

Multiply for Corporates

Creating value
for your business
and your employees
through
our integrated
solutions

Employers who take care of their employees' financial and physical health and create a safe workplace, unlock significant value from higher productivity levels.

Employees' financial and physical health

Multiply for Corporates is Momentum's rewards programme for businesses. It assists employers in taking care of their employees' physical and financial health and creates a safe workplace. Our solutions are designed to enhance employees' productivity through positive behaviour change which contributes towards a business' journey to success.

As employees' physical health improves, lower medical expenses and insurance costs reduce their financial vulnerability.

Healthier employees are also off work for shorter periods and tend to be much more productive.

Employees that are financially healthy are also less stressed and less likely to be distracted by financial worries at work. This results in higher levels of engagement and productivity.

Workplace safety

A safe workplace also contributes to the employees' productivity. Our workplace safety assessment produces a Workplace Safety Score, which helps employers to identify potential compliance gaps. We then offer interventions to improve workplace safety.

Multiply for Corporates makes it easy for employers to invest in the financial health of their employees and earn up to R600 for each employee annually.

Multiply for Corporates – rewards in 5 steps



STEP 1 Get qualifying corporate products

An employer receives points for each product held with Momentum. The more Momentum products the employer has, the higher their status and the more rewards they can earn through Multiply for Corporates.

Employers who give their employees access to corporate products assist them in taking care of unexpected events, to save for retirement and to fund medical expenses. This cover gives employees peace of mind, which impacts positively on their productivity and the business' journey to success.

- Death benefit
- FundsAtWork Umbrella Fund
- Disability benefit
- Momentum investment portfolios
- Critical illness benefit
- Momentum Medical Scheme
- Health4Me solutions

Points are allocated pro-rata for each Momentum Corporate solution based on the percentage of employees on each of the solutions.

The points determine the employer's Multiply for Corporates status.



* To qualify for Private Club, the employer will need to be registered for Multiply for Corporates for at least two years and have at least 130 points.

STEP 2 Register and self-assess

To join Multiply for Corporates, the employer can register and complete a short self-assessment. The employer now qualifies to start earning rewards.

The employer will register for Multiply for Corporates and tell us about their business by completing our short self-assessment.

STEP 3 Improve the Workplace Safety Score

The safer the employer's workplace becomes, the better their Workplace Safety Score and the more rewards they can earn.

The employer can obtain a Workplace Safety Score, for example, by completing a Workplace Safety Score questionnaire or providing Momentum with the health risk assessment results from an Authorised Inspection Authority or arranging a walk-through with Momentum OCSA.

STEP 4 Start engaging

The more activities the employer completes, the higher their engagement level and the more rewards they can earn.

- The employer can increase their engagement level through the following:
- Registering and updating their company details annually.
 - Encouraging employees to use Smart Exits.
 - Providing names and contact details of their FundsAtWork advisory body members.
 - Providing member contact details so that we can activate Multiply Starter for them.
 - Encouraging employees to take up Multiply Premier.
 - Participating in the Momentum Effective Employee Index™.
 - Encouraging employees to get a Healthy Heart Score.
 - Encouraging employees to get their credit score.
 - Providing their financial statements.
 - Encouraging employees to register for EmployeeReturns and earn HealthReturns.

STEP 5 Earn rewards and spend them!

The scores earn the employer financial rewards. The rewards are calculated using the combined results of their Multiply for Corporates status, Workplace Safety Score and engagement level.

Earn rewards

The rewards in the table are the **annual amounts per employee.**

Workplace Safety Score	Engagement levels	Bronze	Silver	Gold	Platinum	Private Club*
		R60	R120	R180	R300	R600
Level 5 <small>Green Amber Red</small>	Level 5	R60	R120	R180	R300	R600
	Level 4 <small>Green Amber Red</small>	R36	R60	R120	R180	R300
	Level 3 <small>Green Amber Red</small>	R24	R36	R60	R120	R180
Level 2 <small>Green Amber Red</small>	Level 2	R12	R24	R36	R60	R120
	Level 1 <small>Green Amber Red</small>	R0	R0	R0	R0	R0

Spend the rewards

The employer can use the rewards to fund initiatives designed to further improve the financial health of their business and their employees. This is the Multiply effect!

- Financial Wellness Day™
- Medical screening
- Momentum OCSA
- Debt management
- Staff incentives and awards



Contact your Health Consultant or Corporate Specialist for more information or email us at multiplyforcorporates@momentum.co.za.

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