

momentum
multiply

Multiply
Premier

2022



Why choose Multiply

Multiply your money

Get cashbacks on your whole basket when you shop at our retail cashback partners or when you buy from our Multiply online shop.



Multiply your wellness

No matter how you move, you score. Get rewarded for getting active.



Average savings per household

Gold status
R1 406
per month

Private Club
R4 677
per month

See how easy it is to get to gold on page 17.

Multiply your memories

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



Multiply your life and get more cover for less

Up to R3 000 per month per family in HealthReturns⁺ for day-to-day healthcare costs if you are a qualifying Momentum Medical Scheme or Wooltru Healthcare Fund member.

Up to 60% back in EmployeeReturns on some of your FundsAtWork and Group Insurance premiums with your employer.

momentum

Up to 30% of your annual premiums back with Momentum Insure's Safety Bonus, even if you claim.

Up to 60% off Momentum Myriad life insurance premiums.

Healthy, physically active, safe and engaged members get the best discounts and cashbacks on Momentum products and from our partners.



Status and points

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

When you take steps to be...



healthier



safer



on top of your
finances

you earn points to boost your status and
earn more rewards.

The number of points you need for each status:

| | Bronze | Silver | Gold | Platinum | * Private Club |
|--------|--------|--------|-------|----------|----------------|
| 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.

Multiply points up for grabs

Be healthier

300 points

Complete your health and activity questionnaire

20 points

Go for your health assessment to know your Healthy Heart Score

up to 100 points

Submit proof of your Covid-19 vaccination

up to 40 points

or

Know your Stress Score

up to 10 points

Have an active day
or
go for a fitness assessment
or
complete an elite event

up to 80 points

Unlock Active Dayz™

up to 80 points

Be safer

180 points

Complete your safety questionnaire to know your Safety Score

20 points

Get points for your Safety Score result

up to 50 points

Have a safe day
or
check the safety of your car at Tiger Wheel & Tyre

up to 80 points

Unlock travelling Safe Dayz™

up to 30 points

Be on top of your finances

200 points

Complete your financial wellness questionnaire

20 points

Go for a yearly review with a financial adviser

100 points

Deposit money into your Multiply Money wallet and grow your savings balance

up to 80 points

Have cover

340 points

| 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 | 50 points | 55 points | 60 points | 65 points | 70 points | 80 points |

The maximum number of points are subject to completing the unlocking activities. See full Points guide for details.

Partner rewards

Save with fantastic discounts or cashbacks directly from our partners or on the Multiply online shop.



Groceries

| | | |
|-----------|--|-----------|
| | | |
| Up to 15% | | Up to 12% |

Health and beauty

| | |
|--|-----------|
| | |
| | Up to 12% |

Travel

| | | |
|-----------|--|-----------|
| | | |
| Up to 25% | | Up to 30% |

Entertainment

| | |
|-----------|----------|
| | |
| | |
| Up to 50% | From R37 |

| | |
|-----------|-----------|
| | |
| | |
| | |
| Up to 40% | Up to 45% |

Lifestyle

| | |
|-----------|--|
| | |
| | |
| Up to 15% | |

Safety

| | | |
|-----------|-------|-----|
| | | |
| Up to 25% | 22,5% | 20% |

Restaurants

| | |
|-----------|-----|
| | |
| Up to 25% | 15% |

Business and education

| | | | |
|-----|--|-----|------|
| | | | |
| | | | |
| 10% | | 50% | R150 |

Fitness and health



MULTIPARK

50%



LISA RALEIGH

R199 p/m



25%



Up to 25%

Fitness devices



Up to 40%



Up to 30%

Fitness gear



Up to 35%



Up to 30%

Electronics



Up to 25%



10%

And many more... Visit multiply.co.za and multiplyonlineshop.co.za for a complete list of partners. Spend limits apply.

Healthy, physically active and engaged members get the best discounts and cashbacks from our partners.

Be healthier

Love your heart and live a longer, healthier life.

Health and activity questionnaire

Multiply's online health and activity questionnaire helps you understand your current lifestyle and how it affects your physical wellness.

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, Pick n Pay or Multiply-affiliated pharmacy clinic. 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 composition.

The nurse will also ask about your smoking status.

Vaccination points

Submit proof of your Covid-19 vaccination and get **up to 40 points**.

You get points just for doing your health assessment, with more points for your Healthy Heart Score result.

30 points
Go for your health assessment

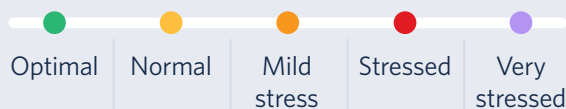
+

70 points
Congratulations! Keep it up

30 points
Take action to reduce your health risk factors

Take action now to improve your health

Stress Score



Worried about your stress levels? No stress. Check your Stress Score with the Momentum Multiply app. All it takes is a finger scan and you'll know your score.

Earn **1 point a month**, up to a maximum of 10 points, for measuring your stress score.

Stress Score and vaccination points fall under the same 40 points limit.

No matter how you move, you'll still score.

It's your choice: How do you want to earn Active Dayz™?



300
calories
burned

Run, cycle, swim, chase the kids, dance or skip – if you burn 300 calories in a session, you get an active day.
▶ Link your fitness device to track.



01
gym
session

Get Active Dayz when you gym at any Virgin Active, Planet Fitness, Curves or Multiply-affiliated gym.



10 000
steps taken
today

Use one of our approved apps or devices to count the number of steps you take per day. Get to 10 000 and you've got your active day.
▶ Link your fitness device to track.



5km
Parkrun

Complete a Parkrun and enter your barcode on the FitVault app to get your active day.



01
event
finished

From triathlons to marathons, duathlons and more – any qualifying event, registered online through Entrytime, will give you an active day. Get more points if you complete any one of our approved high-endurance elite events.

What you get for your Active Dayz

You will earn **1 point for each active day**, plus 10 to 20 points for each elite event, with a maximum of 80 points for the year. Complete your fitness assessment or an elite event to unlock up to 80 more Active Dayz.

Get your approved fitness device at a discounted price on multiplyonlineshop.co.za.

Get your favourite wellness apps for less!

Get **R300 cashbacks** on annual subscriptions to the world's best wellness, nutrition, training and mental health apps.

Weekly Wins In it to win it!

Weekly Wins rewards you for consistent physical activity. Achieve your weekly activity goal and get a treat!

- 01 Link your fitness tracking device to your profile
- 02 Sync your device to track your streaks
- 03 Choose your treat



NEW

Monthly Wins Challenge accepted!

Score a voucher for every 4-week winning streak.

You choose your reward:

A R125 partner voucher

OR

R100 into your HealthSaver+ account

This option is available if you've achieved at least a Level 3 fitness assessment result and uploaded proof that you've been vaccinated against Covid-19.

Fitness assessment

The Multiply fitness assessment is one of the ways you can earn points and rewards. Plus, it gives you a measurable way to know whether your physical activity is working for you and your health. By doing the Multiply fitness assessment, you will know your fitness level.

How to book your Multiply fitness assessment

You can either do an in-person fitness assessment or an online fitness assessment. Go to multiply.co.za to book your appointment at one of our affiliated health professionals. There you will find a list of health professionals doing online assessments.

Remember to:

- Have your identification and your Multiply membership card close by.
- Wear comfortable clothing because you will be active.

What will be measured

01 Body composition + 02 Muscle strength + 03 Cardiovascular fitness = Fitness level

Quick comparison

| In-person | | Online | |
|-----------------------|--------------|----------------------|--------------|
| Validity 12 months | Cost R440 | Validity 6 months | Cost R230 |

What you get for your fitness level

You will earn points to boost your Multiply status.

| Points | Level |
|-----------|---------|
| 10 points | Level 1 |
| 20 points | Level 2 |
| 40 points | Level 3 |
| 60 points | Level 4 |
| 80 points | Level 5 |

| Points | Level |
|-----------|---------|
| 5 points | Level 1 |
| 10 points | Level 2 |
| 20 points | Level 3 |
| 30 points | Level 4 |
| 40 points | Level 5 |

A fitness assessment unlocks more Active Dayz.

Earn Momentum product rewards - just for being healthier.



Momentum Myriad life insurance

| Healthy Heart Score | Physical activity level (Active Dayz or fitness assessment) | Bronze | Silver | Gold | Platinum | Private Club |
|---------------------|---|--------|--------|------|----------|--------------|
| Green Amber Red | MaxFit Requires a fitness assessment Level 5 result | 20% | 25% | 30% | 40% | 60% |
| Green Amber Red | 12+ p/m or Level 4 | 15% | 20% | 25% | 30% | 40% |
| Green Amber Red | 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% |
| Green Amber Red | 0+ p/m or Level 1 | 5% | 10% | 15% | 20% | 25% |

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 Premier member for less than six months, the average calculation will be based proportionately on the number of months you were a Multiply Premier member. To protect you from a decrease in discount during the calendar year, any decreases in your scores (Healthy Heart, average Active Dayz or fitness level) from the ones recorded at the start of the year, will not affect your discount during a calendar year and this will explain any differences 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. The highest discount level (MaxFit) will only be applicable if you have a Level 5 fitness assessment result and a green Healthy Heart Score.

FundsAtWork and Group Insurance




| 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% |
| Green Amber Red | 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% |
| Green Amber Red | 0+ p/m or Level 1 | 5% | 10% | 15% | 20% | 25% |

If you do not have a Healthy Heart Score, Active Dayz or fitness assessment you will not earn EmployeeReturns.

HealthReturns⁺

HealthReturns will be paid into your HealthSaver⁺ account for every R630* medical scheme contribution. The funds in your HealthSaver account are instantly accessible via the Multiply Money Card, to pay healthcare providers, pharmacies and even veterinarians.

HealthReturns payable per R630 medical scheme contribution from 1 January 2022

| Healthy Heart Score | Active Dayz or fitness assessment | Bronze | Silver | Gold | Platinum | Private Club |
|--|-----------------------------------|--------|--------|------|----------|--------------|
|  Green Amber Red | 16+ p/m or Level 5 ⁺ | R50 | R70 | R110 | R160 | R260 |
|  Green Amber Red | 12+ p/m or Level 4 ⁺ | R30 | R35 | R70 | R105 | R160 |
| | 8+ p/m or Level 3 ⁺ | R12 | R23 | R33 | R47 | R65 |
|  Green Amber Red | 4+ p/m or Level 2 ⁺ | R5 | R10 | R15 | R20 | R30 |
| | 0+ p/m or Level 1 ⁺ | R0 | R0 | R0 | R0 | R0 |

Increased HealthReturns are paid into your HealthSaver account, based on your Multiply Premier status. HealthReturns is a complementary product available from Momentum to members of qualifying medical schemes. Momentum is not a medical scheme and HealthReturns is not a medical scheme benefit.

* The HealthReturns payable for Momentum Medical Scheme members will be per R630 medical scheme contribution from 1 January 2022 and per R665 medical scheme contribution from 1 September 2022.

* Qualifying medical scheme members may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance their medical aid. Momentum is not a medical scheme, and is a separate entity to the medical scheme. The complementary products are not medical scheme benefits.

Your HealthReturns depend on your medical scheme contribution

For every R630* you contribute to your medical scheme, you will get HealthReturns from Momentum. 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.

**Boost your
HealthReturns with
Monthly Wins!**



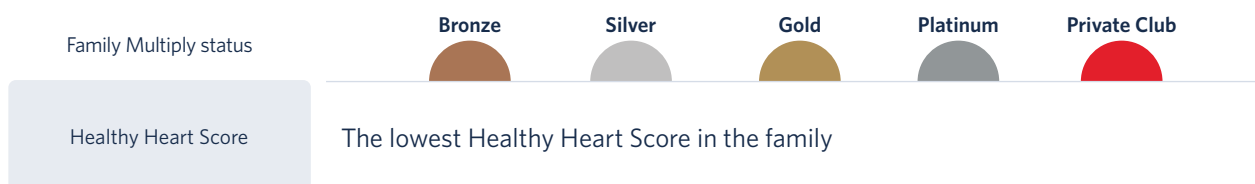
KidsReturns+ rewards active families

Child dependants on certain qualifying medical scheme options can earn HealthReturns per R630* payable for their portion of the contribution, as long as the family is on Multiply Premier and all adult dependants on the membership are earning HealthReturns. This makes it even easier for families to reach the monthly maximum of R3 000 in HealthReturns.

Kids younger than 16






Kids 16 to 20



Activity level

Children 16 to 20 earn their own activity level as follows:

-  Burning 300 calories in a session or taking 10 000 steps a day, tracked through approved fitness devices or apps.
-  Gym visits at Virgin Active and Planet Fitness, provided that one of the parents on the membership is a member at the selected gym. Or children can download the FitVault app and visit a Multiply-affiliated gym.
-  Using the FitVault app to track activity at the following events:
 - Parkruns and Racetec timed events
 - Any qualifying events that are logged via EntryTime

Multiply ActivityBooster

Get the most out of Multiply as soon as you join

New Multiply members on qualifying medical schemes qualify for the ActivityBooster. This allows you to earn more HealthReturns while you get used to the programme and improve your Multiply status. This is available to Multiply members under 30, for their first two years on Multiply Premier.

Criteria

- Principal members and adult dependants under 30
- Every active day from 20 per month
- For the first 2 years of Multiply membership

What do you get?

R10 per active day for every R630* of your portion of your medical aid contribution

* The HealthReturns payable for Momentum Medical Scheme members will be per R630 medical scheme contribution from 1 January 2022 and per R665 medical scheme contribution from 1 September 2022.



Be safer

Understand how safe you are
and live a better, safer life.

Momentum 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

Complete our safety questionnaire online, validate your safety measures with photos or relevant documents and learn more about your personal safety at home and on the road to become aware of your environment, as well as get recommendations to improve your safety.

Safe Dayz™

How Safe Dayz are calculated

First activate the Safe Dayz benefit on your Momentum app to record your journeys. You will then get a score for each daily trip you make or if you stay at home. If your daily score is 60% or more, you have a safe day. Your daily score is then calculated by using your individual journey score and distance travelled.



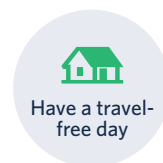
Drive safely

Drive safely. If you're a passenger, your trip score will be calculated on the driver's behaviour.



Take the train

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



Have a travel-free day

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

Check the safety of your car




Visit Tiger Wheel & Tyre and get your MultiPoint Vehicle Safety Check for R99 to make sure that your vehicle is safe to drive. Remember to take your membership number and ID or driver's licence with you. All Multiply members will qualify for **40 points**, depending on the points available in that category.

What you get for your Safe Dayz

You will earn **1 point for each travelling or non-travelling safe day**, plus up to 40 points for checking the safety of your car at Tiger Wheel & Tyre, with a maximum of 80 points for the year. Complete your safety check to unlock up to 30 more travelling Safe Dayz.



Earn Momentum product rewards - just for being safer.

 Safety Score
 +
  Safe Dayz
 +
  Your Multiply status
 =
 Momentum Safety Bonus

Momentum Insure rewards

| Safety Score | Safe Dayz | Bronze | Silver | Gold | Platinum | Private Club |
|---|-------------|--------|--------|------|----------|--------------|
|     >80% | >=27 p/m | 7,5% | 10% | 15% | 25% | 30% |
|     71% - 80% | 22 - 26 p/m | 5% | 7,5% | 10% | 20% | 22,5% |
|     55% - 70% | 15 - 21 p/m | 0% | 5% | 7,5% | 10% | 15% |
|     <55% | 8 - 14 p/m | 0% | 0% | 5% | 5% | 5% |
| | 1 - 7 p/m | 0% | 0% | 2,5% | 2,5% | 2,5% |
| | 0 p/m | 0% | 0% | 0% | 0% | 0% |

Members require a Safety Score and the relevant number of Safe Dayz™ to receive a yearly cashback Momentum Safety Bonus on their car and home insurance premiums, even if they claim. To qualify for the Safety Bonus, you need to complete your Safety Score, submit the necessary validations and have Safe Dayz™. The information we use to score your safety is only for rewards and will not affect your Momentum Insure claims.

Be on top of your finances

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



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. You get 20 points for completing your questionnaire.

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 and score 100 points.

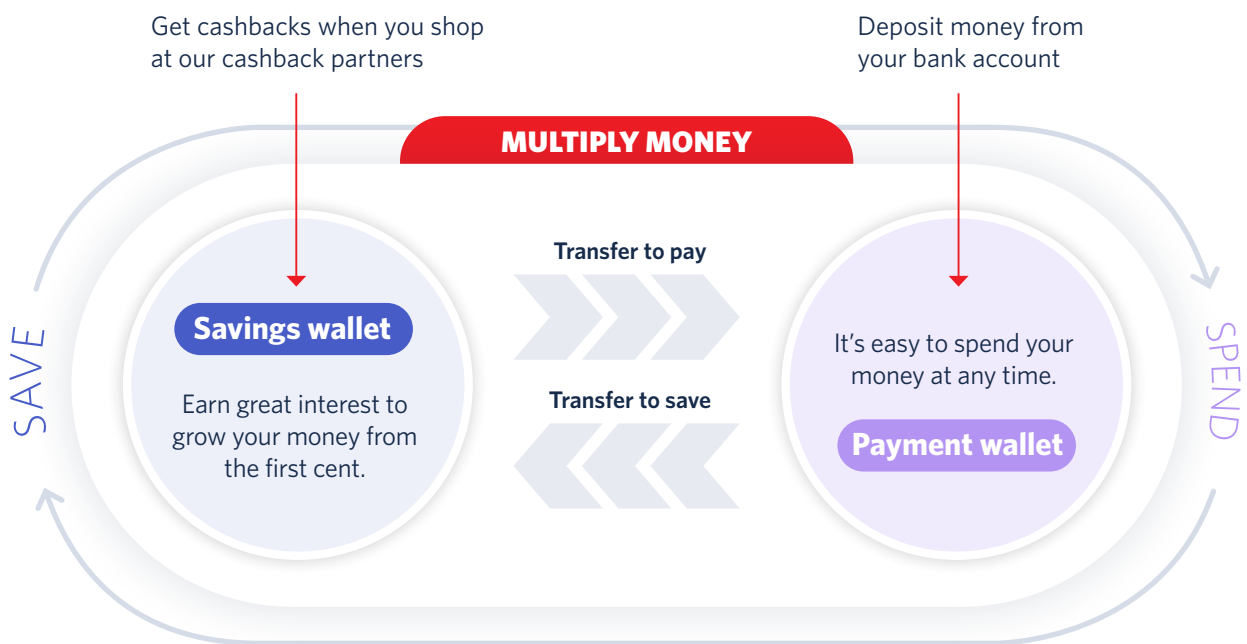
Grow your savings

Get between 5 and 20 points a month for depositing at least R500 a month into Multiply Money and maintaining a daily balance in your savings wallet of between R2 000 and R10 000.

The more you save, the more you earn.

Grow your money with Multiply Money

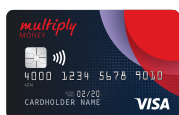
Multiply Money is a free benefit that gives you access to a savings wallet and a payment wallet.



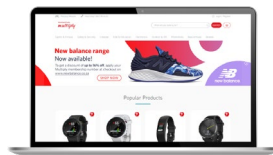
When you're ready to spend, simply transfer money from your savings wallet to your payment wallet on the Multiply Money app or multiply.co.za.



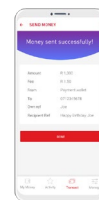
Make mobile payments



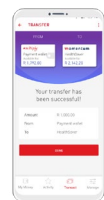
Use your Multiply Money Card



Pay on the Multiply online shop

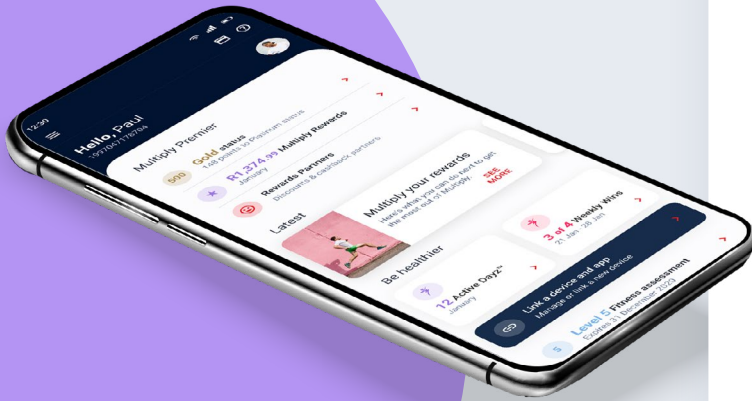


Send money to friends who have Multiply Money



Transfer into your HealthSaver account (if it is linked to your Multiply Money Card)

Get rewarded on the go!



Momentum Multiply app

A simpler, faster way to **multiply your life.**

The Momentum Multiply app gives you a convenient way to engage with Momentum Multiply.

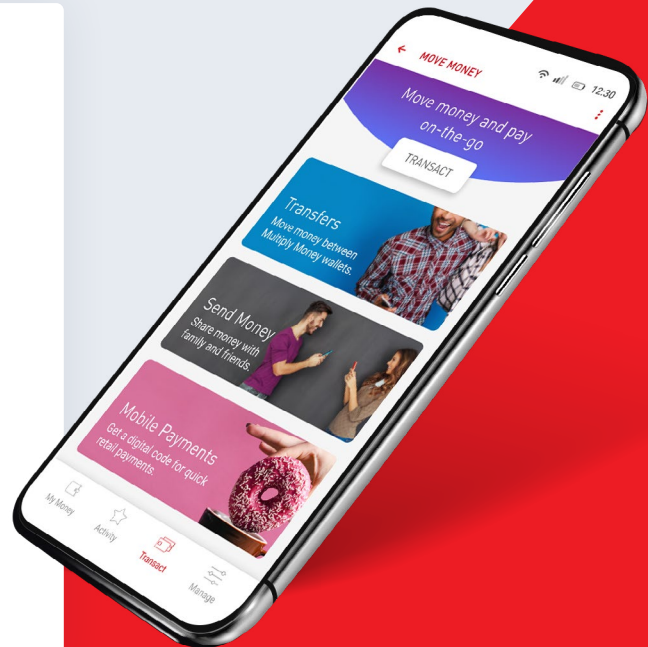
- See what you can do next to maximise your rewards.
- Complete your questionnaires.
- View your rewards and activate benefits.
- Get your Weekly and Monthly Wins vouchers.
- Manage your cards and linked devices/apps.

Multiply Money app

Unlock a world of **more money.**

The Multiply Money app is an easy way to manage and use Multiply Money anywhere, anytime.

- View your Multiply Money savings and payment wallets.
- Transfer your cashbacks between wallets and spend or share them.
- Set a savings goal and track your savings.
- And so much more!



Get to Gold. Here's how easy it is

Start here

Go for a review with a financial adviser

100 points

Have a Momentum product

50 points

Do your 3 online questionnaires

60 points

Get points for your Safety Score questionnaire result

40 points

You're on Silver **250 points**

Go for your health assessment and get a green Healthy Heart Score

100 points

Health journey

Do a fitness assessment and reach Level 4

60 points

Get Active Dayz (1 point per day)

90 points

You're on Gold **500 points**

OR

Safety journey

Do a TWT assessment

40 points

Get Safe Dayz (1 point per day)

70 points

Get Active Dayz (1 point per day)

40 points

You're on Gold **500 points**

Keep going! You only need 150 more points to reach Platinum.

Multiply Premier fees

R278
Single

R352
Family of 2

R386
Family of 3

Get Multiply now! Apply online at multiply.co.za | SMS **MULTIPLY** to 40717 | Email multiply@momentum.co.za
Call **0861 88 66 00** | Speak to your financial adviser

momentum
multiply

Get in touch

To find out more about Multiply's partners and incredible rewards, contact your financial adviser or visit **multiply.co.za**.



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Tel: +27 (0) 12 671 8911
Email: multiply@momentum.co.za
Webchat: multiply.co.za
Contact centre: 0861 88 66 00

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