

Momentum Corporate's objective

Momentum Grow overview

Value Momentum Grow provides

Client value proposition

momentum
corporate

Your journey to success

Information pack for Momentum Grow



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Committed to **every journey to success**

Every employer's and employee's journey to achieving their financial goals is what inspires Momentum Corporate to go beyond to helping them achieve their success. Choosing to walk your journey with us, is a choice for a partner with professional financial solutions and products that meet your needs.



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**Momentum
Grow empowers
employers and their
employees**

Momentum Grow

Understanding that every business' journey is unique, we developed for new Momentum Corporate clients with up to 200 employees.

Momentum Grow offers the core of the FundsAtWork Umbrella Fund for smaller sized employers, backed by a fully digital self-service model. There are flexible solutions that can bring financial education, empowerment, and access to employees. Through Momentum Grow, employers can offer retirement benefits if they have at least 10 employees or a minimum annual premium income of R200 000, group insurance benefits for those with 15 or more and Health4Me benefits.

With Momentum Grow employers can enact their freedom to mix and match options to create a solution that best fits their employees and their business. Financial advisers can get a quote for their clients through Smart Quotes by using their smartphone or laptop. Employers must use the employer portal and administer claims digitally.



Flexibility to choose solutions that best fit employees' needs.



Digitally led solutions that keeps employees connected.



Empower your employees to learn, save, and pursue their financial goals.



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Innovation for growing businesses

What it does for employees

Momentum Grow
is a **digital, flexible**
way to offer **simple,**
personalised employee
benefits.



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**What we offer
for employers
and their
businesses**



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Core benefits

Digitally enabled

Employer choice

**FundsAtWork
Umbrella
Funds**

Comprehensive
investment
choice

**Choice of group
insurance
products**

Family
Protector

Death
benefits

Lump sum &
income disability

Critical
illness

Funeral
benefit

Member choice: voluntary

FlexiCovers
lump sum
death benefit

FlexiCovers
lump sum
disability benefit

FlexiCovers
income
disability

Savings
component
withdrawals

Investment
choice

Additional
voluntary
contributions

Individual
transfers

Member value-added services



Study
assistance



Employee
Assistance
Programme



Hello
Doctor



TaxTim



Funeral
assistance
services



Momentum
pension-backed
home loans



Preservation and
paid-up retirement
savings



Annuities at
retirement



Conversion
option

Event-based product choice

Choice of digital engagement channels



Smart
Solutions



Web
portals



Mobile claims &
interactions:
WhatsApp



Smart Benefit
Statement

Product Shop

dragonfly



Momentum
Medical
Scheme



Momentum
Emergency
Savings

Employer
choice

Member
choice

Voluntary
products

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Employer and employee choices

Investment choices

The employer makes the initial choice on the investment portfolios. Employees can then switch the investment portfolios to suit their goals.



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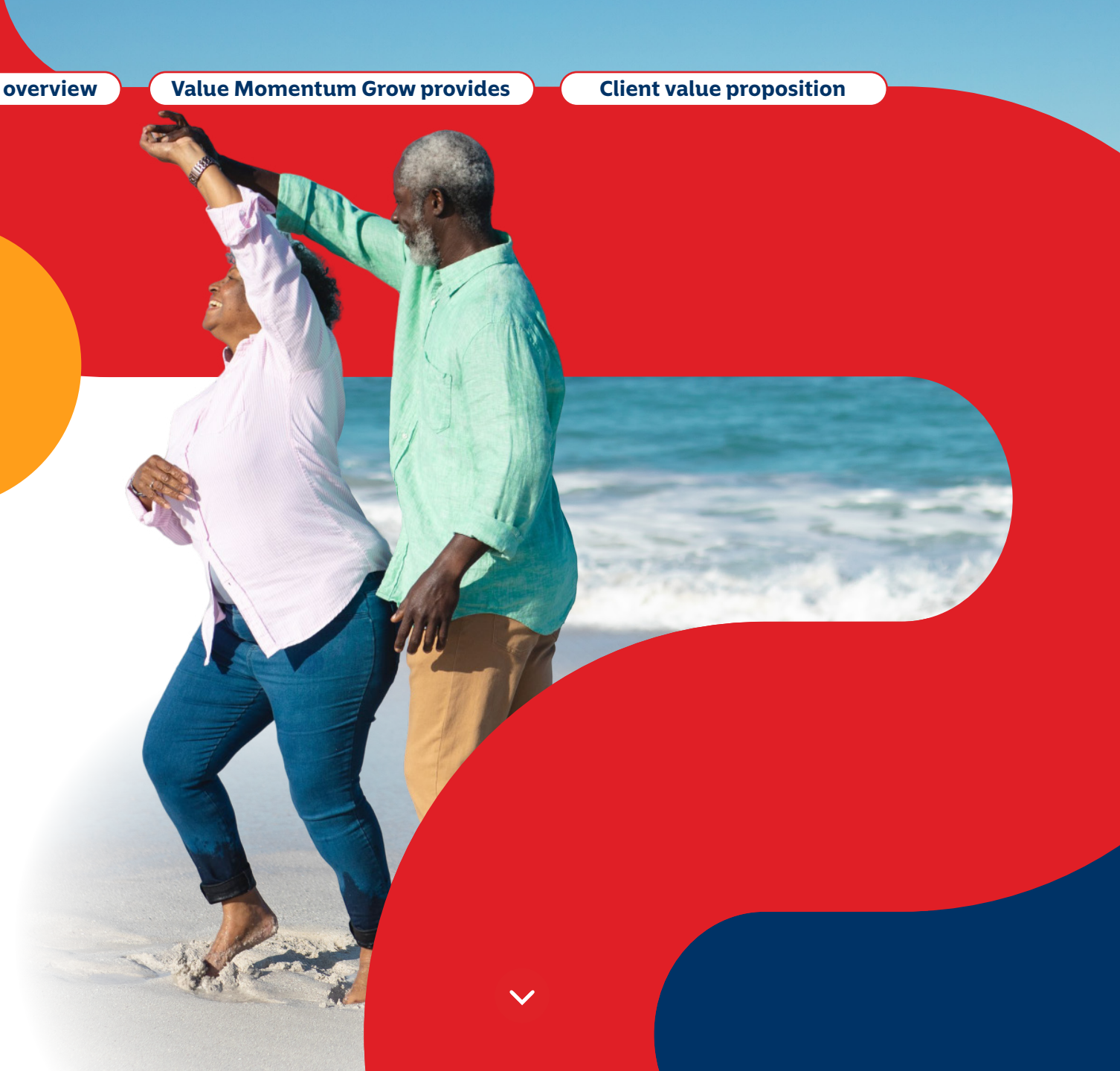
Client value proposition

Retirement benefits

FundsAtWork Umbrella Provident Fund and Pension Fund

These Funds offer comprehensive retirement solutions to help you take care of your employees' financial needs pre-and post-retirement.

Retirement fund



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Insurance benefits

Family Protector

Protects employees and their families when unexpected events happen, by providing funeral and education benefits. This benefit provides the bereaved family with guidance and support when the employee or a family member passes away. The education benefit provides a basic pay-out towards the children's education costs if a member passes away.

Education
benefit

Funeral
benefit

Funeral assistance
service

Study
assistance



Death benefits

When an employee or a family member passes away, the death benefit assists by providing cover for the expenses of a dignified funeral, paying any outstanding debt in the decease's name or to continue to pay ongoing day-to-day expenses.

Lump sum
death benefit

Funeral
benefit



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Lump sum and income disability benefit

We provide monthly payments or a lump sum payment to support employees with disabilities, ensuring financial stability for them and their families.

Monthly disability
income

Lump sum disability
income

Critical Illness

We provide a lump-sum payout to help employees manage the financial impact of a critical illness, covering extra expenses and necessary lifestyle adjustments.



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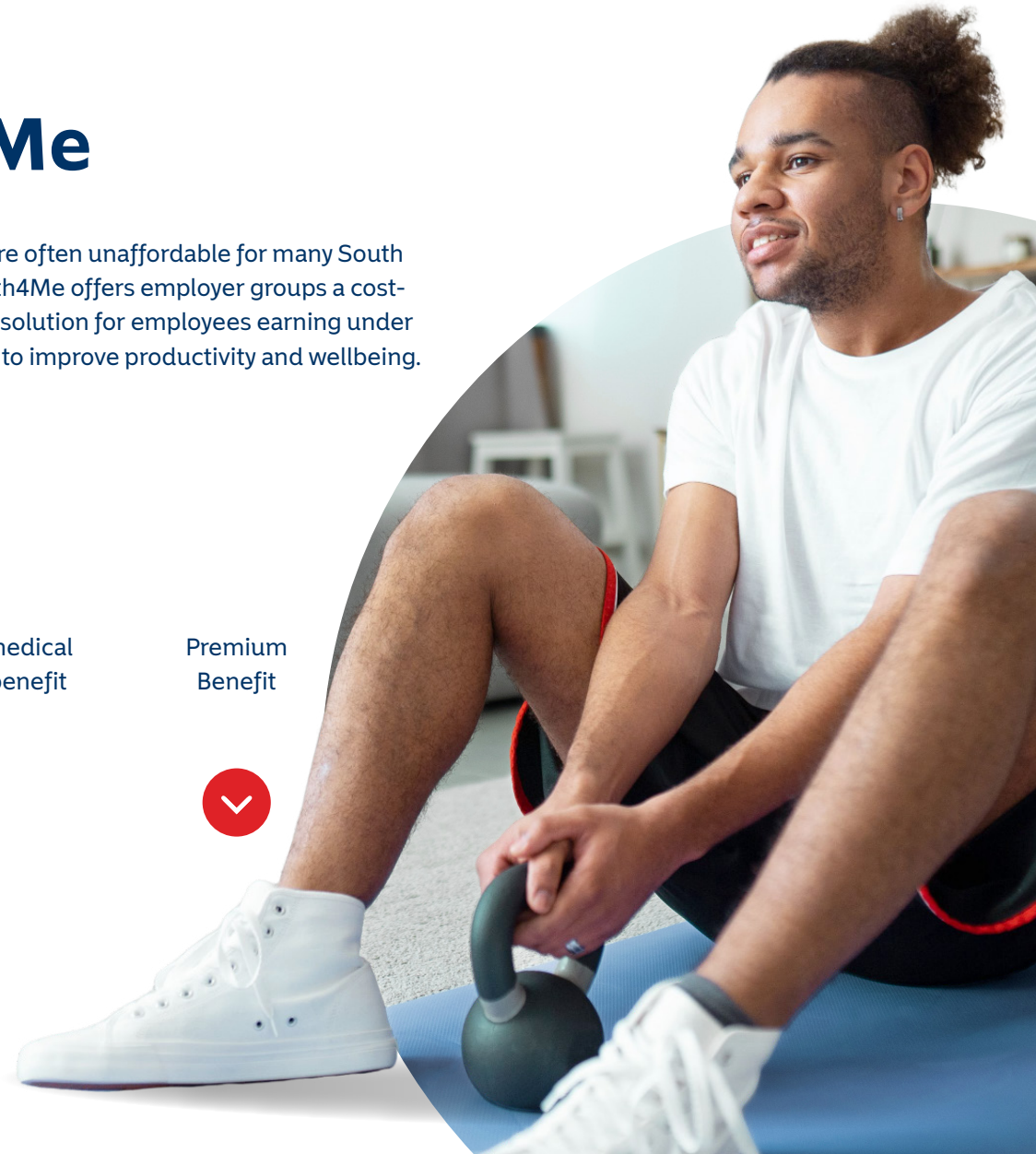
Health4Me

Private healthcare options are often unaffordable for many South Africans. Momentum's Health4Me offers employer groups a cost-effective medical insurance solution for employees earning under R40 000 per month, helping to improve productivity and wellbeing.

Day-to-day
benefit

Major medical
event benefit

Premium
Benefit



Member choice and value-added services

FlexiCovers

Tailored insurance benefits around employee's specific needs. Employees can flex their insurance benefits to suit their personal circumstances. Priced at the same group rate which mainly is cheaper than the member buying individual cover.

FlexiCovers
lump sum death
benefit

FlexiCovers lump
income disability
benefit

FlexiCovers lump
sum disability
benefit

Available through
the Smart Benefit
Statement

Savings component withdrawals

In case of emergencies, the two-pot retirement system allows members to withdraw from their savings component while still working for their employer. Members can withdraw digitally through WhatsApp or the Smart Benefit Statement.

Two-pot system



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Additional voluntary contributions

Members can enhance their retirements savings by making additional voluntary contributions either monthly or ad hoc based on their personal financial needs.

Individual transfers

Members can move their retirement savings from a previous fund to Momentum Grow.



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Momentum Emergency Savings

Designed to help members save for emergencies without using their long-term savings. Employees can save effortlessly through monthly payroll deductions, with their money kept safe in a low-fee money market fund anytime and enjoy competitive returns on their money.



Transparent
pricing

Momentum
Money Market
Fund

Available through
the Smart Benefit
Statement

Product Shop



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Pension-backed home loans

Through Momentum Lending, a registered credit provider, retirement fund members can get affordable, responsible access to a loan that funds home related needs.

A smart way for members to use a portion of their retirement savings as security to access funding, without withdrawing from their retirement fund.

Unlike traditional home loans, this facility offers competitive interest rates - up to prime minus 1,00%.



Pension-backed home loans



Buying a house
(or paying a
deposit)

Renovating or
extending their
existing home

Installing
alternative
energy and
water solutions

Buying land
to build a
home

Paying off
an existing
home loan on
their primary
residence

Covering
bond
registration
and transfer
costs

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**Speak with
our Momentum
Corporate Specialist
or your financial
adviser and request
a quote for your
business for
Momentum Grow.**



momentum.co.za

 Momentum Corporate

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