

momentum

multiply

2019

MULTIPLY PREMIER



Use Multiply to get more money for doing the things you already do every day – to help you on your journey to success.

Multiply rewards you for making the right choices so that you can live a better, healthier life.



Why choose Multiply

Multiply your money with cashbacks

when you shop at Pick n Pay and Dis-Chem

up to **R600 back** every month

Pick n Pay

Dis-Chem
PHARMACIES

when you buy from our Multiply online shop

FITNESS DEVICES



Up to 30% back

ELECTRONICS
AND APPLIANCES

Russell Hobbs

Canon

Up to 25% back

VOUCHERS

EDGARS

Tiger
Wheel&Tyre

Up to 25% back

and many more...

Make more memories

Pay less

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



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 smartly with your Multiply Visa® Card

Use your Multiply Visa® Card to spend your cashbacks or pay for medical expenses from your HealthSaver.

Average savings per household



Gold status

R1 000 per month

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

Get more cover for less

up to **R3 000 per month**

per family, back in cash with HealthReturns for day-to-day healthcare costs if you are a Momentum Health 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.

Private Club status

R4 000 per month

Multiply your money

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



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^{PTS}	150^{PTS}	200^{PTS}				
Complete your health and activity questionnaire	Complete your safety questionnaire to know your Safety Score	Complete your financial wellness questionnaire				
20^{PTS}	20^{PTS}	20^{PTS}				
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^{PTS}	UP TO 50^{PTS}	100^{PTS}				
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 🏆	Choose cashbacks on the Multiply online shop or submit your tax return using TaxTim or a tax practitioner				
UP TO 80^{PTS}	UP TO 80^{PTS}	UP TO 80^{PTS}				
Have cover						
500^{PTS}						
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^{PTS}	80^{PTS}	90^{PTS}	100^{PTS}	110^{PTS}	120^{PTS}

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 at any 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 fat percentage.

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

30PTS

Go for your health assessment.



Green

Congratulations!
Keep it up.

70PTS



Amber

30PTS

Take action to reduce your health risk factors.



Red

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, GO Health 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.



Fitness assessment

The fitness assessment is an alternative to Active Dayz if you live an active lifestyle, but are unable to track it. You will get your fitness level, which is valid for six months.

Where to go for your fitness assessment

Find a biokineticist close to you on multiply.co.za and book your session through SA's largest Biokineticist Association (BASA).

Multiply Premier members and their partners each pay only R192 for a fitness assessment.

What to expect when you go for a fitness assessment?

It involves: a fitness test to determine cardiovascular fitness, upper and lower body flexibility, peak flow and body fat percentage.

The assessment takes 20 mins with your biokineticist. Wear comfortable clothing, like track pants, tights or shorts and running or walking shoes. Take your gym towel.

You will receive comprehensive feedback, and an overall fitness level (between 1 – 5) which can be printed and/or emailed 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
5 PTS	10 PTS	20 PTS	30 PTS	40 PTS



Unlock more Active Dayz

240PTS

Be healthier

80PTS

Be safer

80PTS

Be on top of your finances

80PTS




Do your fitness assessment or complete an elite event to unlock the **240 points** available across all categories, for Active Dayz. Or if you prefer, for more elite events and fitness assessments. This means you're not limited to just 80 points a year for Active Dayz/fitness assessments/elite events.

Momentum product rewards

Your Healthy Heart Score, Active Dayz or fitness level and Multiply status gives you Momentum product rewards - just for being healthier.

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.






Momentum product rewards

Your Healthy Heart Score, Active Dayz or fitness level and Multiply status gives you Momentum product rewards - just for being healthier.

HealthReturns

HealthReturns will be paid as cash into your HealthSaver account for every R550 medical scheme contribution

up to
R3 000
back per
month

Healthy Heart Score	Active Dayz™ or fitness assessment	Bronze	Silver	Gold	Platinum	Private Club
	16+ p.m. or Level 5	R46	R58	R110	R158	R260
	12+ p.m. or Level 4	R23	R35	R66	R105	R160
	8+ p.m. or Level 3	R12	R23	R33	R47	R65
	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 R550 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.

New! KidsReturns rewards active families










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

Child dependants on certain options can earn HealthReturns per R550 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					
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					
Healthy Heart Score	The lowest Healthy Heart Score in the family				
Activity level	<p>Children 16 to 20 earn their own activity level as follows:</p> <div style="display: flex; align-items: flex-start;"> <div style="text-align: center; margin-right: 10px;">  300  10 000 </div> <div> <p>Burning 300 calories in a session or taking 10 000 steps a day, tracked through approved fitness devices or apps</p> </div> </div> <hr/> <div style="display: flex; align-items: flex-start;"> <div style="text-align: center; margin-right: 10px;">  01 <small>GYM VISIT</small> </div> <div> <p>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</p> </div> </div> <hr/> <div style="display: flex; align-items: flex-start;"> <div style="text-align: center; margin-right: 10px;">  01 <small>EVENT FINISHED</small> </div> <div> <p>Using the FitVault app to track activity at the following events:</p> <ul style="list-style-type: none"> • Parkruns and Racetec timed events • Any qualifying events that are logged via EntryTime </div> </div>				

Please note: KidsReturns are not available to Momentum Health members on the Ingwe, Impact and Custom Options.

To activate the benefit, members need to complete their child's health profile on multiply.co.za.

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 to become aware of your environment and get recommendations to improve your safety.

Safe Dayz™

How Safe Dayz are calculated

You will get a score for each trip you make during the day. 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.



Unlock more Safe Dayz

240PTS

Be healthier

80PTS

Be safer

80PTS

Be on top of your finances

















80PTS

Get your car checked at Tiger Wheel & Tyre to unlock the **240 points** available across all categories, for travelling Safe Dayz. This means you're not limited to just 80 Safe Dayz a year.

Momentum car and home insurance rewards

Your Safety Score, Safe Dayz and Multiply status gives you Momentum product rewards - just for being safer.

up to
**30%
back**

Safety Score		Safe Dayz	Bronze	Silver	Gold	Platinum	Private Club
    >80%	26+ p.m.	10%	10%	15%	22,5%	30%	
    71% - 80%	21+ p.m.	5%	5%	10%	15%	20%	
    55% - 70%	16+ p.m.	0%	2,5%	7,5%	12,5%	15%	
    <55%	11+ p.m.	0%	0%	5%	7,5%	10%	
	0+ p.m.	0%	0%	2,5%	5%	7,5%	
	No Safe Dayz	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.

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.

Get more money with cashbacks

Grow your savings (and points!) by choosing cashbacks instead of discounts on the Multiply online shop.

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.



Grow your cashbacks with Multiply Money

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

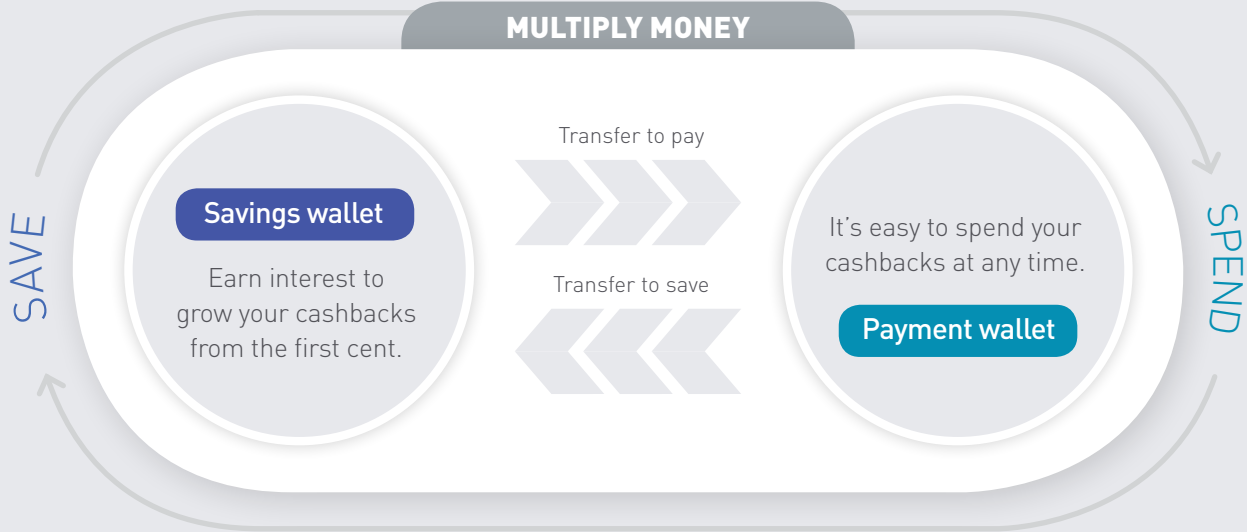
How to get Multiply Money

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

Save your cashbacks

Keep your cashbacks in one place. The cashbacks you get from shopping at Pick n Pay, Dis-Chem or on the Multiply online shop are automatically transferred into your savings wallet.

Earn a flat interest rate linked to prime on your cashbacks. This great interest rate grows your cashbacks from the first cent.



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



Make mobile payments



Swipe your Multiply Visa® Card



Pay on the Multiply online shop




Send money to friends who have Multiply Money

Partner rewards

Cashback rewards


GROCERY



Bronze	Silver	Gold	Platinum	Private Club
2%	4%	6%	8%	12%

Spend limit
SINGLE R2 000 per month FAMILY R3 000 per month

PHARMACY











Bronze	Silver	Gold	Platinum	Private Club
2%	4%	6%	8%	12%

Spend limit
SINGLE R2 000 per month FAMILY R2 000 per month

















Multiply online shop rewards

Choose cashbacks or choose discounts when you buy on the Multiply online shop. Same reward, more choice.

<p>FITNESS DEVICES</p>   <p>Up to 30% back</p>	<p>ELECTRONICS AND APPLIANCES</p>   <p>Up to 25% back</p>									
<p>MAGAZINES</p>   <p>Up to 60% back</p>	<p>VOUCHERS</p>   <p>Up to 25% back</p>									
<table border="1"> <tr> <td></td> <td>SINGLE</td> <td>FAMILY</td> </tr> <tr> <td>Products spend limit</td> <td>R20 000 per year</td> <td>R30 000 per year</td> </tr> <tr> <td>Voucher spend limit</td> <td>R20 000 per year</td> <td>R30 000 per year</td> </tr> </table>			SINGLE	FAMILY	Products spend limit	R20 000 per year	R30 000 per year	Voucher spend limit	R20 000 per year	R30 000 per year
	SINGLE	FAMILY								
Products spend limit	R20 000 per year	R30 000 per year								
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Discount rewards

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

TRAVEL		SPORT AND FITNESS	
			
Up to 50% off	Up to 40% off		
10% discount in-store + up to 15% cashbacks*			
			
Up to 40% off	Up to 45% off		
25% off			
LIFESTYLE AND ENTERTAINMENT		KIDS AND EDUCATION	
			
Up to 15% off	Pay as little as R32	20% off	50% off





And many more...

Visit multiply.co.za for a complete list of partners.





* On the 15% cashbacks on Giant, Liv and Avalanche, there is a spend limit of R20 000 per year for single members and R30 000 per year for families.

Go for gold


Here's how you can easily get to gold status within 3 months.

	Go for your review with your financial adviser	SINGLE 100PTS	FAMILY 200PTS
	Have one Momentum product	SINGLE 70PTS	FAMILY 140PTS
	Do your 3 online questionnaires	SINGLE 60PTS	FAMILY 120PTS
	Get points for your Safety Score questionnaire result	SINGLE 30PTS	FAMILY 60PTS

You're on Silver!

	Go for your free health assessment and get at least an amber Healthy Heart Score	SINGLE 60PTS	FAMILY 120PTS
	Check the safety of your car at Tiger Wheel & Tyre	SINGLE 40PTS	FAMILY 80PTS
	Get Active Dayz (1 point a day)	SINGLE 80PTS	FAMILY 160PTS
	Get Safe Dayz (1 point a day)	SINGLE 80PTS	FAMILY 160PTS

You're on Gold!

	Gold	SINGLE 500PTS	FAMILY 1000PTS
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Multiply Premier membership fees

SINGLE	FAMILY OF 2	FAMILY OF 3+
R238	R298	R328

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

multiply

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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