

momentum

for your financial wellness



Momentum life insurance

A different approach



The ideal man bears the accidents of life with dignity
and grace, making the best of circumstances.

- Aristotle





Myriad, Momentum's revolutionary life insurance, designed to meet your needs.

We know that people are unique and need different solutions. That is why we allow you to design your own product according to what your needs are. This means we put different benefits to your disposal, and from these building blocks you pick out the ones that will be the answer to what your family wants.

The following will also be to your advantage:

- With us you pay according to the risk you pose, and not for the collective risks of a group of others too. We rate your personal risk and that is a much fairer way to determine your premium.
- You don't want a product to become irrelevant as the industry progresses. We offer a "living product", which means your benefits evolve continuously over time to serve your changing needs. Therefore we keep existing benefits up to date with the latest enhancements, either automatically or through easy alterations.
- You insure with us for complete peace of mind. We are in the business of paying claims, and have only ever had one long-term insurance Ombudsman ruling against Myriad.





Basic benefits

Death Benefits

Help your family cope financially when you pass away.

- The Death Benefit to replace your income generates an income for your dependents and settles your debt.
- The Death Benefit for lifestyle protection helps pay for childcare and home maintenance, among others.
- The Death Benefit for cash in the estate provides for executor's fees, estate duty and capital gains tax.
- The Last Survivor Death Benefit provides for estate duty at a fraction of the price of a normal Death Benefit. When you leave your estate to your spouse, estate duty only becomes payable on your spouse's death. The Last Survivor Death Benefit pays out when the last of either you or your spouse dies.
- The Funeral Benefit pays up to R50 000 within 48 hours when you die or your spouse dies and up to R20 000 if one of your children dies.

Critical illness benefits

Most complete cover.

- With the Breadth of Cover Guarantee™ we cover you for more critical illnesses than any other life insurer in the market.
- We include an additional nine early cancer definitions in our new critical illness benefit.
- Our critical illness cover for children now includes cover for more child-specific illnesses.
- You automatically get 10% free cover for your children (of up to R250 000).

Basic benefits *(continued)*

Disability benefits

With built-in functional impairment.

- You can be covered for your own occupation or the activities that you do at work.
- At retirement you can convert this benefit to be covered for the ability to perform your daily functions.
- By adding Longevity Protector to one of your disability benefits, you will receive regular top-up payments to provide for a long life despite your disability.

Income Protector

No restrictive definitions of what you are covered for.

- If you cannot earn an income because of an injury or illness, this benefit will make sure that you still have an income.
- If you work for yourself, you can take out a business protector and if you are employed with group benefits, you can take out an income protection top-up.
- We guarantee the payout levels and periods based on objective claims criteria.
- If you add the Longevity Protector, you can insure up to 150% of your income.





Ancillary benefits

Longevity Protector

You get something even if you stay healthy and never claim.

- It eliminates the financial risk of living too long whether you are sick or healthy.
- You will get a lump sum every five years if you survive a critical illness or disability.
- If you never claim, we pay out a lump sum on your 80th birthday, which is a world-first.
- You can add this benefit to the income protection, disability or critical illness benefits.

Retirement Booster

We reward you if you combine your risk product with a retirement annuity.

- You can get up to 15% of your risk premiums back at retirement age if you take out a qualifying Momentum retirement annuity.
- You can get as much as 30% to 45% of your risk premiums back at retirement if you add the Longevity Protector to your policy.



Ancillary benefits *(continued)*

Education Protector

You benefit even if you don't claim.

- If you become disabled, we pay out a lump sum for your children's education.
- If you don't claim, you will get a refund of your Education Protector premiums.

Premium Guarantee Term Extender

We offer the longest premium guarantees.

- We can assure you that during the guaranteed term your premiums will remain at the initial contract premium level, including any premium increases you chose. If you voluntarily increase your premiums according to qualifying criteria, we will extend your guarantee. **No other insurer will reward you like this.**





Discount benefits

Momentum Interactive

We reward you with premium discounts if you live healthily.

- We reward you with significant discounts if you follow a healthy lifestyle, measured by factors such as your body mass index (BMI), cholesterol, blood pressure and other lifestyle factors.
- You only have to complete an online health questionnaire every three years to keep on qualifying.

Momentum Multiply

You can get even bigger discounts if you belong to our wellness and rewards programme.

- You can save up to 60% on your risk premiums if you combine Momentum Interactive with your Multiply membership. If you are on Bronze status you get a guaranteed 10% discount on your premiums. This increases to 50% on Private Club status. You can also get up to 10% in fitness discounts based on your level of fitness.
- With Multiply you get excellent discounts on over 40 well-known brands such as Mango, DisChem, Virgin Active and many more.

Does Momentum have a financial planner that can advise me which benefits suit me and my circumstances best?

Phone our contact centre at **0861 300 789** or visit our website, **momentum.co.za**. Scroll to the bottom of the page and select "Get an adviser to contact me". Complete your details and one of our qualified financial planners will contact you.

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MMI Group Limited

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 https://twitter.com/momentum_za

LinkedIn https://www.linkedin.com/company/momentum_2

268 West Avenue Centurion 0157 PO Box 7400 Centurion 0046 South Africa

Tel +27 (0)12 671 8911 Share Call 0861 300 789 www.momentum.co.za

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an authorised financial services and credit provider.

Momentum

268 West Avenue Centurion 0157 PO Box 7400 Centurion 0046 South Africa

Fax 27 12 675 3911 ShareCall 0860 66 23 45

myriad@momentum.co.za www.momentum.co.za

Terms and conditions apply.