

## MYRIAD

Save up to 60% on life insurance premiums!

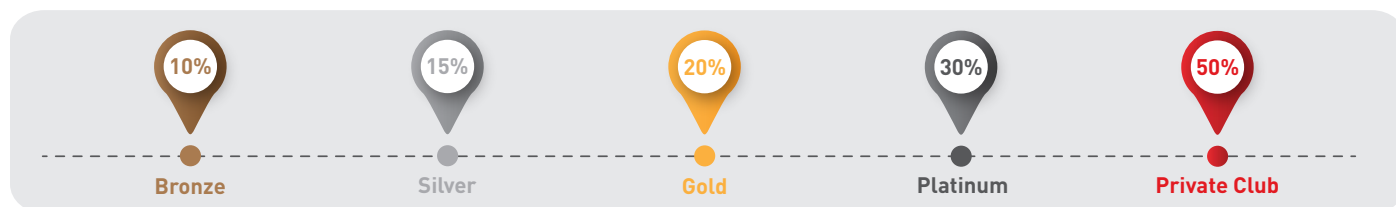
### Why you'll love this benefit

Myriad, Momentum's life insurance product, is a market leader in the industry. Hundreds of thousands of South Africans have chosen Myriad as their life cover because of the flexibility it offers. Whether you're looking for a cost-effective solution or a comprehensive one, Myriad is able to give you the most robust protection in the market.

### How this reward works for you

#### Guaranteed premium discount

Your discount depends on your Multiply status level.



### What you need to know

With Momentum Myriad, there are three possible benefits involved: a Momentum Interactive discount, a Multiply status discount and an Annual Fitness discount.

To qualify for your Multiply discount, you must be a member of Momentum Interactive.

As a Myriad policyholder, your Momentum Interactive membership is free. It entitles you to discounts on your Myriad policy, based on certain health factors. These include blood pressure, cholesterol, and Body Mass Index (BMI), as well as lifestyle indicators such as your marital status, the number of kilometres you travel every year and the number of vehicle accidents you have had in the past three years. Your discount will be reviewed every three years.

However, as a member of Multiply, you get a minimum guaranteed discount based on your status level. The higher your status, the greater your discount - but should the Momentum Interactive discount be higher than the discount you would earn through Multiply, the higher of the two discounts will apply.

## Annual fitness discount

Level 1	Level 2	Level 3	Level 4	Level 5
0%	2%	4%	7,5%	10%

You can get a further discount on your Myriad policy premiums for being fit. The discount will be determined by your Multiply Best of Activity Level, which we calculate as follows:

Your Activity level	Pedometer steps per day on average over a 3-month rolling period *	Average monthly gym visits over a 3-month rolling period	Fitness Assessment (valid for 6 months)	Multiply FitTrack Index
Level 5	12001 +	13+	Excellent	40.1+
Level 4	9001 - 12000	10 to 12	Good	30.1 - 40.0
Level 3	6001 - 9000	7 to 9	Acceptable	20.1 - 30.0
Level 2	3001 - 6000	4 to 6	Fair	10.1 - 20.0
Level 1	0 - 3000	0 to 3	Poor	0.0 - 10.0

\* Your steps discount refers to the average number of steps taken during the past three months, as measured by a Multiply pedometer. We define steps as the sum of non-aerobic steps, plus twice the number of aerobic steps you take.

## Premium payback option

You can also earn back up to 20% of your Myriad premiums every ten years. To qualify for this payback, you must select Myriad's Premium Payback option. It costs approximately 11% of Myriad's stand-alone benefit, but every 10 years you will receive back 20% of the premiums you have paid on stand-alone critical illness and lump-sum benefits.

As a Multiply member, you can earn back an even higher percentage – and the higher your status level, the more you can earn back. This is in addition to the discounts you are already enjoying on your premiums.

You can expect the following premium payback, according to your Multiply status:

Bronze	Silver	Gold	Platinum	Private Club
20% + 0.3% per year	20% + 0.5% per year	20% + 1.5% per year	20% + 3.0% per year	20% + 4.0% per year

This 20% is guaranteed under the Premium Payback option.

An example: Imagine you are a Multiply Gold member, and you have selected the Premium Payback option. You maintain your Gold status for five years, then up it to Platinum for a further five years.

You would get the guaranteed 20% payback, plus an additional payback of 22.5% (5x1.5% + 5x3.0%). In total, you would get back 42.5% of all your premiums paid under the main benefit.

## Multiply Points

A final benefit: you also earn Multiply points for being a Myriad policyholder.

Momentum	Conditions to earn points	Points per event	Single member points limit	Family member points limit
Being a Momentum policyholder	Recurring premiums paid	One point for every R5	9 000	18 000

## What you need to know

For more information about Myriad, contact your Momentum accredited financial adviser, or call the Myriad contact centre on 0860 66 54 32.