



Momentum Interactive

Momentum Interactive is a revolutionary concept that facilitates enhancements to the Myriad risk offering.

Momentum Interactive

- Momentum Interactive consists of the following components:
 - Assessment of active rating factors
 - Possible qualification for Interactive features based on the assessment results.

Assessment of active rating factors

- Active rating identifies factors that are easy to understand, are practical to apply and have an impact on the insured life's risk classification.
- The compulsory rating factors per insured life are:
 - Blood pressure
 - Cholesterol
 - BMI (body mass index — weight to height ratio)
 - Number of vehicle accident insurance claims during the last three years
 - Distance travelled by road during the last year (driver or passenger)
 - Marital status.
- Each insured life has to do an initial assessment and ongoing reassessments in the form of an online health questionnaire every three years.

Interactive features

- The second component of Momentum Interactive contains the following features:
 - a premium discount based on the active rating factors assessment results;
 - a guaranteed premium discount for Multiply Premier members;
 - a guaranteed premium discount for regular drivers on Momentum Short-term Insurance;
 - a guaranteed Longevity Protector™ premium discount;
 - an increased Premium Payback Option for Multiply Premier members;
 - Spare Cover; and
 - Cover Switching.

Standard assessment-based premium discounts

- There is an initial assessment, as well as ongoing reassessments via online health questionnaires every three years.
- Once awarded, the premium discount will remain unchanged for each insured life until the next reassessment date.
- The discount will expire after three years and the insured life will need to complete an online health assessment.
- The premium payable will never be greater than the contract benefit premium.
- If an insured life fails to complete the online questionnaire, all Interactive features will fall away.



Guaranteed minimum discount for Multiply Premier members

If the insured life is a Multiply Premier member and the Myriad benefit is linked to Momentum Interactive, the policyholder will qualify for a guaranteed premium discount based on the following wellness rating factors as set out in the table below.

- Healthy Heart Score
- Physical Activity (Active Dayz™ or Fitness Assessment level)
- Multiply Premier status

Healthy Heart score	Physical activity	Bronze	Silver	Gold	Platinum	Private club
Green	Fitness Assessment Level 5 Active Dayz ≥ 16	20%	25%	30%	40%	60%
Green/Amber	Fitness Assessment Level 4 Active Dayz ≥ 12	15%	20%	25%	30%	40%
Green/Amber	Fitness Assessment Level 3 Active Dayz ≥ 8	10%	15%	20%	25%	30%
Green/Amber/Red/None	Fitness Assessment Level 1 & 2 Active Dayz < 8	5%	10%	15%	20%	25%

Guaranteed discount for Momentum Short-term Insurance regular drivers

An insured life linked to Momentum Interactive, who is a regular driver for a vehicle covered under a Momentum Short-term Insurance policy, will receive a guaranteed minimum discount.

Age next birthday	Annual premium discount
20 – 30	10%
31 – 40	8%
41 – 50	6%
51 – 60	4%
> 60	2%

Guaranteed Longevity Protector™ discount

If the insured life has selected the Longevity Protector™ benefit, a guaranteed minimum discount of 7.5% will apply to both the Longevity Protector™ and linked benefit premium.

The Death Benefit to which the ancillary disability benefit is attached will not qualify for the 7.5% guaranteed discount.



Increased Premium Payback Option amount

- If the stand-alone benefit to which the premium payback option is attached is linked to Momentum Interactive, the policyholder will receive an increased premium payback option amount based on their Multiply status.

Multiply status	Premium Payback Option
Bronze	20%* + 0,3% per year in this status
Silver	20%* + 0,5% per year in this status
Gold	20%* + 1,5% per year in this status
Platinum	20%* + 3,0% per year in this status
Private Club	20%* + 4,0% per year in this status

*The 20% under the premium payback option is guaranteed.

Access to Spare Cover

- Spare Cover gives the policyholder the option of purchasing more cover under any benefit linked to Momentum Interactive, subject to limited underwriting.
- Spare Cover equals 100% of the benefit amount, subject to a maximum of R5 million on lump sum benefits and R20 000 for income benefits.

Access to Cover Switching

- Cover Switching allows the policyholder to switch benefit amounts either between existing linked benefits or between newly linked benefits, subject to limited underwriting.
- Cover Switching is the perfect solution for policyholder whose benefit needs change over time.

How the discounts are applied

All the discounts for Momentum Interactive are applied as follows.

The highest of the:

- standard premium discount based on the Momentum Interactive assessment;
- guaranteed discount for Multiply Premier members;
- guaranteed discount for regular drivers on Momentum Short-term Insurance; or the
- guaranteed Longevity Protector™ premium discount.



Technical details

- The following benefits qualify for the Interactive features:
 - Death Benefit
 - Comprehensive Disability Benefit
 - Own Occupation Disability Benefit
 - Comprehensive ADW Disability Benefit
 - ADW Disability Benefit
 - Functional Impairment Benefit
 - Income Protector
 - Income Enhancer – Income Protector
 - Complete Family Protector – Income Protector
 - Temporary Income Protector
 - Income Enhancer – Temporary Income Protector
 - Complete Family Protector – Temporary Income Protector
 - Business Overheads Protector
 - Business Protector (Self Employed)
 - Income Enhancer – Business Protector (Self Employed)
 - Complete Family Protector – Business Protector (Self Employed)
 - Business Protector (Professional)
 - Income Enhancer – Business Protector (Professional)
 - Complete Family Protector – Business Protector (Professional)
 - Functional Protector
 - Complete Functional Protector
 - Group Income Top Up
 - Temporary Group Income Top Up
 - Complete Critical Illness Benefit
 - Complete Critical Illness Enhanced Benefit
 - Comprehensive Living Benefit
 - Homeloan Protector
 - Longevity Protector™ – Disability
 - Longevity Protector™ – Income Protector
 - Longevity Protector™ – Group Income Top Up
 - Longevity Protector™ – Critical Illness
 - Student Package
 - Professional Package
 - Homeloan Package

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