

momentum
multiply

Multiply Premier

2023



Why choose Multiply

Multiply your money

Get cashbacks on your whole basket when you shop at our retail cashback partners or when you buy from our Multiply online shop.



Multiply your wellness

No matter how you move, you score. Get rewarded for getting active.



Average savings per household

Gold status
R1 906
per month

Private Club
R5 292
per month

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

Multiply your memories

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



Multiply your life and 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 qualifying Momentum Medical Scheme member.

Up to 60% back in EmployeeReturns on some of your FundsAtWork and Group Insurance premiums with your employer.

momentum

Up to 30% of your annual premiums back with Momentum Insure's Safety Bonus, even if you claim.

Up to 30% off Momentum Myriad life insurance premiums for Gold members.

Healthy, physically active, safe and engaged members get the best discounts and cashbacks on Momentum products and from our partners.

Status and points

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

When you take steps to be...



healthier



safer



on top of your
finances

you earn points to boost your status and
earn more rewards.

The number of points you need for each status:

	Bronze	Silver	Gold	Platinum	* Private Club
Single	0	250	500	650	750
Family	0	500	1000	1300	1500

* 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

300 points

Complete your health and activity questionnaire

20 points

Go for your health assessment to know your Healthy Heart Score

up to 100 points

Know your Stress Score

up to 20 points

Have an active day
or
go for a fitness assessment
or
complete an elite event

up to 80 points

Unlock Active Dayz™

up to 80 points

Be safer

180 points

Complete your safety questionnaire to know your Safety Score

20 points

Get points for your Safety Score result

up to 50 points

Have a safe day
or
check the safety of your car at Tiger Wheel & Tyre

up to 80 points

Unlock travelling Safe Dayz™

up to 30 points

Be on top of your finances

200 points

Complete your financial wellness questionnaire

20 points

Go for a yearly review with a financial adviser

100 points

Deposit money into Momentum Money and grow your savings balance
or

Deposit money into your HealthSaver account and grow your savings balance

up to 80 points

Have cover

340 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	50 points	55 points	60 points	65 points	70 points	80 points

Partner rewards

Save with fantastic discounts or cashbacks directly from our partners or on the Multiply online shop.



Groceries

Up to 15%		Up to 12%

Health and beauty

	Up to 12%

Travel

				Up to 30%
Up to 25%				

Entertainment

	Up to 50%	Up to 60%

				Up to 45%
Up to 40%				

Lifestyle

	Up to 15%

Safety

Up to 25%	22,5%	20%




Restaurants

Up to 25%	15%

Business and education

	10%	50%	R150

Fitness and health


 
25%


MULTIPARK

50%


LISA RALEIGH

R199 p/m


bounti
time to BOUNCE BACK

30% off workouts
15% off equipment


THE PRO SHOP
Golf is our game


CYCLE LAB


CHRIS WILLEMSE
CYCLES
A CYCLE LAB COMPANY

Up to 25%

Fitness devices


GARMIN


SUUNTO

Up to 40%


fitbit


POLAR
PIONEER OF WEARABLE SPORTS TECHNOLOGY

Up to 30%

Fitness gear


ASWEAT
GEAR

Up to 35%


SPORTSA
www.sportsa.co.za


new balance

Up to 30%

Electronics


Russell Hobbs

Up to 25%


HIRSCH'S

10%

And many more... Visit multiply.co.za and multiplyonlineshop.co.za for a complete list of partners. Spend limits apply.

Healthy, physically active
and engaged members
get the best discounts
and cashbacks from our
partners.

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 clinic. 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

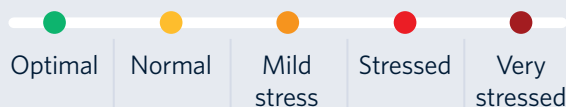


30 points
Take action to reduce your health risk factors



Take action now to improve your health

Stress Score



Worried about your stress levels? No stress. Check your Stress Score with the Momentum Multiply app. All it takes is a finger scan and you'll know your score.

Earn **2 point a month**, up to a maximum of 20 points, for measuring your stress score.

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.



01
gym
session

Get Active Dayz when you gym at any Virgin Active, Planet Fitness, Curves or Multiply-affiliated gym.



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 to 20 points for each elite event, with a maximum of 80 points for the year. Complete your fitness assessment or an elite event to unlock up to 80 more Active Dayz.

Get your approved fitness device at a discounted price on multiplyonlineshop.co.za.

Get your favourite wellness apps for less!

Get **R300 cashbacks** on annual subscriptions to the world's best wellness, nutrition, training and mental health apps.



Weekly Wins In it to win it!

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



NEW

Monthly Wins Challenge accepted!

Score a voucher for every 4-week winning streak.

You choose your reward:

A R125 partner voucher

OR

R100 into your HealthSaver+ account

This option is available if you've achieved at least a Level 3 fitness assessment result.

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 Multiply fitness assessment, you will know your fitness level.

How to book your Multiply fitness assessment

You can either do an in-person fitness assessment or an online fitness assessment. Go to multiply.co.za to book your appointment at one of our Multiply registered health professionals. There you will find a list of health professionals doing online assessments.

Remember to:

- Have your identification and your Multiply membership card close by.
- Wear comfortable clothing because you will be active.

What will be measured

01 Body composition + 02 Muscle strength + 03 Cardiovascular fitness = Fitness level

Quick comparison

Category	In-person	Online
Validity	12 months	6 months
Cost	R460	R250

What you get for your fitness level

You will earn points to boost your Multiply status.

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

Points	Level
5 points	Level 1
10 points	Level 2
20 points	Level 3
30 points	Level 4
40 points	Level 5

A fitness assessment unlocks more Active Dayz.

Earn Momentum product rewards - just for being healthier.



Momentum Myriad life insurance

Healthy Heart Score	Physical activity level (Active Dayz or fitness assessment)	Bronze	Silver	Gold	Platinum	Private Club
 Green Amber Red	MaxFit Requires a fitness assessment Level 5 result	20%	25%	30%	40%	60%
 Green Amber Red	12+ p/m or Level 4	15%	20%	25%	30%	40%
 Green Amber Red	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%
 Green Amber Red	0+ p/m or Level 1	5%	10%	15%	20%	25%

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. The highest discount level (MaxFit) will only be applicable if you have a Level 5 fitness assessment result and a green Healthy Heart Score.

FundsAtWork and Group Insurance






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%
 Green Amber Red	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%
 Green Amber Red	0+ p/m or Level 1	5%	10%	15%	20%	25%

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 R665* medical scheme contribution. The funds in your HealthSaver account are instantly accessible via the Momentum Money Card, to pay healthcare providers, pharmacies and even veterinarians.

The HealthReturns payable for Momentum Medical Scheme members will be per R665 medical scheme contribution until 31 March 2023 and per R725 medical scheme contribution from 1 April 2023.

Healthy Heart Score	Active Dayz or fitness assessment	Bronze	Silver	Gold	Platinum	Private Club
 Green Amber Red	16+ p/m or Level 5 ⁺	R50	R70	R110	R160	R260
 Green Amber Red	12+ p/m or Level 4 ⁺	R30	R35	R70	R105	R160
 Green Amber Red	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
 Green Amber Red	0+ p/m or Level 1 ⁺	R0	R0	R0	R0	R0

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.

* The HealthReturns payable for Momentum Medical Scheme members will be per R665 medical scheme contribution until 31 March 2023 and per R725 medical scheme contribution from 1 April 2023.

* Qualifying medical scheme members may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance their medical aid. Momentum is not a medical scheme, and is a separate entity to the medical scheme. The complementary products are not medical scheme benefits.

Your HealthReturns depend on your medical scheme contribution

You can earn HealthReturns from Momentum for every R665* that you contribute to your medical scheme. This applies to the principal member and adult dependant contributions.

Boost your
HealthReturns with
Monthly Wins!

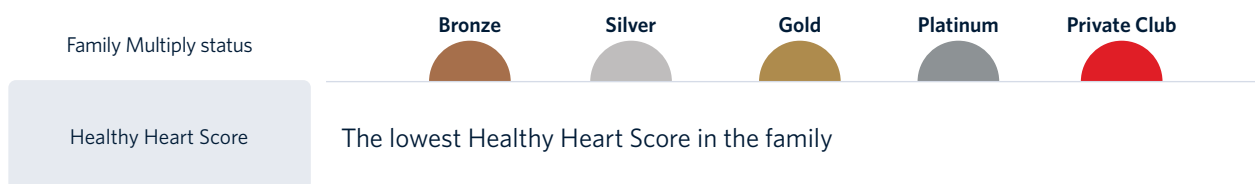
KidsReturns+ rewards active families

Child dependants on certain qualifying medical scheme options can earn HealthReturns per R665* 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






Kids 16 to 20



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

Multiply ActivityBooster

Get the most out of Multiply as soon as you join

New Multiply members on qualifying medical schemes 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 R665* of your portion of your medical aid contribution

* The HealthReturns payable for Momentum Medical Scheme members will be per R665 medical scheme contribution until 31 March 2023 and per R725 medical scheme contribution from 1 April 2023.

Be safer

Understand how safe you are and live a better, safer life.

Protect what matters to you and we'll reward you with points and give you cash back.

Momentum Safety Score

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 and on the road to become aware of your environment, as well as get recommendations to improve your safety.

Safe Dayz™

How Safe Dayz are calculated

First activate the Safe Dayz feature on your Momentum app to record your journeys. You will then get a score for each trip you make or if you stay at home. Your daily score is then calculated by using your individual journey scores and the distances traveled for each day. If your daily score is 80% or more, you will earn a safe day.



Drive safely

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



Take the train

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



Have a travel-free day

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**, depending on the points available in that category.

What you get for your Safe Dayz











You will earn **1 point for each travelling or non-travelling safe day**, plus up to 40 points for checking the safety of your car at Tiger Wheel & Tyre, with a maximum of 80 points for the year. Complete your Safety Check to unlock the chance to earn up to 30 more travelling Safe Dayz.



Earn Momentum product rewards - just for being safer.

 Safety Score +
  Safe Dayz +
  Your Multiply status =
 Momentum Safety Bonus

Momentum Insure rewards

Safety Score	Safe Dayz	Bronze	Silver	Gold	Platinum	Private Club
    >80%	>=27 p/m	7,5%	10%	15%	25%	30%
    71% - 80%	22 - 26 p/m	5%	7,5%	10%	20%	22,5%
    55% - 70%	15 - 21 p/m	0%	5%	7,5%	10%	15%
    <55%	8 - 14 p/m	0%	0%	5%	5%	5%
	1 - 7 p/m	0%	0%	2,5%	2,5%	2,5%
	0 p/m	0%	0%	0%	0%	0%

Members require a Safety Score and the relevant number of Safe Dayz™ to receive a yearly cashback Momentum Safety Bonus on their car and home insurance premiums, even if they claim. To qualify for the Safety Bonus, you need to complete your Safety Score, submit the necessary validations and have Safe Dayz™. The information we use to score your safety is only for rewards and will not affect your Momentum Insure 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. You get 20 points for completing your questionnaire.

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 and score 100 points.

Grow your savings

HealthSaver

Make a deposit of at least R250 every month, maintain a minimum balance of R1 000, and get between 5 and 20 points. Your cashbacks will be paid into your HealthSaver account.

Momentum Money

Get between 5 and 20 points a month for depositing at least R500 a month into Momentum Money and maintaining a daily balance in your Savings Wallet of between R2 000 and R10 000. View your balances on the Momentum Money app.

The more you save, the more you earn.

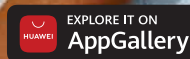
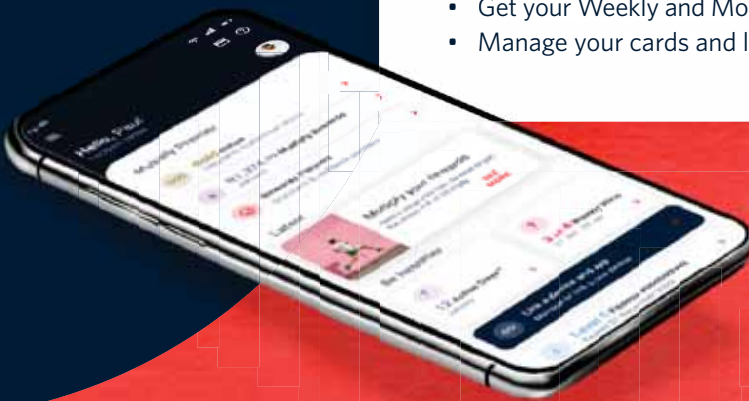
Get rewarded on the go!

Momentum Multiply app

A simpler, faster way to **multiply your life.**

The Momentum Multiply app gives you a convenient way to engage with Momentum Multiply.

- See what you can do next to maximise your rewards.
- Complete your questionnaires.
- View your rewards and activate benefits.
- Get your Weekly and Monthly Wins vouchers.
- Manage your cards and linked devices/apps.



Get to Gold. Here's how easy it is

Start here

Go for a review with a financial adviser

100 points

Have a Momentum product

50 points

Do your 3 online questionnaires

60 points

Get points for your Safety Score questionnaire result

40 points

You're on Silver **250 points**

Go for your health assessment and get a green Healthy Heart Score

100 points

Health journey

Do a fitness assessment and reach Level 4

60 points

Get Active Dayz (1 point per day)

90 points

You're on Gold **500 points**

OR

Safety journey

Do a TWT assessment

40 points

Get Safe Dayz (1 point per day)

70 points

Get Active Dayz (1 point per day)

40 points

You're on Gold **500 points**

Keep going! You only need 150 more points to reach Platinum.

Multiply Premier fees

R292
Single

R368
Family of 2

R398
Family of 3+

momentum
multiply

Get in touch

To find out more about Multiply's partners and incredible rewards, contact your financial adviser or visit **multiply.co.za**.



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