



STARTER MEMBER GUIDE 2017

UNLOCKING FINANCIAL WELLNESS

momentum

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 **multiply**



WELCOME

Your financial wellness is our priority. We believe that the journey starts by you knowing your financial needs and taking action to meet them. This includes among others your insurance and retirement needs. As your lifetime financial wellness partner, we put you at the centre of everything we do. For every stage of your life we have the right solutions to meet your financial wellness needs.

Multiply Starter is automatically available to you if you are a member of a qualifying medical scheme or employer group at no additional cost. No membership cards are issued to Multiply Starter members. You will receive a welcome e-mailer which includes your Multiply Starter member number. You will need your Multiply member number to activate your Dis-Chem benefit and to access your discount at Nu Metro cinemas.

Multiply, Momentum's wellness and rewards programme, helps you to understand, track and improve your financial and physical wellness. It also gives you access to great discounts at a range of our partners.

Life's more rewarding with **discounts** and **benefits** from **over 60 partners**.

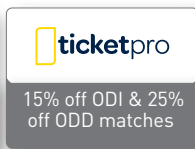
Dress your family.

Clothing



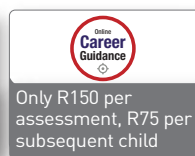
Have more fun.

Entertainment



Boost your learning.

Education



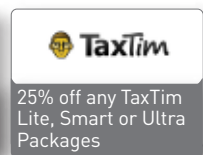
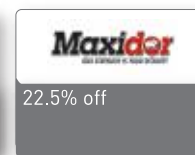
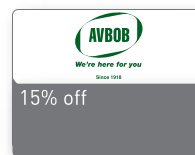
Get moving.

Fitness and sport



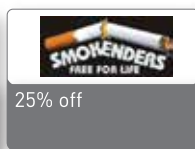
Take care of the family.

Lifestyle and safety



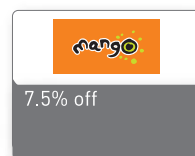
Enjoy a healthier life.

Healthy living



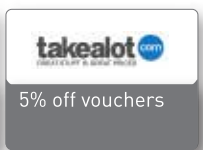
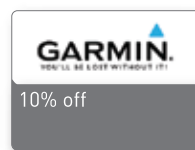
Enjoy new places.

Travel



Shop for gadgets.

Online shopping



Visit www.momentum.co.za/multiply to see our **full list of partners**

MULTIPLY STARTER

How to Multiply your wellness

GET FINANCIALLY WELL



Complete our online questionnaires and understand your finances with MyScore. We've got the tools and access to financial advisers to enhance your financial health. Plus, our partner discounts will help you to enjoy life a lot more right now.

GET HEALTHY



Awareness is always the first step to great health. With Multiply, we help you

Assess:

- With a health assessment at Clicks or Dis-Chem;
- Your Healthy Heart Score generated from the results of your health assessment gives you an indication of how healthy your heart is

And take action:

By advising you to get screened, because prevention is always better than cure.
Or join programmes like SmokeEnders and EatForLife to help create better lifestyle habits.

GET ACTIVE



We designed Active Dayz™ so that you can keep fit or be active the way you want to. Dance, cycle, swim or run and use an activity tracking device to check if you are being active enough to earn Active Dayz™. Experts recommend 300 calories burned or 10 000 steps taken to call it an effective session.

BE SAFE



Feeling safe is one of the most fundamental aspects of wellbeing.

With Multiply you can:

- Assess your safety by completing our questionnaires and getting your SafetyScore;
- Get discounts on safety equipment and services;
- Stay safe by using our tips and advice provided.

GET EDUCATION SORTED



Engage with Education 360°, the online education tool that will empower you and the students and learners in your life. Go online, see what the experts have to say, get advice on a range of topics from healthy eating to accessing learning resources like past exam papers and worksheets.

Use your great Multiply discounts to get professional career guidance or boost your child's maths skills to a whole new level.

Your children and family can benefit from our partners, from school uniforms to guidance tools.

For bigger rewards and better benefits – upgrade to Multiply Provider or Multiply Premier

PROVIDER

Multiply Provider is available at an affordable monthly premium. This option is about getting you to all-round wellness as well as helping you to save more, so that you can provide more to those you care about. Get benefits like: up to 25% off at Jet, Edgars and CNA, 10% back at Dis-Chem, up to 4 x more Pick and Pay Smart Shopper points, up to R1 920 back per year in HealthReturns. Plus you can get discounts for education with partners like A+Students by CMATHS and Online Career Guidance.

Save more, provide more for only:

Main member

For members with no dependants

R65
monthly premium

Family of two

This includes the main member and partner

R85
monthly premium

Per adult dependant

Older than 19 years

R10
per dependant

Child dependants

Younger than 19 years

Free

PREMIER

Multiply: On this paid-for-option you can really save on life's essential cover like life insurance, medical aid and short-term insurance if your policies are with Momentum. Get benefits like: Up to R12 000 each for the main member and spouse per year in HealthReturns, up to 60% off on Momentum Myriad life insurance premiums and up to 60% back in EmployeeReturns on FundsAtWork and group insurance scheme premiums. Plus you get to live large because this option offers maximum savings and discounts. Think big like up to 40% off Jet, Edgars and CNA vouchers. These fantastic discounts are also available for some of SA's most loved brands and services like 25% back at Dis-chem, up to 50% off Mango, up to 10x more Pick n Pay Smart Shopper points, 40% off selected Garmin products and more. Plus get exceptional savings on Momentum products.

Single member

R195
monthly premium

Family of two

R235
monthly premium

Family of three or more

R265
monthly premium

Register online



- Go to www.momentum.co.za.
- Click the **register** tab.
- Create an account as a client.
- Complete your online profile and choose a username and password.
- You will get an activation email at the address supplied.
- Keep your username and password in a safe place.
- Click on the Multiply tab to access our wellness tools.

Start shopping

at the Multiply Online Shop



- Login to www.momentum.co.za.
- Click on Multiply.
- Click on the Online Shop.
- Start shopping or get vouchers for Edgars, Jet, takealot.com, The Pro Shop, Cycle Lab and more.

Get calling

for your deals at the Travel Desk



- Call 0861 100 155 or e-mail multiplytravel@momentum.co.za
- Quote your membership number.
- Get your quote.

Activate your benefits

Dis-Chem

- Go to the service desk at your nearest Dis-Chem store with your ID, Multiply client number or membership card to get the Dis-Chem benefit activated.
- Start swiping to earn points.



Pick n Pay

NB: Members on Multiply Starter need to upgrade to Multiply Provider or Premier

You need to belong to Multiply Provider or Premier and Pick n Pay Smart Shopper to qualify. You can activate by doing one of these things:

1



Call 0861 88 66 00 with your Pick n Pay Smart Shopper number.

2



SMS the word '**PnP**', your **ID number** and your **Smart Shopper number** to **47214**.
Example: PnP, 7712345678945, 1234567891234567.

3



Login at www.momentum.co.za/multiply. Click on the Multiply tab, click on Partner Rewards and click on PnP under the Food and Clothing tab.

4



Make sure you swipe your PnP Smart Shopper and Multiply cards to multiply your Smart Shopper points.



See how your savings **multiply** with each plan

Save on:



+PLUS over
60 more partners

	STARTER FREE	PROVIDER from R65	PREMIER from R195
momentum life insurance	•	•	Up to 60% off
momentum health	•	Up to R 1 920 per member, per year back in HealthReturns	Up to R 12 000 per member, per year back in HealthReturns
momentum short-term insurance	•	•	Up to 20% cash back bonus
momentum FundsAtWork and group insurance schemes	•	•	Up to 60% EmployeeReturns on the insurance premiums for the lump sum death and critical illness benefit
Pick n Pay	•	Multiply your Pick n Pay Smart Shopper points by up to 4x	Multiply your Pick n Pay Smart Shopper points by up to 10x
takealot <small>com</small> <small>GREAT STUFF @ GREAT PRICES</small>	5% off gift cards	5% off gift cards	Up to 20% off gift cards
TaxTim	25% off any TaxTim Lite, Smart or Ultra	30% off any TaxTim Lite, Smart or Ultra	40% off any TaxTim Lite, Smart or Ultra
Edcon	5% off gift cards	Up to 25% off gift cards	Up to 40% off gift cards
Dis-Chem PHARMACIES <small>Pharmacists who care</small>	4.5 % back in Dis-Chem points	Up to 10% back in Dis-Chem points	Up to 25% back in Dis-Chem points
mango	7.5% off flights	Up to 15% off flights	Up to 50% off flights
Virgin active	10% off	10% off	25% off
AVBOB	15% off	50% off	50% off
NuMetro <small>by your scene</small>	Movies from as little as R44	Movies from as little as R33	Movies from as little as R26 ★

★ New Scene VIP and Scene Xtreme benefit.

- Nu Metro Scene VIP movies from as little as **R60**
- Nu Metro Scene Xtreme movies from as little as **R70**
- Benefit only available for **Multiply Premier members**.

#LifeMultiplied





GET IN
TOUCH

Contact your financial adviser to find out more about
Multiply's partners and incredible rewards,
or call **0861 88 66 00**
or visit **www.momentum.co.za/multiply**

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Momentum is an authorised financial services and credit provider.