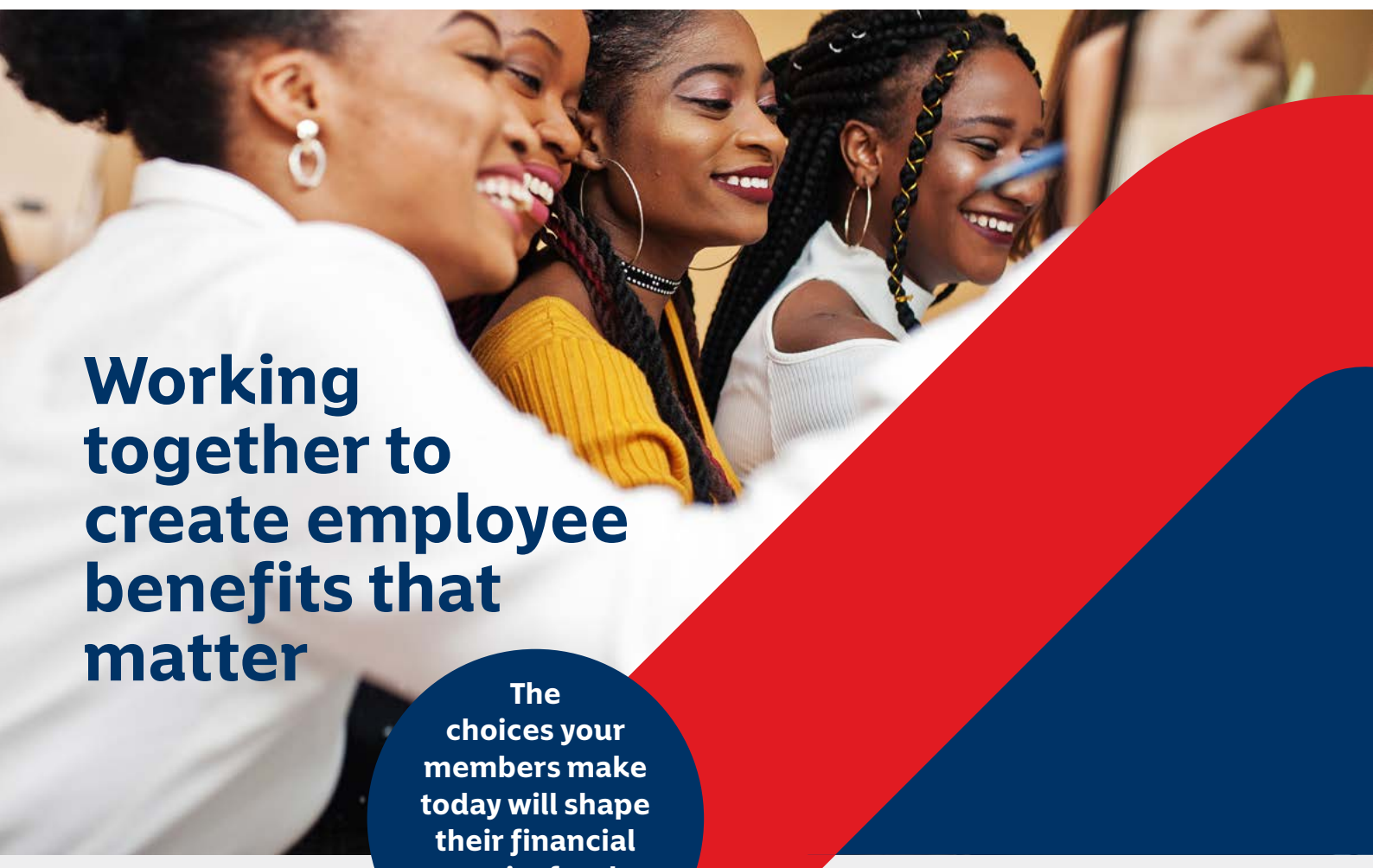
momentum
corporate



Working together to create employee benefits that matter

The choices your members make today will shape their financial security for the rest of their lives

We **empower** and **encourage meaningful engagement** for employees with their employee benefits. Members have **access** to **retirement benefit counselling** to help them make informed, confident financial decisions throughout their working lives and into retirement. Through **expert financial coaching, client-centric solutions,** and **strong relationship management**, we provide tailored support to every individual.

This support not only improves member outcomes but also strengthens your organisation's value proposition as a caring and responsible employer.

Delivering meaningful impact together with clear, **practical financial guidance,** we help you build:

- **A financially resilient workforce**
- **Improved retirement outcomes**
- **Stronger trust and engagement with your members**

Retirement benefit counselling function

We empower fund members with accurate, unbiased financial information across:

Fund contributions and investments
Education on how different choices impact retirement outcomes

Preservation and tax implications
Guidance on withdrawals and long-term impact

Insurance and beneficiary nominations
Ensuring appropriate cover and estate planning

Exit processes
Supporting smooth, well-informed transitions for resignation, retrenchment, and retirement

Our commitment and approach

We provide counselling and financial coaching to your members while supporting the fund's trustees in fulfilling their fiduciary and regulatory duties through:

- Member guidance and benefit counselling on employee benefits
- Proactive member outreach with members approaching retirement
- Default annuity retirement packs, including personalised projections of potential retirement income
- Collaboration with HR to guide exiting members on available options to ensure well informed decisions regarding their accumulated retirement savings
- Multi-channel engagement, including platforms like WhatsApp, enabling fast, accessible communication

Service offering structure

Basic services	Comprehensive services
• Clear disclosure of risks, costs, and charges	• Onsite worksite support
• Access to counselling before withdrawal or transfer	• Debt management and counselling
• Pre-retirement counselling and annuity strategy explanations	• Financial education webinars
• Referrals to accredited financial advisors	• Integration with Employee Assistance Programmes (EAP)
• Educational webinars and member sessions	
• Retire well workshops (our retirement readiness member sessions)	

Why it's worth understanding

Members face several critical financial decisions during their employment journey, such as selecting contribution levels and investment portfolios, preserving retirement savings when changing jobs and choosing an appropriate annuity at retirement. Without the right guidance, these decisions can negatively impact long-term financial security.

Our qualified financial coaches simplify information, enable members to clearly understand their options and make practical, well-informed decisions.

We help members:

- Understand their employee benefits in simple terms
- Navigate default strategies and available options
- Make decisions aligned to their long-term financial goals

Partner with Momentum to deliver employee benefits that truly make a difference, today and into the future.

For more information, please contact us at Membersolutions@momentum.co.za or speak to your Momentum Corporate Consultant or Financial Adviser.

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