

momentum
multiply

2020

Multiply Premier Guide



Multiply is a rewards programme that **guides, motivates and rewards** you for taking everyday steps to enhance your **financial and overall wellbeing**.

As a Multiply member you get cashbacks and discounts on Momentum products, at a range of partners and on the Multiply online shop.



Why choose Multiply

Multiply your money with cashbacks

Get cashbacks

when you shop at our retail cashback partners

up to **R600 back** every month



when you buy from our Multiply online shop

Fitness devices  Up to 30% back	Electronics and appliances  Up to 25% back	Vouchers  Up to 25% back
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and many more...

Multiply Money

Grow the money in your free Multiply Money savings wallet with a great interest rate.

Save, spend or share – the choice is yours.



Spend smarter with the Multiply Money Card

Use your **Multiply Money Card** to spend from your Multiply Money payment wallet or pay for medical expenses from your HealthSaver.

Make more memories



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

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 Momentum Medical Scheme or qualifying medical scheme member.

up to **60% back**

in EmployeeReturns on some of your FundsAtWork and Group Risk premiums with your employer.

momentum

up to **30% cash back**

on your Momentum Car and Home Insurance premiums.

up to **60% off**

Momentum Myriad life insurance premiums.



Average savings per household

Gold status

R1 000 per month

See how easy it is to get to gold on page 16.

Private Club status

R4 000 per month

There's a reward for that

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

When you take steps to...



save more



live healthier



be safer

you earn points to boost your status and earn more rewards



Earn points



Improve status



Get cashbacks and discounts

Status and points

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	Be safer	Be on top of your finances
200 points	150 points	200 points
Complete your health and activity questionnaire	Complete your safety questionnaire to know your Safety Score	Complete your financial wellness questionnaire
20 points	20 points	20 points
Go for your health assessment to know your Healthy Heart Score	Get points for your Safety Score result	Go for a yearly review with a financial adviser
up to 100 points	up to 50 points	100 points
Have an active day or go for a fitness assessment or complete an elite event	Have a safe day or check the safety of your car at Tiger Wheel & Tyre	Grow your savings with Multiply Money or submit your tax return using TaxTim or a tax practitioner
up to 80 points	up to 80 points	up to 80 points
Have cover		
500 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	70 points	80 points	90 points	100 points	110 points	120 points

Partner rewards

Cashback rewards

Get cashbacks when you shop at our grocery and health & beauty partners*.

Grocery	Health and beauty
	 
Up to 12% back	Up to 12% back Up to 10% back

Multiply online shop rewards

Choose cashbacks or choose discounts when you buy on the Multiply online shop*.

Fitness devices	Electronics and appliances
 	 
Up to 40% back Up to 30% back	Up to 25% back

Vouchers		
		 
Up to 12% back	Up to 15% back	Up to 25% back

Magazines					
					
Up to 60% off					

* Spend limits apply. Visit multiply.co.za for details.

Discount rewards

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

Travel







Up to 50% off

15% off

Up to 40% off







Up to 40% off

Up to 45% off

Lifestyle and entertainment





Up to 15% off

Pay as little as R35

Fitness and health







10% discount in-store + up to 15% cashbacks*







25% off





30% off

80% off monthly fees

And many more...
Visit multiply.co.za for a complete list of partners.

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.

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.

Grow your savings

Kick-start your savings and earn points for building up an emergency fund in your Multiply Money savings wallet. The more you save, the more you earn.

Submit your tax return

Maximise your tax return with TaxTim, your online filing assistant. If you already have a tax practitioner, you can also earn points by submitting a declaration of tax submission form.

How to get Multiply Money

It's so simple, you don't have to do anything. You will get access to Multiply Money with your Multiply membership.

Introducing the **Savings Tracker** on the Multiply Money App

Save for what matters



Set a goal



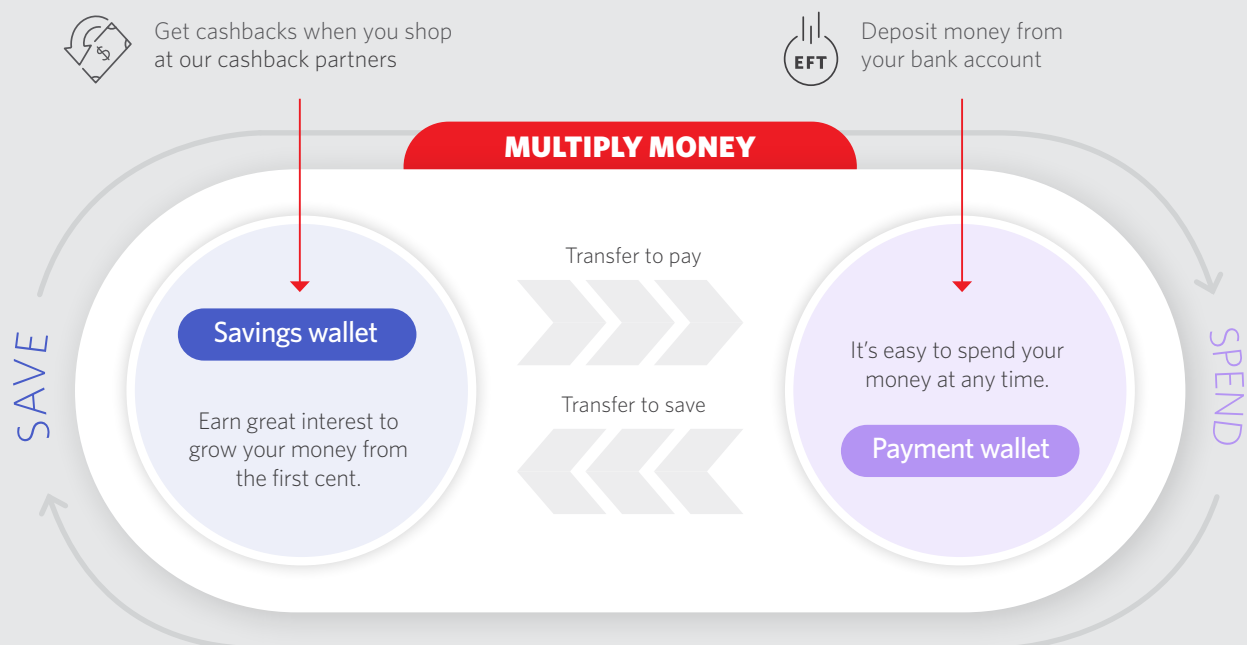
Track your progress



Get support on your savings journey

Grow your money with Multiply Money

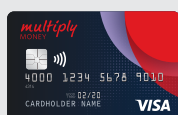
Multiply Money is a free benefit that gives you access to a savings wallet and a payment wallet.



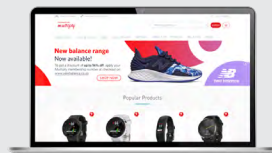
When you're ready to spend, simply transfer money from your savings wallet to your payment wallet on the Multiply Money app or multiply.co.za.



Make mobile payments



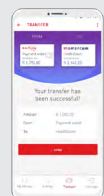
Swipe your Multiply Money Card



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)

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. 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.

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

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.

GO

01

gym visit

Get Active Dayz when you gym at any Virgin Active, Planet Fitness, Curves or Multiply-affiliated gym. Visit multiply.co.za for a complete list of affiliated gyms.



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 - 20 points for each elite event, with a maximum of 80 points for the year. Get your approved fitness device at a discounted price on multiplyonlineshop.co.za.

New! Weekly Wins

In it to win it!

Weekly Wins rewards you for consistent physical activity. Achieve your weekly activity streak 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

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 health-related Multiply fitness assessment, you will know your fitness level.

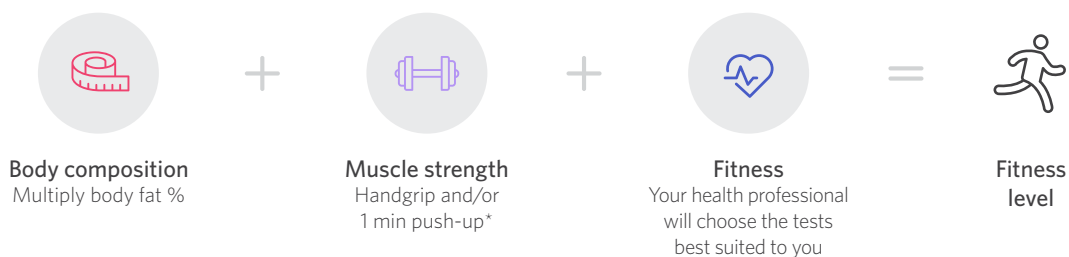
How to book your Multiply fitness assessment

Go to **multiply.co.za** to book your appointment at one of our accredited health professionals. Assessments are valid for 12 months at a cost of R395 per assessment.

Remember to:

- Take any form of identification and your Multiply membership card to your appointment.
- Wear comfortable clothing because you will be active.

What will be measured



* Your best result will be used to calculate your fitness score.

Multiply will email a comprehensive report to you.

What you get for your fitness level

You will earn points to boost your Multiply status.

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

Earn Momentum product rewards - just for being healthier.

 Healthy Heart Score
 +
  Active Dayz™ or fitness level
 +
  Your Multiply status
 = **Rewards**

Momentum Myriad life insurance,
FundsAtWork and Group Risk

Up to
60%
off

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%
	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%
	0+ p.m. or Level 1	5%	10%	15%	20%	25%

Note for Myriad: 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.

Note for FundsAtWork: 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 R600 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.

Up to **R3 000** back per month

Healthy Heart Score	Active Dayz™ or fitness assessment	Bronze	Silver	Gold	Platinum	Private Club
 Green  Amber  Red	16+ p.m. or Level 5	R46	R58	R110	R158	R260
 Green  Amber  Red	12+ p.m. or Level 4	R23	R35	R66	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

- Standard HealthReturns are paid if you do not have HealthSaver and a Multiply Premier membership.
- 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.

Your HealthReturns depend on your medical scheme contribution

For every R600 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.

KidsReturns rewards active families



To encourage families to exercise together, Momentum has introduced KidsReturns.

Child dependants on certain qualifying medical scheme options can earn HealthReturns per R600 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

Family Multiply status	Bronze Silver Gold Platinum Private Club
Healthy Heart Score and activity level	Children younger than 16 earn KidsReturns based on the adult that has the lowest combined Healthy Heart Score and activity level in the family

Kids 16 to 20

Family Multiply status	Bronze Silver Gold Platinum Private Club
Healthy Heart Score and activity level	The lowest Healthy Heart Score in the family
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

NEW

Multiply ActivityBooster

Get the most out of Multiply as soon as you join

New Multiply members on qualifying medical schemes now 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 R600 of your portion of your medical aid contribution

Be safer

Understand your safety and live a better, safer life.

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 to become aware of your environment, as well as get recommendations to improve your safety.

Safe Dayz™

How Safe Dayz are calculated

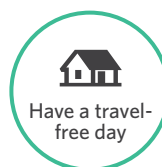
You will get a score for each daily trip you make. If your daily score is 60% or more, you have a safe day. Your daily score is calculated by using your individual journey score and distance travelled.



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



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



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**.



Earn Momentum product rewards - just for being safer.

 Safety Score

+

 Safe Dayz™

+

 Your Multiply status

=

Rewards

Momentum Car and Home Insurance rewards

Up to
**30%
back**

		Bronze	Silver	Gold	Platinum	Private Club
Safety Score	Safe Dayz™					
    >80%	>=26 p.m.	10%	10%	15%	22,5%	30%
    71% - 80%	21 - 25 p.m.	5%	7,5%	10%	15%	20%
    55% - 70%	16 - 20 p.m.	0%	5%	7,5%	10%	15%
    <55%	11 - 15 p.m.	0%	0%	5%	7,5%	10%
	<=10 p.m.	0%	0%	2,5%	5%	7,5%

Members require a Safety Score and the relevant number of Safe Dayz™ to receive a yearly cashback safety bonus on their Momentum Car and Home Insurance premiums. Even if you claim, you can get a yearly cashback safety bonus on your Momentum Car and Home Insurance premiums. To qualify for the safety bonus, you need to get your Safety Score and have Safe Dayz. The information we use to score your safety is only for rewards and will not affect your Momentum Car and Home Insurance claims.

Get to gold

Here's how you can easily get there in 3 months

	SINGLE	FAMILY
Go for your review with your financial adviser	100 points	200 points
Have two Momentum products	140 points	280 points
Do your 3 online questionnaires	60 points	120 points
Get points for your Safety Score questionnaire result	30 points	60 points

YOU'RE ON SILVER

Go for your free health assessment and get at least an amber Healthy Heart Score	60 points	120 points
Get Active Dayz (1 point a day)	60 points	120 points
Get Safe Dayz (1 point a day)	60 points	120 points

YOU'RE ON GOLD

Gold	500 points	1000 points
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	SINGLE	FAMILY OF 2	FAMILY OF 3+
Multiply Premier fees	R258	R328	R358

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



Get in touch

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



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