

A photograph of three young adults walking on a city bridge. On the left, a man in a red and white plaid shirt and glasses pushes a bicycle with a silver helmet hanging from the handlebars. In the center, a man in a blue denim shirt and dark pants pushes a bicycle with a large wicker basket on the front. On the right, a woman in a white patterned sweater and blue jeans walks while talking on a phone and holding a coffee cup. The background shows a city street with buildings and a blue sky.

*multiply*

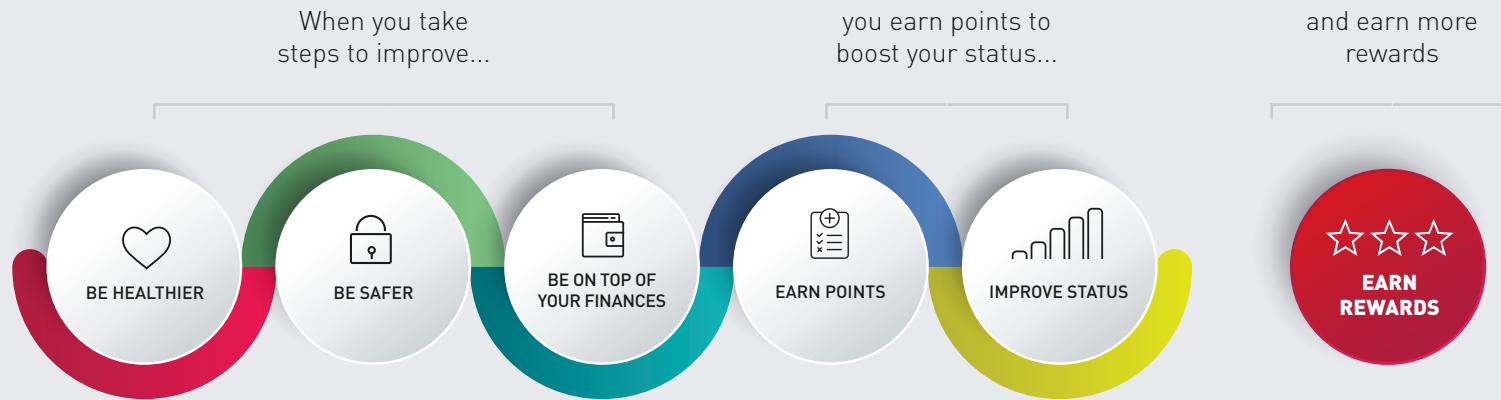
2018

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Multiply Premier

# Multiply your money

Multiply helps you make the right choices so that you can be healthier, safer and on top of your finances.



The more points you earn, the **higher your status** and the **greater your rewards**.

## It's simple



# Why use Multiply

## Get rewarded

up to  
**12%**  
on  
everything  
in your trolley



up to  
**25%**  
with partners  
on our online  
shop

Make more  
memories



**Pay less**

for travel, movies and  
other amazing partners  
while enjoying what life has  
to offer you and your family.



**Multiply your  
cashbacks**

Save your cashbacks  
in your Multiply Money  
account.

**Earn market-leading  
interest rates** from the  
very first cent and pay  
no monthly fees.

► Coming soon in 2018



**Access your health savings instantly**

No need to use your bank card or wait for a claim.  
Use your Multiply Visa® Card to pay healthcare providers,  
pharmacies and even vets from the money in your  
Momentum HealthSaver account.

**Get more cover for less**

up to **R2 500 per month**

per family, back in cash  
with HealthReturns for  
day-to-day healthcare  
costs if you are a  
Momentum Health  
member

up to **60% off**

Momentum Myriad  
life insurance  
premiums

**momentum**

up to **30%  
cash back**

on your Momentum  
car and home  
insurance premiums

up to **60% back**

on some of your  
Momentum  
FundsAtWork and  
Group Risk premiums  
with your employer

**Average savings  
per household**

**GOLD STATUS**

**R1 000**  
per month

**PRIVATE CLUB  
STATUS**

**R4 000**  
per month

## Status and points

The number of points you need for each status



SINGLE	0	250	500	650	750
FAMILY	0	500	1 000	1 300	1 500

\* Get to Private Club status when you have been a Multiply Premier member for 2 years or more.

The higher your Multiply status, the more benefits you will receive in the form of rewards.

### Join Multiply today and get more money.

- SMS 'JOIN' to 40717
- Visit multiply.co.za
- Speak to your financial adviser
- Contact the call centre on 0861 886 600

## Multiply points up for grabs

Be healthier	Be safer	Be on top of your finances
<b>200PTS</b>	<b>150PTS</b>	<b>200PTS</b>
Complete the physical health and activity questionnaire online <b>20PTS</b> Know your Healthy Heart Score <b>UP TO 100PTS</b> Have an active day or go for a fitness assessment <b>UP TO 80PTS</b>	Complete the safety questionnaire online <b>20PTS</b> Know your Safety Score <b>UP TO 50PTS</b> Have a safe day <b>UP TO 80PTS</b>	Complete the Financial Wellness questionnaire online <b>20PTS</b> Go for a yearly review with a financial adviser <b>100PTS</b> Track how you spend your money <b>UP TO 80PTS</b>



Get more

**500PTS**

Per Momentum product category	<1 year	1 year	2 years	3 years	4 years	5+ years
Risk cover, car and home cover, health, wills, retirement, savings	<b>70PTS</b>	<b>80PTS</b>	<b>90PTS</b>	<b>100PTS</b>	<b>110PTS</b>	<b>120PTS</b>



# Be healthier

**Live a longer, healthier life.  
We will help you make enough  
money to afford it.**

## KNOW

- Complete your online health and activity questionnaire
- Go for your health assessment to get your Healthy Heart Score

## TRACK

Be active and get Active Dayz™ or go for a fitness assessment

## SCORE

- Get up to R2 500 a month per family in HealthReturns to pay for day-to-day healthcare costs
- Get up to 60% off your Momentum Myriad life insurance premiums
- Get up to 60% back in EmployeeReturns with Momentum FundsAtWork and Group Risk
- Get up to 200 points to help you improve your Multiply status to get even more rewards

## Healthy Heart Score

Your Healthy Heart Score gives you an indication of your heart health. It shows you if you are causing long-term damage to your heart and your risk of developing cardiovascular disease.

Go for your health assessment to get your Healthy Heart Score, so that you can take action.

### Where to go for your health assessment

You can get your health assessment done at any Dis-Chem, Clicks or approved independent pharmacy.

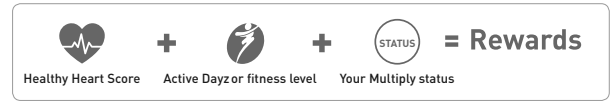
Multiply Premier members and their partners are each entitled to one **free** health assessment per year.

### What the health assessment measures

The nurse will measure your:

- Blood pressure
- Total cholesterol
- Glucose
- Height, weight and waist circumference.  
This, together with your gender and age, will be used to calculate your body fat percentage.

The nurse will also ask about your smoking status.



### What you get for your Healthy Heart Score

You will earn points to help boost your Multiply status.



Green

#### You're doing great.

All your cardiovascular disease risk factors are under control for now.

**100PTS**



Amber

#### There is room to improve.

You should take action to reduce your cardiovascular disease risk factors.

**60PTS**



Red

#### You could be doing a lot better.

You need to take strong action to reduce your cardiovascular disease risk factors.

**30PTS**

## ACTIVE DAYZ™

**No matter how you move, you'll still score.**  
**It's your choice. How do you want to earn Active Dayz?**



Burn 300 calories **in a session**. Link your device to track.



Gym at any Virgin Active, Planet Fitness, Curves, GoHealth or Multiply affiliated gym.



Walk 10 000 steps. Link your device to track.



Complete any qualifying event registered online through Entrytime.

### Earn points to boost your Multiply status

Earn 1 point for each active day, with a maximum of 80 points for the year.

### Get your fitness device today

Track your physical activity to start earning your Active Dayz. Link your device or buy an approved fitness device on the Multiply online shop at a discounted price.

Log into [multiplyonlineshop.co.za](https://multiplyonlineshop.co.za) and start shopping.

## Fitness assessment

The fitness assessment is an alternative to Active Dayz if you live an active lifestyle, but are unable to track it. You will get your fitness level, which is valid for six months.

### Where to go for your fitness assessment

Find a biokineticist close to you and book your session through SA's largest Biokineticist Association (BASA):

- 🌐 Visit <https://basa.recomed.co.za>
- ☎ Call 064 751 1349
- ✉ Email [biobookings@biokineticssa.org.za](mailto:biobookings@biokineticssa.org.za)

Multiply Premier members and their partners each pay only R192 for a fitness assessment.

### What to expect at your fitness assessment

- Your cardiorespiratory fitness, upper and lower body flexibility, lung capacity and body fat percentage will be evaluated.
- The assessment takes 20 mins with your biokineticist.
- Wear comfortable clothing, like track pants, tights or shorts and running or walking shoes.
- Take your gym towel.

### Earn points to boost your Multiply status

Level 1	Level 2	Level 3	Level 4	Level 5
5	10	20	30	40



# Be safer

Live a better, safer life – and we'll reward you.

### KNOW

Complete and validate your safety questionnaire online to get your Safety Score

### TRACK

Be safer with Safe Dayz™

### SCORE

- Get up to 150 points to help you improve your Multiply status to get even more rewards
- Get up to 30% of your Momentum car and home insurance premiums back in cash

## Safety Score

Protect what matters to you and we'll reward you with points and give you cash back.

### How to get your Safety Score

Our Safety Score questionnaire makes you aware of the safety of your environment and gives you recommendations to improve your safety.

### The questionnaire covers the following:

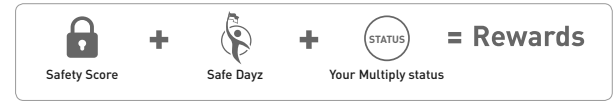
- Personal safety
- Vehicle safety
- Home and environment safety

### Get cash back, even if you claim

Even if you claim, you can get a yearly cashback safety bonus on your Momentum car and home insurance premiums.

### To qualify for the safety bonus, you need to:

- Complete **and** validate your safety questionnaire online, to get your Safety Score
- Have Safe Dayz to maximise your safety bonus



Drive, take a bus, train, taxi or stay home – just be safe.



Be safe on the road, whether you're the driver or a passenger.



If you travel by train, you will automatically score 100% for the train trip.



When you stay home and don't travel on the roads, you automatically earn Safe Dayz.

### How Safe Dayz are calculated

You will get a score for each trip you make during the day. If your average score for all your trips that day is 60% or more, you have a safe day.

### Earn Safe Dayz today

You will earn 1 point for each safe day, with a maximum of 80 points for the year. The information we use to score your safety is only for rewards and will not affect your Momentum car and home insurance claims.

1. Open your Momentum app
2. Activate Safe Dayz
3. Be safe and start earning Safe Dayz



# Be on top of your finances

Let us help you have enough money for today and for tomorrow.

## KNOW

- Complete your Financial Wellness questionnaire online
- Review your needs with your financial adviser

## TRACK

Know where your money goes with the Multiply Money app

## SCORE

Get up to 200 points to improve your Multiply status to get even more rewards

## Financial Wellness questionnaire

Multiply's Financial Wellness questionnaire helps you to understand your current financial status and will teach you how to take control of your own finances.

Complete the Financial Wellness questionnaire online once a year to get points and know your score.

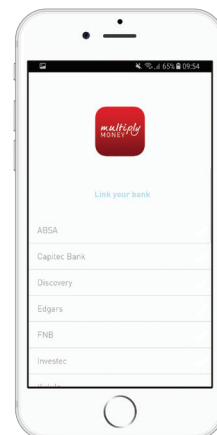
## Go for a review with a financial adviser

Everyone's financial needs are different. A financial adviser will help you to set up a financial plan tailored to suit your unique needs.

Go for a review with a financial adviser once a year to see if you are on track to meet your financial goals.

## Multiply Money app

Wouldn't it be great to have an easily accessible, consolidated view of all your finances... in your pocket? Well, now you can with the new Multiply Money app.



Log in with your existing momentum.co.za credentials (or register on the app).

## What can I do with the Multiply Money app?

### Get one complete view

Link your bank accounts to get a consolidated view of all your finances.

### Automatic categorisation

Your transactions are automatically grouped into budget categories, making it easier to see how you spend your money and to set a budget.

### Have fun while saving money

Challenge yourself to spend less and save more.

### Get tips

We will give you tips on how you're spending your money to help you make better decisions.

### Spend your cashbacks

Transfer money from your Multiply Money savings wallet to your payment wallet. Use your digital payment option at a qualifying retailer to pay for your goods.



# Multiply your money

With your Multiply Money account, you now have all your qualifying partner cashbacks in one place. It's your money. Save it or spend it...the choice is yours.

All Multiply clients get a Multiply Money account with **zero monthly fees**. The account will give you access to a savings wallet and a payment wallet.

- Get partner cashbacks paid directly into the savings wallet in your Multiply Money account.
- Earn market-leading interest on the money in your savings wallet from the first cent.

▶ Coming soon in 2018

## EARNING YOUR CASHBACKS

### Multiply online shop

Log into the Multiply online shop and shop for your favourite vouchers

### Multiply partners

Swipe your Multiply membership card or your Multiply co-branded card when you shop at Pick n Pay or Dis-Chem



## Multiply Visa® Card

Your Multiply Visa Card gives you instant access to the funds in your Momentum HealthSaver account, as well as access to the funds in your Multiply Money payment wallet.

### One card, two ways to use it:

- **Pay for medical expenses:** As a Momentum Health member, you can now swipe your card at a healthcare provider, pharmacy or even a vet in South Africa using the funds in your Momentum HealthSaver account.
- **Spend your cashbacks anywhere:** Use your Multiply Money app to transfer money from your savings wallet to your payment wallet – and swipe to pay for your goods.











### How do I apply for my Multiply Visa Card?

🌐 Visit [multiply.co.za/multiplyvisacard](http://multiply.co.za/multiplyvisacard)

☎ Call 086 011 1183












# Product rewards

## Momentum Myriad, FundsAtWork and Group Risk

 Healthy Heart Score		 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%	
 Green Amber Red	12+ p.m. or Level 4	15%	20%	25%	30%	40%	
	8+ p.m. or Level 3	10%	15%	20%	25%	30%	
 Green Amber Red	4+ p.m. or Level 2	5%	10%	15%	20%	25%	
	0+ p.m. or Level 1	5%	10%	15%	20%	25%	

**Note for Myriad:** If you do not have a Healthy Heart Score, your discounts will be based on a red Healthy Heart Score. Active Dayz™ will be averaged over a six-month period from January to June and again from July to December. In calculating the average, the worst month of activity is ignored. Your discount during the first half of the calendar year will be based on your average between July and December of the previous year, and your discount during the second half of the year on the average between January and June. If you were a Multiply member for less than six months, the average calculation will be based proportionately on the number of months you were a Multiply member. To protect you from a premium increase during the calendar year, any decrease in your scores (Healthy Heart, average Active Dayz™ or fitness level) will not affect your discount during a calendar year; and this will explain any difference between your actual Multiply scores and the ones used by Myriad. You can improve your discount in the middle of the year by improving your average Active Dayz™ over the preceding six-month period. You can also improve your discount at any stage if you go for a health or fitness assessment with an improved outcome or improve your Multiply status.

## Momentum car and home insurance

 Safety Score			 Bronze	 Silver	 Gold	 Platinum	 Private Club
 Green Amber Red Purple >80%	>=26 p.m.	10%	10%	15%	22,5%	30%	
 Green Amber Red Purple 71% - 80%	21 - 25 p.m.	5%	5%	10%	15%	20%	
 Green Amber Red Purple 55% - 70%	16-20 p.m.	0%	2,5%	7,5%	12,5%	15%	
 Green Amber Red Purple <55%	11 - 15 p.m.	0%	0%	5%	7,5%	10%	
	<=10 p.m.	0%	0%	2,5%	5%	7,5%	
	No Safe Dayz	0%	0%	2,5%	5%	7,5%	

Members require a validated Safety Score and the relevant number of Safe Dayz™ to receive a yearly cashback safety bonus on their Momentum car and home insurance premiums.

# Product rewards

## HealthReturns

HealthReturns payable into your HealthSaver account for every R500 medical scheme contribution

Healthy Heart Score	ACTIVE DAYZ™ Active Dayz or fitness assessment	Standard HealthReturns	Bronze	Silver	Gold	Platinum	Private Club
Green                      Amber                      Red	16+ p.m. or Level 5	R40	R40	R50	R100	R150	R250
Green                      Amber                      Red	12+ p.m. or Level 4	R20	R20	R30	R60	R100	R150
	8+ p.m. or Level 3	R10	R10	R20	R30	R45	R60
Green                      Amber                      Red	4+ p.m. or Level 2	R5	R5	R10	R15	R20	R30
	0+ p.m. or Level 1	R0	R0	R0	R0	R0	R0

HealthReturns are paid into your Momentum HealthSaver account. Momentum Health is a separate entity from Momentum. HealthReturns is a complementary product available from Momentum.

## Your HealthReturns depend on your Momentum Health contribution

For every R500 you contribute to Momentum Health, you will get HealthReturns paid into your HealthSaver account. This applies to the principal member and adult dependant contributions.

A principal member who is as active as an adult dependant can get more HealthReturns because of the lower contribution that the dependant pays.

### EXAMPLE

**Momentum Health option:**  
Incentive Associated hospitals State chronic

**Activity level:**  
16+ Active Dayz per month or Level 5

**Multiply Premier status:**  
Private Club

CONTRIBUTION	CALCULATION	HEALTHRETURNS CALCULATION
<b>Principal member</b> R1 834 per month	$1\ 834 \div 500 = 3$	$3 \times R250 = \mathbf{R750}$
<b>Adult dependant</b> R1 439 per month	$1\ 439 \div 500 = 2$	$2 \times R250 = \mathbf{R500}$
Total HealthReturns payable per family = <b>R1 250 per month</b>		

# Partner rewards

Life's more rewarding with discounts and benefits from our Multiply partners. Enjoy these from day one.

## TRAVEL



Up to 50% off



Up to 40% off



Up to 40% off



Up to 45% off



## SPORT AND FITNESS



25% off



Up to 100% back  
(2018 promotion)



25% off

## ONLINE SHOP VOUCHERS



Up to 25% off

## ENTERTAINMENT



Pay as little as R30



Up to 80% off  
Momentum sponsored cricket matches

## FITNESS DEVICES



Up to 40% off



Up to 30% off

## ELECTRONICS AND APPLIANCES



Up to 25% off

## RETAIL



Up to 12% back in points



## MAGAZINES



Up to 60% off

## SAFETY AND SECURITY



20% off



22,5% off

## And many more...

Visit [multiply.co.za](http://multiply.co.za) for a complete list of partners.

## Multiply online shop spend limits






You have two spend limits on the online shop: one for products and one for vouchers. Enjoy maximum discounts for your status when you spend up to R40 000 per year on a single membership and R60 000 per year on a family membership.

### YEARLY SPEND LIMITS

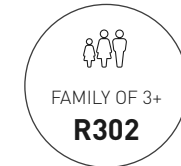
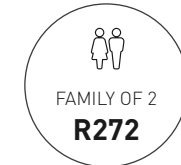
	Products	Vouchers
SINGLE	R20 000	R20 000
FAMILY	R30 000	R30 000

# Ready, steady gold

Here's how you can earn 500 points as a single member or 1 000 points as a family to get to gold.

	Do your online questionnaires	SINGLE <b>60PTS</b>	FAMILY <b>120PTS</b>
	Go for a review with a financial adviser	SINGLE <b>100PTS</b>	FAMILY <b>200PTS</b>
	Know your Healthy Heart Score and score green	SINGLE <b>100PTS</b>	FAMILY <b>200PTS</b>
	Have 3 products with Momentum	SINGLE <b>210PTS</b>	FAMILY <b>420PTS</b>
	Know your Safety Score and score above 70%	SINGLE <b>40PTS</b>	FAMILY <b>80PTS</b>
		<b>510PTS</b>	<b>1 020PTS</b>

## Multiply Premier membership contributions



To join Multiply, speak to your financial adviser or SMS **MULTIPLY** to **40717**.

For more information visit [multiply.co.za](https://multiply.co.za)

*multiply*

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