medical underwriting process. While completing the process is a must for anyone who wishes to increase their level of cover above the free cover limit, the traditional industry-wide underwriting process tends to be complex, involving long, drawn-out telephone interviews, frustrating documentation and long waiting times for answers.

What is the free cover limit?

The free cover limit is the maximum amount of insurance cover an insurer gives a member without the member having to undergo underwriting. Salary increases can cause an employee's insurance cover to exceed the free cover limit.

What is underwriting?

Insurers use underwriting to gather medical information which is used to assess an individual's risk. This level of risk then determines whether the insurance company will offer or increase your insurance cover and the price of this cover.

Once you are a member, you can get a copy of your benefit statement by logging in to www.momentum.co.za, emailing momentumcorporateclient@momentum.co.za, or calling 0860 65 75 85.



What to expect

Following thorough research to understand members' challenges, Momentum reinvented the underwriting process. What does this mean for your underwriting with FundsAtWork in future?

- No more long telephone interviews or tiresome paperwork. You can now complete the process privately, in your own time, by accessing a secure website via your computer, tablet or smartphone.
- You only need to answer a few short, easy-to-understand questions about your health and lifestyle.
- If you're not sure what a word or term means, simply click on it for a quick explanation.
- Feedback is immediate, so at the end of the process you will know that you (and your family) are covered, or if you need to do additional medical checks.
- You will also receive personalised health tips and guidance, based on your health profile, which will help you improve your health now and in the future.
- Previously, underwriting could take up to three weeks. Now, it takes about 10 minutes!

Family Protector Benefit

Simply log in to www.studymaster.co.za to access the benefit.

These benefits protect and provide for you and your family. The benefits consist of:

- A funeral benefit, which pays a lump sum to cover urgent expenses following your death, or the death of your spouse or child. You can add your parents and additional children, or flex up the benefit amount.
- An education benefit pays a lump sum on your death to cover the education of your children. You can flex up and increase the benefit or add more children.
- The health premium waiver pays the contribution to your medical scheme if you become disabled or pass away. You can flex up if you are not on Momentum Health, or you can increase the number of years that the benefit will pay out.
- Also as part of the education benefit, you have access to the Studymaster website, where learners from grade 1 to 12 can get educational support and assistance at no extra cost.

The benefit includes:

- Access to educational material through an online platform;
- Textbook summaries of all subjects;
- A large database with thousands of downloadable files, updated and added to regularly;
- Interactive slides with audio videos;
- School-specific information;
- Extensive material for languages and mathematics, including explanations, practice test papers and memos, allowing parents to assess their children's understanding of these subjects before exams.

Qualifying benefits for either the base or the PLUS options

Family Protector base benefits on Founder, Provider and Entrepreneur

Family Protector PLUS benefits on Provider and Entrepreneur for a small additional premium



Retirement benefits

Funeral benefit base

- R15 000 per member and spouse(s)
- Children 14 - 21 R15 000
- All children under 14 and stillborn R7 500
- 8 family members covered (the member, up to 2 spouses and 5 children)

Funeral benefit PLUS (FlexiCovers)

The member can:

- Add children
- Add cover for children
- Add cover for member and spouse(s)
- Add parents / parents-in-law



Retirement and disability benefits

Funeral benefit base

+

Health premium waiver base on disability

- If a member is disabled, the benefit pays the medical premiums if they are members of Momentum Medical Scheme
- Premiums are paid for 12 months

Funeral benefit PLUS (FlexiCovers)

+

Health premium waiver PLUS on disability (FlexiCovers)

The member can:

- Add years for which the premium is waived
- Add another medical scheme



Retirement and death benefits

Funeral benefit base

+

Health premium waiver base on death

+

Education benefit base

- If a member passes away, R10 000 is paid per child for their education
- Up to 5 children are covered
- The amount is paid to the Momentum Umbrella Beneficiary Fund

Funeral benefit PLUS (FlexiCovers)

+

Health premium waiver PLUS on death (FlexiCovers)

+

Education benefit PLUS (FlexiCovers)

The member can:

- Add children
- Add cover



Retirement, disability and death benefits

Funeral benefit base

+

Health premium waiver base on disability and death

+

Education benefit base

Funeral benefit PLUS (FlexiCovers)

+

Health premium waiver PLUS on disability and death (FlexiCovers)

+

Education benefit PLUS (FlexiCovers)



The Funeral Assistance Benefit

When a loved one passes away, arranging a burial can be overwhelming for the bereaved family. In these times, the Funeral Assistance Service provides you and your family with invaluable support. It is available to you and your family – spouse(s), children, parents and parents-in-law – within the borders of South Africa. (Only the repatriation service extends beyond South Africa.)

Repatriation of mortal remains

This service assists you and your family with the repatriation of the mortal remains of the deceased to a funeral home closest to where he or she lived or will be buried, if the deceased's body is more than 100 km away from where they normally lived. It includes the cost of transporting the body, but excludes transportation costs for family members.

It also includes:

- In the case of cremation, the transfer and cost of transporting the deceased's ashes to where he or she lived or to the memorial site.
- One night's accommodation up to R1 000 if the next of kin are required to identify the body or want to accompany the deceased to the funeral home, if the distance is more than 100 km.
- Assistance with documentation and coordination with authorities to arrange for repatriation of the remains.
- Transporting the deceased's body to or from Angola, Botswana, Democratic Republic of Congo, Lesotho, Malawi, Mozambique, Namibia, Eswatini (Swaziland), United Republic of Tanzania, Zambia and Zimbabwe for members living outside South Africa.

Funeral assistance

This service assists you or your family with burial or cremation and includes:

- Establishing the exact location of the deceased if it isn't known.
- Arranging overnight accommodation for the immediate family to attend the funeral (accommodation costs not included).
- Advice on the funeral arrangements and referrals to service providers such as undertakers.
- Advice on how to apply for a death certificate and other documents required.
- Telephonic assistance with understanding legal documents such as funeral policies, and processes to be followed.

Funeral 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 or your family can get information on these by contacting the call centre at the time of death.

Please note, these services are provided by Europ Assistance, a contracted third party, and are available through the call centre on 0861 666 111, 24 hours a day, 7 days a week, 365 days a year.



Employee Assistance Programme

Through Momentum Wellness, you have access to wellbeing services that support your physical, emotional and financial wellbeing as well as your legal needs. These include:

- Telephonic bereavement and trauma counselling following a rape, hijacking, child abuse, death or suicide of a close family member or other traumatic experiences.
- You and your family (spouse, children, parents and parents-in-law) also have access to telephonic counselling services to deal with everyday psychosocial challenges, for example children who are struggling with self-image, peer pressure, performance anxiety, bullying, depression or exposure to drugs.
- Telephonic legal advice and assistance by admitted, experienced attorneys on issues such as divorce, maintenance, custody, criminal matters, claims for payment, and more, as well as help with legal contracts and access to downloadable legal documents such as domestic employment agreements, last will and testament, and more.

A close-up photograph of a man with a beard, wearing a blue long-sleeved shirt, holding a young child. The man is looking down at the child while holding a white mobile phone to his ear. The child is looking towards the camera with a neutral expression. The background is softly blurred, showing what appears to be a wooden chair and a window.

Employee Assistance Programme continued

- Financial wellbeing services:
 - Experienced financial counsellors on call to guide you on day-to-day financial challenges.
 - Access to our digital financial advice packages, available in isiXhosa, Afrikaans, Sesotho and English, as well as handy retirement, savings, interest, and inflation calculators.
- Debt consolidation assistance service to assess your debt and determine if debt counselling is appropriate, and help understanding debt counselling processes and costs.
- Access to the virtual Wellness Café, for content and resources on topics such as nutrition, sleep, mindfulness, and more to help you with your personal wellbeing.

To make use of the Employee Assistance Programme, call 0800 229 355.

A smiling woman with braided hair is holding a young child in a yellow dress with white polka dots. The child is also smiling. In the background, a sign with the word 'STRAW' is partially visible.

Hello Doctor


As a member of FundsAtWork, you automatically 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, at no additional cost. All conversations with our doctors are completely private and confidential.

- **Talk to a doctor:** Get instant access to a doctor from your mobile phone via the Hello Doctor app. This service is available 24/7/365, and you can ask the doctor to call you back and give you advice over the phone.
- **Text a doctor:** You can also request a text conversation with one of our doctors.
- **Daily health tips:** Daily health and wellness advice, articles and health tips.
- **Monthly newsletters:** Health quizzes and more.

If we have your ID number, mobile number and email, you will receive your login details for the Hello Doctor app.

Multiply Starter


You automatically have Multiply Starter membership, at no extra cost. Life is more rewarding with discounts and benefits from over 60 partners.



Movies for as little as R51




10% off



7.5% off



2% back



FREE access to any Lite, Smart or Ultra package

Visit www.multiply.co.za to view and use your Multiply Starter benefits.

Get more

Upgrade to Multiply Provider or Multiply Premier, and you can get even greater discounts and rewards.

Call us on 0861 88 66 00 or visit www.multiply.co.za.

To upgrade, SMS "JOIN" to 40717.



EmployeeReturns

EmployeeReturns rewards members financially for maintaining good physical wellness. To qualify for rewards, you need to be on Multiply Premier and complete your FREE health assessment, which will be used to calculate your Healthy Heart Score. The total value of the reward is based on your Healthy Heart Score, Active Dayz™ or fitness assessment and Multiply status.

All FundsAtWork and group insurance scheme members with Multiply Premier can register for EmployeeReturns. The rewards received could be up to 60% of the insurance premium your employer pays towards your retirement savings account each month.

Everyone benefits with Multiply and EmployeeReturns

All FundsAtWork and group insurance scheme members with Multiply Premier may register for EmployeeReturns.

If you have...					...then you get	
Approved lump sum death benefit through the Fund**	+	Multiply Premier	+	FundsAtWork Umbrella Pension or Provident Fund	==	Up to 60% of your insurance premium allocated to your retirement savings account monthly*
Unapproved lump sum death and/or critical illness benefits	+	Multiply Premier	+	Momentum HealthSaver account	==	Up to 60% of your insurance premium allocated to your HealthSaver account monthly*
Unapproved lump sum death and/or critical illness benefits	+	Multiply Premier	+	Multiply Money	==	Up to 60% of your insurance premium allocated to your Multiply Money savings wallet*

* Insurance premiums are capped at a maximum of R3 000 a month for calculating EmployeeReturns.

** The Fund is either the FundsAtWork Umbrella Pension or Provident Fund, depending on your membership.

Rewards earned can be used to boost your FundsAtWork retirement savings account, your Momentum HealthSaver account or Multiply Money savings wallet if you don't have a HealthSaver account.

- Go to www.momentum.co.za and log in with your username and ID.
- Select the **View details** under the Employee Benefits section.
- Select **EmployeeReturns** under the **Rewards** menu. If you have Multiply Premier, you will be able to activate the EmployeeReturns.
- A confirmation email and SMS will be sent to you after the activation.

You can also call the client contact centre on **0860 65 75 85** if you need any help registering.

REMEMBER

You are automatically a member of Multiply Starter. To earn your EmployeeReturns, you must upgrade to Multiply Premier. To upgrade to Multiply Premier, call 0861 88 66 00 or SMS "JOIN" to 40717.

What do you think?

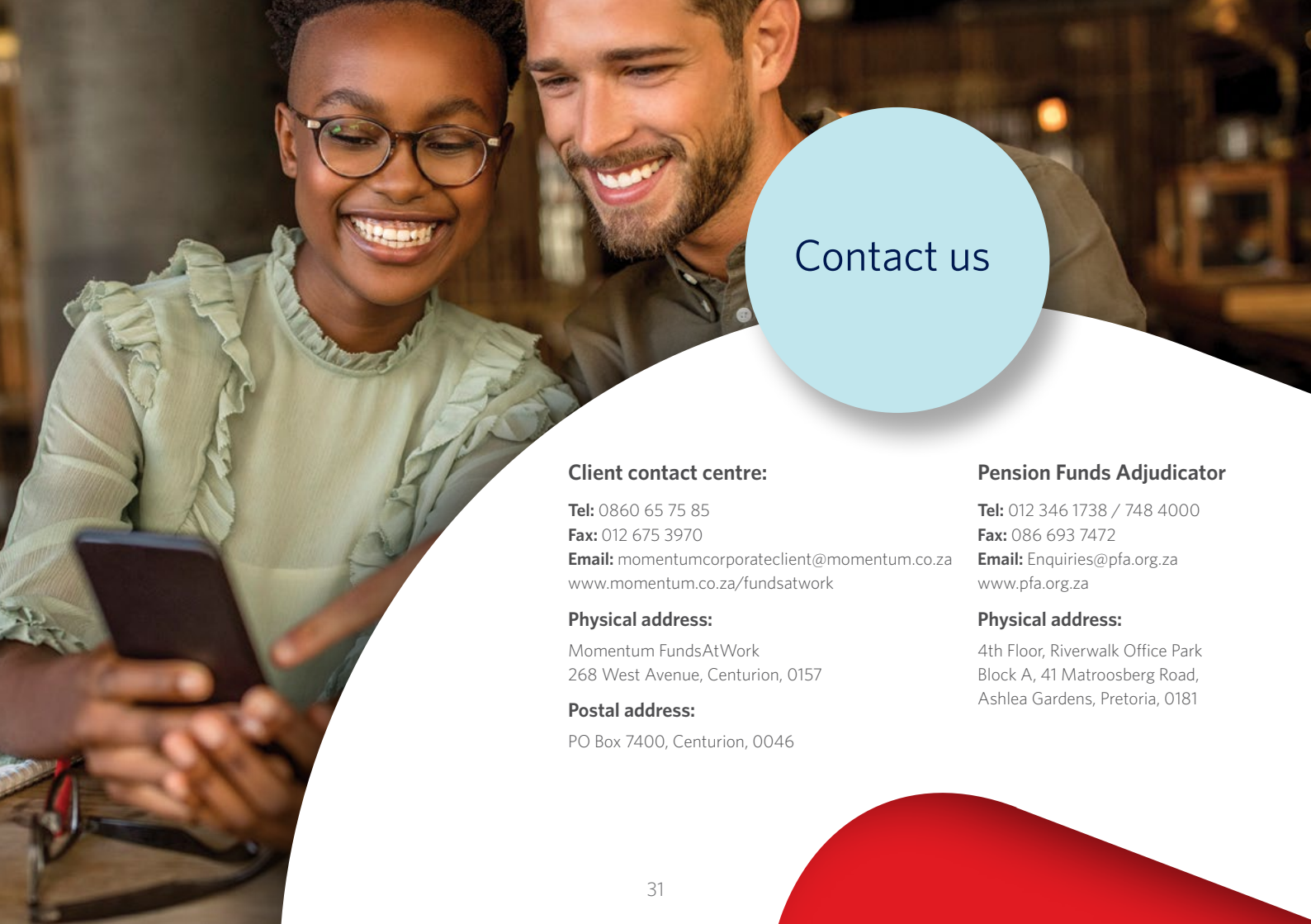
If you don't tell us what you think of our service and solutions, we won't know.

If you're
unhappy with
our service, we
want to fix the
problem.

Step 1 Call the service consultant on your scheme on 0860657585.

Step 2 If the problem is not resolved, take the complaint to your scheme's portfolio head, who will confirm **within 24 hours** that it has been received.

Step 3 If the problem is still not resolved, send an email to our complaints resolution department at complaints.resolution@momentum.co.za and you will receive a response within 24 hours.



Contact us

Client contact centre:

Tel: 0860 65 75 85

Fax: 012 675 3970

Email: momentumcorporateclient@momentum.co.za
www.momentum.co.za/fundsatwork

Physical address:

Momentum FundsAtWork
268 West Avenue, Centurion, 0157

Postal address:

PO Box 7400, Centurion, 0046

Pension Funds Adjudicator

Tel: 012 346 1738 / 748 4000

Fax: 086 693 7472

Email: Enquiries@pfa.org.za
www.pfa.org.za

Physical address:

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

Your personal information

The Protection of Personal Information Act, 4 of 2013 (the POPI Act) is South Africa's data protection law. It sets conditions we have to comply with to lawfully process the personal information of our clients and members. To comply with the POPI Act, we have strict policies, rules and measures in place to protect the confidentiality of the personal information we have for you.

Section 18 of the POPI Act requires us to make you aware why we ask for and how we use your personal information. Our purposes include:

- Provision and administration of retirement fund investment and insurance products; and
- Sharing your personal information with our partners and contracted service providers, who are legally bound to protect your information and must agree to our confidentiality policies and rules.

Our responsibilities and why we need your personal information

- Having your personal information and that of any other people insured under your policies enables us to do business with you.
- We need your personal information and that of any other people insured under your policies to:
 - Fulfil our obligations regarding your products or benefits;
 - Administer your products or benefits and related services and to assess any claims submitted; and
 - Provide services, advice and/or intermediary services linked to your products or benefits.
- We perform legal, compliance and risk monitoring of all transactions related to your products or benefits.

- We use your personal information and that of any other people insured under your policies for historical, statistical and research purposes.
- We will determine how or why your personal information and that of any other people insured under your policies is processed at all times.
- We will not share your personal information or that of any other people insured under your policies with any third parties, unless:
 - You have given consent for us to share it; or
 - Sharing it is necessary to put an agreement in place that is for your benefit; or
 - We are allowed to share the information as provided for in the POPI Act.
- We will only use your personal information or that of any other people insured under your policies for the purpose for which it has been provided to us and not for any other reason, unless:
 - You have given consent for us to use it for another purpose; or
 - Using it for another purpose is necessary to put an agreement in place that is for your benefit; or
 - We are allowed to use it for another purpose as provided for in the POPI Act.

- We will make sure we put reasonable measures in place to protect your personal information or that of any other people insured under your policies.

Your rights and responsibilities

- When you give us your personal information and that of any other people insured under your policies, you do so voluntarily so that we can do business with you.
- You give us your consent to collect, record, store, update and use or process all personal information provided to us, which includes health and financial information.
- You and any other people insured under your policies have the right to know what personal information we have about you and to access it at any time.
- You and any other people insured under your policies have the right to ask us to update or correct the information we have for you at any time.
- You warrant that you are authorised to provide us with the personal information.
- You and any other people insured under your policies have the right to object to us using the personal information, except when we need it to do business with you, or to comply with legal requirements.

- If you think your personal information or that of any other people insured under your policies has been tampered with, or that it has not been protected, please discuss your complaint with us by sending an email to momentumcorporateclient@momentum.co.za. If you are not satisfied with the outcome after discussing it with us, you may refer your complaint to the Information Regulator by sending an email to inforeg@justice.gov.za or by calling them on 012 406 4818.

Responsibilities of our partners and contracted service providers

To administer your products properly, we need to share your personal information and that of any other people insured under your policies with others in the Momentum Metropolitan Group or with contracted service providers, such as underwriters, in or outside of South Africa.


Momentum Metropolitan Group will make sure that the contracted service providers agree to our privacy and security policies and rules if they need to access your personal information or that of any other people insured under your policies for the following purposes:

- To implement your products or benefits

- For underwriting and reinsurance purposes
- To make it possible for you and any other people insured under your policies to view products and benefits and transact on our website
- To do a risk profile analysis of your existing products or benefits with us, or to do underwriting when you apply for a new product or benefit
- To let a credit bureau or credit provider do a credit assessment
- To carry out statistical analysis
- To analyse consumer needs and develop new products and services
- To do research among our clients or members to gain important insights into and an ongoing understanding of their experiences and changing needs, so that we can keep improving our products and service offerings

For more information about how we collect, share, protect and store personal information, you can also read the **Momentum Metropolitan Life Limited privacy policy here**. If you have any questions, you can send us an email, to momentumcorporateclient@momentum.co.za

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 Momentum Corporate

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