

> Creating value for your business and your employees through our integrated solutions

The heart of financial wellness in a business is engaged and effective employees, who tend to be much more productive.

Employers who take care of employees' physical and financial wellness needs, and create a safe workplace, unlock significant value from higher productivity levels.

Multiply for Corporates

Employees' physical and financial wellness

Momentum's integrated solutions enable employers to enhance their employees' health and financial wellness through positive behaviour change.

As employees' physical health improves, lower medical expenses and insurance costs reduce their financial vulnerability. Healthier employees are also off work for shorter periods and tend to be much more productive.

Financially well employees are less stressed and less likely to be distracted by financial worries at work. The result: higher levels of engagement and productivity.

Workplace safety

A safe workplace also contributes to employees' productivity. Our occupational health assessment produces a Workplace Safety Score, which helps employers to identify potential compliance gaps.

We then offer interventions to improve workplace safety.

Bringing it all together

Multiply for Corporates is Momentum's rewards programme for businesses. It encourages employers to take care of their employees' physical and financial wellness needs, and create a safe workplace. It is backed by solutions designed to enhance employees' productivity, in so doing contributing to a business' lifetime financial wellness.

Multiply for Corporates makes it easy for employers to invest in the financial wellness of their employees and earn up to R600 for each employee annually.

Multiply for Corporates – Rewards in 5 STEPS



STEP 01

Get qualifying corporate products

The more Momentum corporate products the employer has, the higher their Multiply status and the greater their Multiply for Corporates Rewards.

Employers who give their employees access to corporate products assist them in taking care of unexpected events and to save for retirement. This cover gives employees peace of mind, which impacts positively on their productivity and the business' financial wellness.

Lump sum death benefit

Disability benefit

Critical illness benefit

Retirement scheme

Momentum investment portfolios

Momentum Health, based on employee coverage

Low-income healthcare solution

Points are allocated based on the number of corporate Momentum solutions the employer has. Points are based on the percentage of employees covered.

The points determine the employer's Multiply for Corporates status.



* To qualify for Private Club, the employer will need to have Multiply for Corporates for at least two years as well as having earned the points needed for Private Club.

STEP 02

Register and self-assess

To join Multiply for Corporates, the employer completes a short registration process and self-assessment.

The employer will register for Multiply for Corporates and tell us about their business by completing our short self-assessment.

STEP 03

Improve the Workplace Safety Score

The employer can immediately qualify for Rewards with a Workplace Safety Score. The safer the employer's workplace becomes, the better their Workplace Safety Score and the higher their Rewards.

The employer can obtain a Workplace Safety Score, for example, by completing a health risk assessment with Momentum OCSA or providing Momentum with the health risk assessment results from an Authorised Inspection Authority (AIA).

STEP 04

Start engaging

The more activities the employer completes, the higher their engagement level and the greater their Multiply for Corporates Rewards.

The employer can increase their engagement level through the following:

- Providing member contact details
- Multiply Starter activation for employees
- Multiply Premier take-up by employees
- Participating in the Momentum Effective Employee Index
- Encouraging employees to get a Healthy Heart Score
- Encouraging employees to get their credit score
- Providing their financial statements
- Encouraging employees to register for EmployeeReturns and HealthReturns

STEP 05



Earn Rewards and spend them!

The scores earn the employer financial rewards. The Rewards are calculated using the combined results of their Multiply for Corporates status, Workplace Safety Score, and engagement level.

The Rewards in the table are the **annual amounts per employee**.

Earn Rewards

Workplace Safety Score	Engagement Levels	Bronze	Silver	Gold	Platinum	Private Club
		R60	R120	R180	R300	R600
Level 5 <small>Green Amber Red</small>	Level 5	R60	R120	R180	R300	R600
	Level 4 <small>Green Amber Red</small>	R24	R60	R120	R180	R300
	Level 3 <small>Green Amber Red</small>	R24	R36	R60	R120	R180
Level 2 <small>Green Amber Red</small>	Level 2	R0	R24	R36	R60	R120
	Level 1 <small>Green Amber Red</small>	R0	R0	R0	R0	R0

Spend the Rewards on financial wellness initiatives

The employer can use their Rewards to fund initiatives designed to further enhance the financial wellness of their business and their employees. This is the Multiply effect!

Staff incentives and awards

Financial Wellness Day™

Medical screening

Subsiding Multiply or health contributions

OCSA services

Benefit counselling

Debt management

Our contact information

Contact your Health Consultant or Corporate Specialist for more information.



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