



Momentum Multiply – How to **earn** points and **improve** your status

Do more, live more, pay less!

Multiply is a rewards programme that offers Momentum clients excellent discounts on products and services from more than 40 well-known brands. You can save money on gym membership, fitness assessments, travel and leisure, gadgets, online shopping and much more.

How it works is simple

Multiply rewards you with great discounts for doing the everyday things you should be doing to ensure a healthy and happy life:

- Follow a physically and financially healthy lifestyle. You get access to physical and financial wellness tools either for free or at discounted prices.
- Earn Multiply points for using these tools to look after your wellbeing and enjoy great rewards on a wide range of products and services.
- Earning more points can improve your Multiply status level, which means you get access to even bigger rewards.

Why improve my status?

Multiply offers five status levels. When you improve your Multiply status by earning more points, you receive bigger discounts and rewards from our reward partners. Simply put: The more points you earn, the higher your status, the greater the benefits. This means a healthier and happier life – by doing the basic health and fitness activities – and more money in your pocket.

It's a win-win situation.

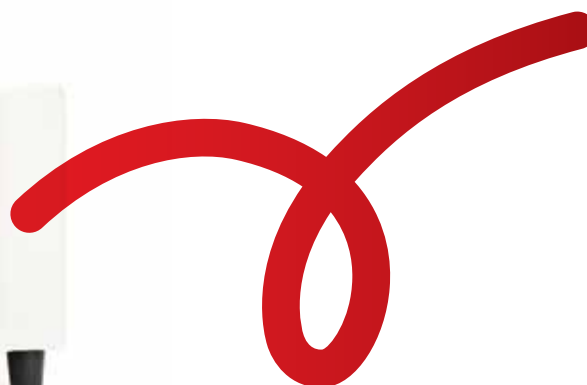
BRONZE	SILVER	GOLD	PLATINUM	PRIVATE CLUB
Single 0 Family 0	Single 25 000 Family 50 000	Single 45 000 Family 85 000	Single 65 000 Family 110 000	Single 85 000* Family 130 000*

*Multiply member for 2 years

Please note that the point thresholds differ for single and family memberships.

Start-up/Online

	Event	Conditions	Provider	Points per event	Single membership points limit	Family membership points limit
Maximum category cap					10 000	15 000
Join Multiply	Join Multiply	Once only	Multiply	2 000	2 000	2 000
Register on the Momentum website or Update your Multiply personal profile	Register as a client on the Momentum website or Update your personal information	Once a year	Multiply	2 000	2 000	4 000
Receive Multiply communication electronically	Elect to receive Multiply communication electronically	Once a month	Multiply	250	3 000	6 000
Receive Medical statements electronically	Per statement (statements are only sent in months where claims are processed)	Once a month	Qualifying Medical Scheme	250	3 000	3 000
Receive Momentum Short-Term Policy document electronically		Once off	Momentum Short Term Insurance	1 000	1 000	1 000
Log into Momentum Website		Per login (Once a day)	Momentum	40	1 200	2 400



Physical Health and Wellness

	Event	Conditions	Provider	Points per event	Single membership points limit	Family membership points limit
Maximum category cap					30 000	50 000
Full Health Assessment	Cholesterol	Once a year	Dis-Chem / Clicks / As part of Virgin Life Care Fitness Assessment / Wellness Coaching Network Fitness Assessment / Myriad Underwriting / Qualifying Medical Scheme / Corporate Wellness Day	2 000	2 000	4 000
	Glucose					
	Blood pressure					
	BMI					
Health & Wellness Engagement (monthly check-ups)	Cholesterol	Once a month	Dis-Chem / Clicks / MyVirginActive Tracker / As part of Virgin Life Care Fitness Assessment / Wellness Coaching Network Fitness Assessment / Myriad Underwriting/ Qualifying Medical Scheme / Corporate Wellness Day	50 per assessment	2 000	4 000
	Glucose					
	Blood pressure					
	Body Fat %					
	BMI					

	Event	Conditions	Provider	Points per event	Single membership points limit	Family membership points limit
Blood Pressure	High	Once a year for best result achieved (award for improvement)	Dis-Chem / Clicks / MyVirginActive Tracker / As part of Virgin Life Care Fitness Assessment / Wellness Coaching Network Fitness Assessment / Myriad Underwriting / Qualifying Medical Scheme / Corporate Wellness Day	500	1 000	2 000
	Raised			750		
	Normal			1 000		
Body Mass Index (BMI)	Underweight	Once a year for best result achieved (award for improvement)	Dis-Chem / Clicks / As part of Virgin Life Care Fitness Assessment / Wellness Coaching Network Fitness Assessment / Myriad Underwriting / Qualifying Medical Scheme / Corporate Wellness Day	500	1 000	2 000
	Normal			1 000		
	Overweight			750		
	Obese			0		
Glucose test	Raised	Once a year for best result achieved (award for improvement)	Dis-Chem / Clicks / As part of Virgin Life Care Fitness Assessment / Wellness Coaching Network Fitness Assessment / Myriad Underwriting / Qualifying Medical Scheme / Corporate Wellness Day	1 000	2 000	4 000
	Normal			2 000		
Cholesterol test (finger prick)	High	Once a year for best result achieved (award for improvement)	Dis-Chem / Clicks / As part of Virgin Life Care Fitness Assessment / Wellness Coaching Network Fitness Assessment / Myriad Underwriting / Qualifying Medical Scheme / Corporate Wellness Day	1 000	2 000	4 000
	Raised			1 500		
	Normal			2 000		
No Smoking Declaration	Completing a non-smoking declaration online	Once a year	Multiply Online / Corporate Wellness / VLC / Wellness Coaching Network	2 500	2 500	5 000
Smoke Cessation	Enter the programme	Once off	Health24	500		
	Remaining a non-smoker 3 months after completion of the programme	Once off		2 000		

Event	Conditions	Provider	Points per event	Single membership points limit	Family membership points limit
Health platform pre-authorisation on Momentum Health website	Per authorisation		500	2 000	4 000
General physical examination	Once a year		1 000	1 000	2 000
Flu vaccine	Once a year per family member, max of 5		1 000	1 000	5 000
Dental check up / Oral Hygienist	Once a year per family member, max of 5		1 000	1 000	5 000
Antenatal classes	Expectant mother on Medical Scheme (Principal member or partner only)	Qualifying Medical Scheme	2 000	2 000	2 000
Mammogram	Women over age 40		2 000	2 000	4 000
Pap smear	Women over age 15		2 000	2 000	4 000
Prostate screening	Men over age 40		2 000	2 000	4 000
Glaucoma test	Men and women over age 40		2 000	2 000	4 000
Cholesterol Test (Fasting cholesterol test at a pathologist)	Once a year		2 000	2 000	4 000
Vaccinations	Children < 6 years		3 000	3 000	6 000
HIV/Aids Declaration & Test	Once a year	Myriad / Qualifying Medical Scheme	3 000	3 000	6 000
Make no in hospital claims	Allocated on 15 May every year for previous year	Momentum Health / Qualifying Medical Scheme	3 000	3 000	6 000

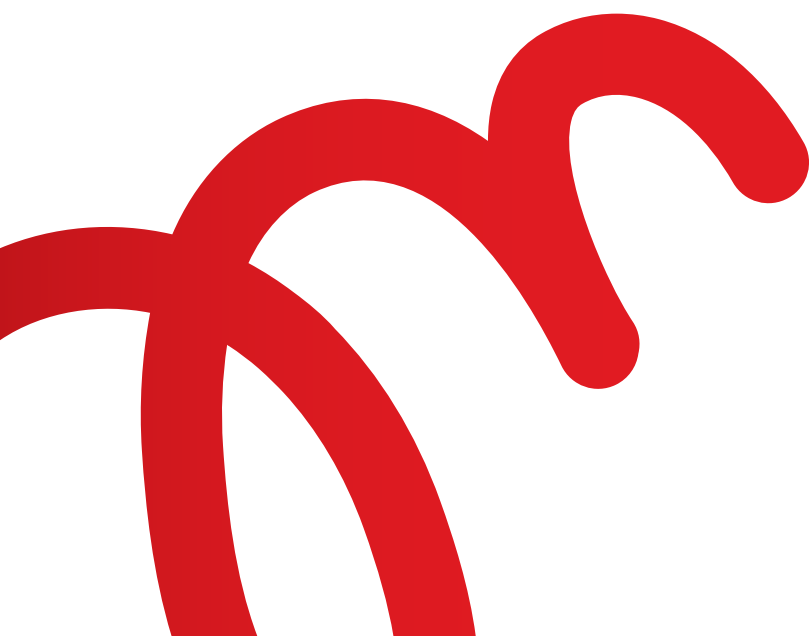
Event	Conditions	Provider	Points per event	Single membership points limit	Family membership points limit	
Eye Test	Once a year	Qualifying Medical Scheme	1 000	1 000	5 000	
Read health related articles on Health24	For every article read (max 3 per month)	Per article read	Health24	100	2 500	5 000
Nutrition Programme	Update progress	Once a week	Health24	100	2 000	4 000
Advanced Driving	Once a year	Mercedes Benz	2 000	2 000	4 000	
Beauty treatment	Any treatment	4 times a year (Momentum staff only)	Netsense	500	2 000	4 000



Physical Fitness

	Event	Conditions	Provider	Points per event	Single membership points limit	Family membership points limit
Maximum category cap					30 000	50 000
Best of Activity Level	Level 1	Best of activity level achieved over a range of activity categories	Virgin Active / Planet Fitness / Multiply Pedometer / Multiply FitTrack Index™ / Fitness Assessment / Special Events	0	9 600	19 200
	Level 2			200		
	Level 3			400		
	Level 4			600		
	Level 5			800		
		Once a month				
Fitness assessment	Go for a fitness assessment	Per fitness assessment (max 2 per year, minimum 5 months apart)	Virgin Life Care Fitness Assessment / Wellness Coaching Network Fitness Assessment	2 000	4 000	8 000
Multiply Online Physical Wellness Assessment	Poor	Once a year	Multiply Website	1 000	3 000	6 000
	Fair			1 500		
	Acceptable			2 000		
	Good			2 500		
	Excellent			3 000		

	Event	Conditions	Provider	Points per event	Single membership points limit	Family membership points limit
Entrytime/EnterOnline	Events completed	Per event completed with an official finish time	entrytime.com	1 000	8 000	16 000
Pedometer	Reach 10,000 steps per day (aerobic steps count as double)	Once a day	Multiply	25 per event	2 500	5 000
Gym Visit	Gym Visit	Once a day	Virgin Active / Planet Fitness	25 per event	2 500	5 000
Affiliated Gym Visit	Gym Visit	Once a day	Multiply Affiliated gyms / Preggie Bellies / Adventure Boot Camp	75 per event	5 000	10 000



Financial Wellness

	Event	Conditions	Provider	Points per event	Single membership points limit	Family membership points limit
Maximum category cap					30 000	50 000
Financial wellness questionnaire	Short term			250		
	Life cover			250		
	Medical aid			250		
	Financial Savvy			250		
	Critical illness and functional impairment	Once a year	Momentum website	250	3 000	6 000
	Retirement			250		
	Estate planning			250		
	Income protection			250		
	Bonus points on completion of all categories			1 000		
Financial Advice	Short term	Points awarded for each completed category where financial advice was received, once a year, only if claimed within 3 months of completion. If financial advice was provided after 1 July 2012, member will still qualify for points in 2013 only if claimed before 31 May 2013.	Momentum Financial Advisors / Independent Advisors	1 000	12 000	24 000
	Life cover			1 000		
	Medical aid			1 000		
	Critical illness and functional impairment			1 000		
	Retirement			1 000		
	Estate planning			1 000		
	Income protection			1 000		
	Bonus points on completion of all categories			5 000		

	Event	Conditions	Provider	Points per event	Single membership points limit	Family membership points limit
Complete the Money Sense Questionnaire	Poor	Once a year	MoneySense	200	800	1 600
	Acceptable			500		
	Good			800		
Momentum policies	Max of 1 point for every R5 recurring premium or 1 point for every R1000 fund value	Once a month	Momentum Policies	Variable per month: Single membership: Max 250 per product per month, Family membership: Max 500 per product per month	9 000	18 000
Review investment portfolios or switch investments online		Twice a year	Funds At Work	400	800	800
Use FlexiCovers to increase or decrease your insurance cover	Only if Death, Disability and Critical Illness Financial Needs Analysis or Financial Wellness Score is completed	Once a year for any benefit	Funds At Work	800	800	1 600
Check your beneficiary nomination form	Only if completed for the first time or if verified that it is still correct	Once a year	Funds At Work	800	800	1 600
Drafting/Updating a Will /Safe Custody of Will with Momentum Fiduciary Services		Once a year	Momentum Wills/ Trusts	3 000	3 000	6 000

Carry Over Points	Multiply Membership Duration	% Carry-Over	Single membership maximum cap	Family membership maximum cap
Carry over (January 2014)	Carry over at end of 1st year	10%	8 500	13 000
	Carry over at end of 2nd year	15%	12 750	19 500
	Carry over at end of 3rd year	20%	17 000	26 000
	Carry over at end of 4th year and thereafter	25%	21 250	32 500

