



Do more. Live more.
Get more.



January 2013



Momentum Multiply rewards you with great discounts by simply looking after yourself.

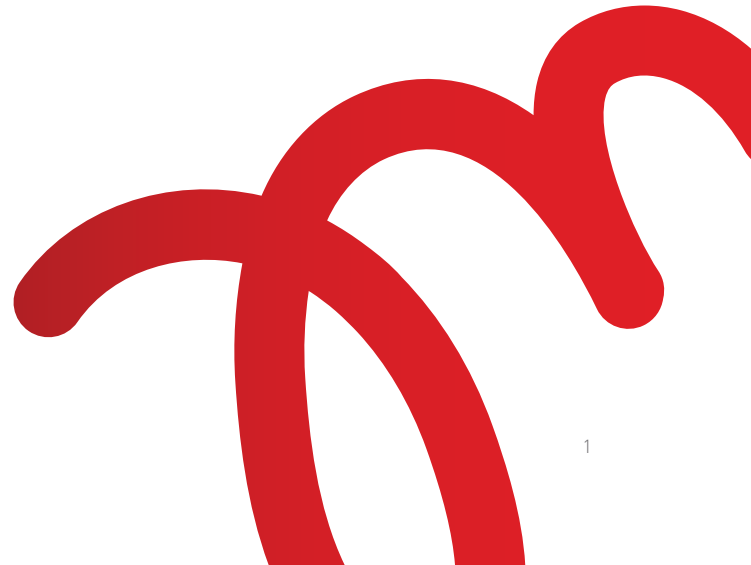
Taking care of our health, fitness and finances is something we should all be doing regularly. But, no matter how basic and essential the task, we often need an incentive to get going.

With Multiply, you earn points and rewards for doing the everyday things that enable you to live a healthy, active and financially fit life.

Great rewards for minimum effort – as simple as that.

When you improve your Multiply status by earning more points, you receive bigger discounts and rewards from our partners. Simply put – the more points you earn, the higher your status, the greater the benefits.

This means a healthier and happier life – by doing the basic health and fitness activities – and more money in your pocket.



Who can join Multiply?

If you are a Momentum policyholder, you automatically qualify to become a Multiply member. We offer three types of membership:

- Single member – a member with no dependants.
- Family of two – a member plus one dependant. The dependant can be your partner or child (in the case of a single parent).
- Family of three or more – a member plus two or more dependants. All the dependants can be your children (single parent) or one could be your partner and the remaining dependants your children.

You pay a monthly membership fee

With Multiply, you will get discounts straight away, which will more than make up for the monthly membership fees below:

Single member	R147
Two members	R169
Families of three or more	R179

How Multiply works

You earn points as you participate in the Multiply programme and reach your physical and financial wellness goals. These points give you a status. The more points you earn, the higher your status.

You start at Bronze status and progress to Silver, Gold, Platinum and ultimately Private Club status as you improve your wellness. The higher your status, the greater your benefits.

You need to reach a certain number of Multiply points before you can move to the next status. The required points differ for single members and families with more than one adult.

Earn points and improve your status

Multiply rewards you for doing the everyday things that ensure a healthy and happy life:

1. Lead a physically and financially healthy lifestyle. You get access to physical and financial fitness tools at discounted rates, making it so much easier to live responsibly.
2. Earn Multiply points for using these tools to take care of your wellbeing and enjoy great discounts on a wide range of products and services.
3. Earn more points and improve your Multiply status, which means you get bigger discounts and rewards from our partners.

Multiply offers five statuses with increasing discounts and rewards.



*To reach Private Club status, you need to reach the Private Club points threshold and be a Multiply member for two consecutive years

How do I earn Multiply points?

With Multiply, you earn points for doing the everyday things that enable you to live a healthy, active and financially healthy life. Here are just some examples of how you can earn points.

1. Start-up/online

You can earn Multiply points without leaving your desk. For example, if you join Multiply and register on the website, you will earn 2 000 points. If you complete your online Momentum Wellness Profile you can earn up to 3 000 points.

2. Physical health

Your health is important, so we encourage you to take care of yourself and you earn points along the way. For example, if you go for a voluntary HIV test, you will earn 3 000 points. If you don't smoke, that's another 2 500 points.

3. Physical fitness

Every time you go to the gym, go for a Multiply Fitness Assessment through Virgin Life Care or the Wellness Coaching Network or monitor your fitness through FitTrack, you can earn thousands of Multiply points.

4. Financial wellness

Being financially responsible is important, especially in the current economic times. You can do a financial wellness assessment and earn up to 2 000 points and 1 000 bonus points for completing all the categories. By doing a financial needs analysis you can earn up to 7 000 points and 5 000 bonus points on completing all the categories. So, you'll know where you stand and earn points along the way.

Getting started

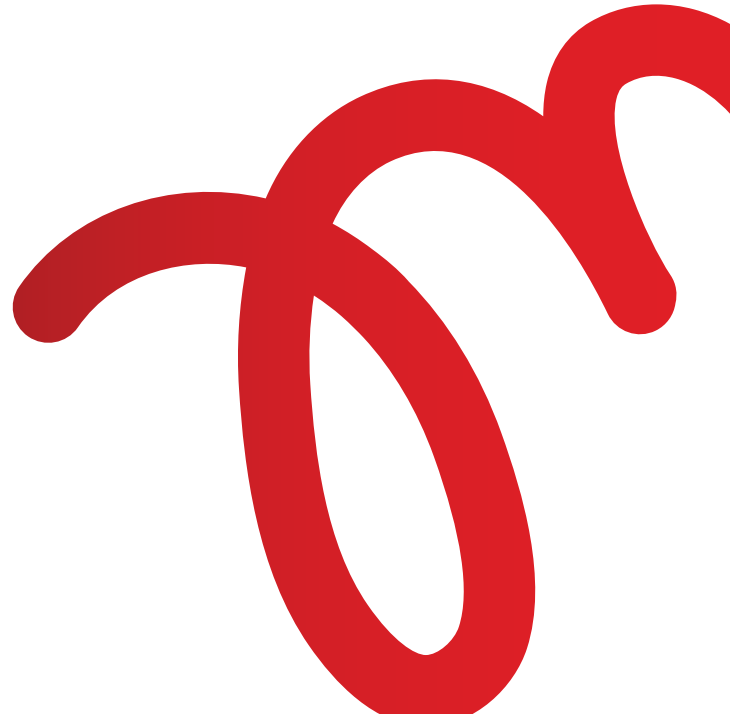
Once you are a Multiply member, you should register on our website, www.momentum.co.za/multiply. You will earn 2 000 points (single members) or 4 000 points (family membership) for doing so.

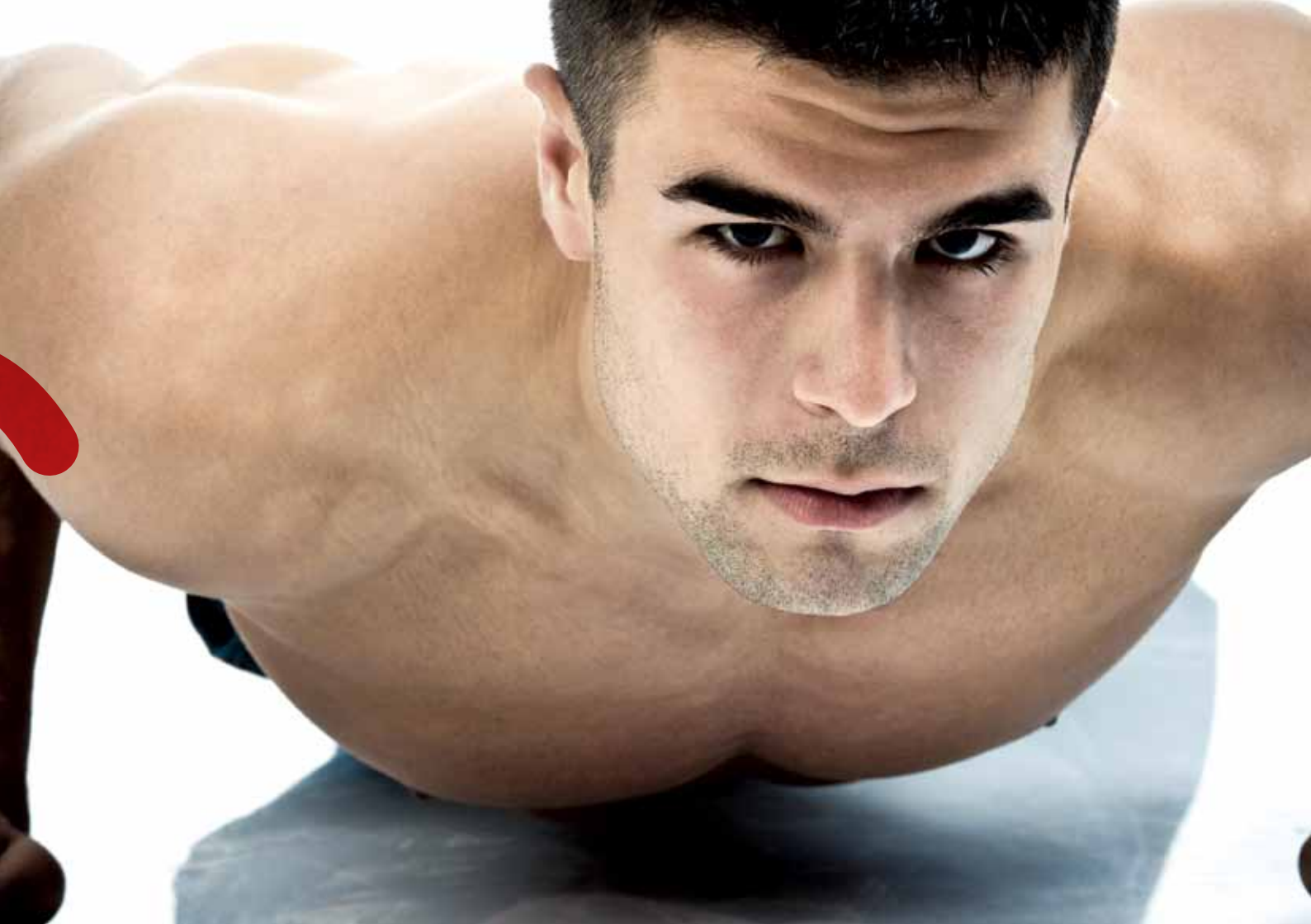
You can then complete your Personal Wellness Profile which includes questions about your family medical history, physical activity, nutrition and workplace wellness etc. You can earn up to 3 000 points (single members) or 6 000 points (family members) for completing your profile.

By visiting www.momentum.co.za/multiply regularly, you can check your personalised Multiply information, including a detailed breakdown of how many Multiply points you earned and your current status.

You will also find the latest information about all our partners and rewards and can access the online shopping and travel portals.

All the Multiply information you will ever need – only a click away!







Get assessed

Through Multiply, you have access to health, fitness and financial assessments that help you evaluate and maintain your overall wellbeing. Our assessments enable you to earn more Multiply points, get more rewards and live a fuller life.

Health and fitness assessments

Assessment	Description	Partner
Your Momentum Online Wellness Profile	<p>You have access to a range of online questionnaires about your health and wellness:</p> <ul style="list-style-type: none">• Family medical history• Healthy activity• Healthy nutrition• Healthy mind and body• Healthy habits• Workplace wellness	Online at www.momentum.co.za/multiply
Health Assessments	<p>Complete a free, comprehensive annual Health Assessment and earn points by measuring your:</p> <ul style="list-style-type: none">• Weight• Waist circumference• Body Mass Index (BMI)• Blood pressure• Glucose levels• Cholesterol levels	 <i>Pharmacists who care</i> 

Fitness Assessments Find out how fit and healthy you really are.



The Fitness Assessment takes just 45 minutes to complete and is done on a one-on-one basis with a registered biokineticist.



Financial assessments

Money Sense

Money Sense is a financial lifestyle assessment tool designed to help you understand the financial implications of your lifestyle and to help you make informed financial decisions over the short and long term.

You will receive a personalised report, overseen by an expert, by email within 24 hours.

Visit www.momentum.co.za/multiply to complete the questionnaire.



Get active

Being fit is essential to your wellbeing – that's why our fitness partners form a fundamental part of our programme. Whether it's choosing to take the stairs instead of the lift, getting a regular work-out at the gym or taking part in competitive sport events, you earn points and get rewarded for living an active lifestyle.



Save as you Gym™ - the more you gym the less you pay

Discount based on your gym visits: You get between 20% and 60% discount on your monthly gym membership fee, based on your average monthly gym visits over a rolling three-month period.

Discount based on your fitness: You can get an additional 20% discount per month if you achieve a result of Good (level 4) or Excellent (level 5) in your Multiply Fitness Assessment or if you have a Multiply FitTrack Index™ of above 30.

In total, you can save up to 80% on your monthly gym membership fees. The maximum overall discount is R450 per month.

Affiliated gyms



If you are a member at any Multiply Affiliated gym, you can earn 75 points each time you visit the gym.



Bun in the oven? Female members can get a 25% discount on a Preggi Bellies membership.



Earn Multiply points for counting every step you take. The Multiply pedometer measures your activity through the amount of steps you take and the distance you walk every day.



Use FitTrack for access to five free training programmes per year designed by professional coaches. You can log your training and track your progress. Additional training programmes can be accessed at a 25% discount.

FitTrack can help you get a fitness discount of 20% on your gym membership fee if you achieve a Multiply FitTrack Index™ of more than 30.

FitTrack will calculate your Multiply FitTrack Index™ using files downloaded from a heart rate monitor or the Multiply Pedometer. You can earn up to 800 points per month based on the Multiply FitTrack Index™ you have reached and for logging your training activities.



Register your profile for free on [entrytime/enteronline](#) and you will automatically start earning points when you enter and complete fitness events.



Female members can join this fun four-week outdoor exercise programme at great rates. You get fit and earn points!



Get free access to a customised Health24 website with the latest health information, lifestyle improvement courses, a smoking cessation programme and much more!



Enjoy great rewards

Travel and holidays, shopping, sports equipment, gadgets – we make it easy for you to enjoy the things you love and value.

As a Multiply member, you get immediate discounts on a wide range of leisure activities and shopping items. As you improve your Multiply status, your rewards will increase as well.

Momentum products

Momentum Health members

If you are a Momentum Health member and a Multiply member, you earn increased HealthReturns of up to R5 400 per adult per year and a free Caboodle bag from Momentous Baby filled with goodies for mum and baby when registering for the maternity benefit.

Momentum Myriad policyholders

Momentum Myriad offers you complete protection, against financial risks associated with death, disability, impairment, critical illness and longevity. As a Multiply member you qualify for a significant discount on your Myriad cover.

Multiply guaranteed annual discount

Bronze	Silver	Gold	Platinum	Private Club
10%	15%	20%	30%	50%

Annual fitness discount

The additional fitness discount is based on your Best of Activity Level*, determined by the best of the following:

- Your monthly step average as measured by the Multiply Pedometer (measured over three months)
- Your number of Virgin Active/Planet Fitness gym visits (measured over three months)
- The outcome of your bi-annual Virgin Life Care or Wellness Coaching Network Fitness Assessment
- Your Multiply FitTrack Index™

Activity level	Level 1	Level 2	Level 3	Level 4	Level 5
Annual fitness discount	0%	2%	4%	7.5%	10%

*From 2013, the Best of Activity Level will be used to calculate both the Myriad fitness discount and the Momentum Health HealthReturns.

Travel

Discounts are based on your Multiply status



Explore the world with discounts on international Virgin Atlantic and Emirates flights.

Bronze	Silver	Gold	Platinum	Private Club
15%	20%	25%	30%	40%



Explore South Africa with great discounts on local Mango flights.

Bronze	Silver	Gold	Platinum	Private Club
20%	25%	30%	40%	50%



Get great discounts on local flights with this full service domestic airline, depending on your Multiply status and destination.

For example, return flights from Johannesburg to Cape Town:

Bronze	Silver	Gold	Platinum	Private Club
R1 579	R1 449	R1 179	R919	R659



A fun, no frills approach to local flights at very competitive rates.

Bronze	Silver	Gold	Platinum	Private Club
20%	25%	30%	40%	50%



Travel in style. Principal members and four family members who are also on Multiply get discounted access to the Bidvest Premier Lounge:

- R95 per person per visit on domestic journeys
- R180 per person per visit on international journeys



Get up to R170 discount on Executive Carport valet parking at OR Tambo International Airport. Convenient and cost-effective!



Explore your holiday destination! You can get great discounts on daily car rental rates.

Bronze	Silver	Gold	Platinum	Private Club
15%	20%	25%	30%	40%



Spoil yourself with a well-deserved getaway and save on hotel accommodation.

Bronze	Silver	Gold	Platinum	Private Club
25%	30%	35%	40%	45%



Stay in style and comfort during your next holiday for less at Courtyard Hotels, City Lodge Hotels, Town Lodge Hotels and Road Lodge Hotels*.

Bronze	Silver	Gold	Platinum	Private Club
25%	30%	35%	40%	45%

*Standard 10% across all statuses.



Get free Flexibreaks Holidays & Travel membership valued at R499 per year and up to 50% discount on accommodation throughout Southern Africa. You also get great discounts on bus, train, shuttle and cruise ship fares.



Retailers



Multiply gives you up to 25% back in Dis-Chem benefit points on your benefit card on selected Dis-Chem branded products and up to 10% back in Dis-Chem benefit points on all other products.

	Bronze	Silver	Gold	Platinum	Private Club
Selected Dis-Chem branded and nutritional products	12.5%	15%	17.5%	20%	25%
All other products	5%	6%	7%	8%	10%

Vouchers



Whether you need high quality clothing, food, homeware and beauty products, you will find it at Woolworths. Through a voucher system, you can get up to 10% discount on your purchases.

Bronze	Silver	Gold	Platinum	Private Club
5%	6%	7%	8%	10%

Online shopping

Apple



Stay on the forefront of technology and consumer electronics with Apple at great discounts.

	Bronze	Silver	Gold	Platinum	Private Club
Apple products	10%	12%	14%	16%	20%
Apple iPad	7.5%	9%	11%	13%	15%
Apple approved accessories	20%	25%	30%	35%	40%

SAMSUNG

If you need high-tech electronics or digital media at great prices, look no further than Samsung.

	Bronze	Silver	Gold	Platinum	Private Club
Samsung notebooks, monitors, mobile and televisions	7.5%	9%	11%	13%	15%
Samsung printers and accessories	10%	12%	14%	16%	20%



Whether you need notebooks or monitors, HP is sure to have it.

	Bronze	Silver	Gold	Platinum	Private Club
Hewlett Packard notebooks and monitors	7.5%	9%	11%	13%	15%
Hewlett Packard printers, accessories and consumables	10%	12%	14%	16%	20%



Capture those special moments with discounts on selected Canon products.

Bronze	Silver	Gold	Platinum	Private Club
20%	25%	30%	35%	40%



Specialising in cameras, binoculars, lenses and more, you will always be in focus with Nikon.

Bronze	Silver	Gold	Platinum	Private Club
20%	25%	30%	35%	40%



A worldwide pioneer in interactive entertainment, Nintendo is any gamer's dream.

	Bronze	Silver	Gold	Platinum	Private Club
Nintendo hardware	7.5%	9%	11%	13%	15%
Nintendo software and accessories	20%	25%	30%	35%	40%



Know where you are going and how to get there with discounts on selected Garmin products.

	Bronze	Silver	Gold	Platinum	Private Club
	20%	25%	30%	35%	40%



Get your heart pumping with discounts on selected Suunto products.

	Bronze	Silver	Gold	Platinum	Private Club
	20%	25%	30%	35%	40%



Train smart and for less with Bryton's complete line of Sports Global Positioning System (GPS) products.

Bronze	Silver	Gold	Platinum	Private Club
20%	25%	30%	35%	40%

JENNA CLIFFORD

Spoil yourself or a loved one with exquisite Jenna Clifford jewellery.

Bronze	Silver	Gold	Platinum	Private Club
10%	12%	14%	16%	20%



Click, shop and save on CDs and DVDs. When you buy two or more items, you can get great discounts on the least expensive item in your basket.

	Bronze	Silver	Gold	Platinum	Private Club
Discount	60%	70%	80%	90%	100%
Maximum number of discounted items per month	1	2	3	4	5



Get lost in the pages of your favourite magazines, including Car, Fair Lady, Rooi Rose, Sarie, Seventeen, Living and Loving, Getaway, Glamour, You, Huisgenoot, GQ and many more!

Bronze	Silver	Gold	Platinum	Private Club
40%	45%	50%	55%	60%



Look stylish for less with great discounts on selected Serengeti® Eyewear products.

Bronze	Silver	Gold	Platinum	Private Club
20%	25%	30%	35%	40%



Save on selected Bushnell sports optics and range finders.

Bronze	Silver	Gold	Platinum	Private Club
20%	25%	30%	35%	40%



Save on selected Tasco® binoculars and riflescopes.

Bronze	Silver	Gold	Platinum	Private Club
20%	25%	30%	35%	40%



Multiply events



Multiply members are eligible for free cricket tickets for all Momentum One Day Domestic matches. Each family member on the Multiply membership will receive a free ticket for the grass embankment (family) area.

In addition, Multiply members can buy extra discounted Momentum One Day Domestic and One Day International cricket tickets on the TicketPros website at **TicketPros.co.za**

	Bronze	Silver	Gold	Platinum	Private Club
One Day Domestic matches	40%	50%	60%	70%	80%
One Day International matches	25%	30%	35%	40%	50%

Limited tickets are available and will be allocated on a first come, first served basis.

Advanced driving

**Mercedes-Benz
Dynamic Driving**

Learn how to be a better and safer driver with an advanced driving course at the Zwartkops Raceway in Centurion. You get a 15% discount.

Entertainment



Whether you enjoy romantic comedies, thrillers, horror or action movies, you can escape to a Nu Metro theatre and buy your movie tickets from as little as R15.

	Bronze	Silver	Gold	Platinum	Private Club
Full price movies	R19	R18	R17	R16	R15
3D Movies	R35	R33	R31	R29	R27
Budget circuit	R13	R12	R11	R10	R9

Communication

momentumnet

Get online and interactive with great savings on ADSL lines and a wide variety of data packages.



A practical example

Mark and Nadja Woods are Multiply members. They have a family membership and are on Private Club status. In just one year, they saved over R26 000. Here's how they did it:

	Multiply cost	Actual cost	Saving over 12 months
Fitness partners			
Gym - Mark	R3 322	R6 348	R3 026
Gym - Nadja	R2 926	R5 628	R2 702
Travel partners			
Mango	R2 400	R4 800	R2 400
Car rental	R1 000	R2 800	R1 800
Protea Hotels	R2 770	R5 420	R2 650

	Multiply cost	Actual cost	Saving over 12 months
Lifestyle partners			
Nu Metro	R150	R480	R330
Garmin	R2 787	R4 644	R1 857
Canon	R2 465	R3 499	R1 034
Magazines - Mark	R229	R543	R314
Magazines - Nadja	R646	R1 479	R833
Momentum policies			
Myriad - Mark	R5 033	R7 641	R2 608
Myriad - Nadja	R14 839	R21 584	R6 745
HealthReturns (for both Mark and Nadja)			R1 800
Total	R38 567	R64 866	R28 099
Multiply membership fees (based on 2012 fees)			-R1 872
Total savings			R26 227

As you can see, Mark and Nadja saved over R26 000 just by using Multiply's benefits in their everyday lives – from gym, to shopping and local holidays.

Is this not reason enough to join Multiply?

Get in touch

To find out more about Multiply's partners and incredible rewards, call 0861 88 66 00, visit www.momentum.co.za/multiply or contact your financial adviser.





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