

momentum
corporate



FundsAtWork



It's time to put your funds to work

Since our inception in 2000, FundsAtWork has been on a mission to revolutionise the employee benefits industry. Over the past 24 years, we've continuously evolved to meet the changing needs of employers and their employees.

Our commitment to understanding and addressing our clients' needs is reflected in our new mission statement: "To build and protect our clients' financial dreams." We believe in the power of dreams – those cherished aspirations and ambitions that drive us to create a better tomorrow. We're dedicated to helping our members turn these dreams into reality, supporting them every step of the way.

Our latest research shows that 44% of employers view digital transformation as the biggest industry disruption, and more employees are open to digital advice. This underscores the importance of continuing to innovate and provide solutions that meet clients where they are, through their preferred channels.

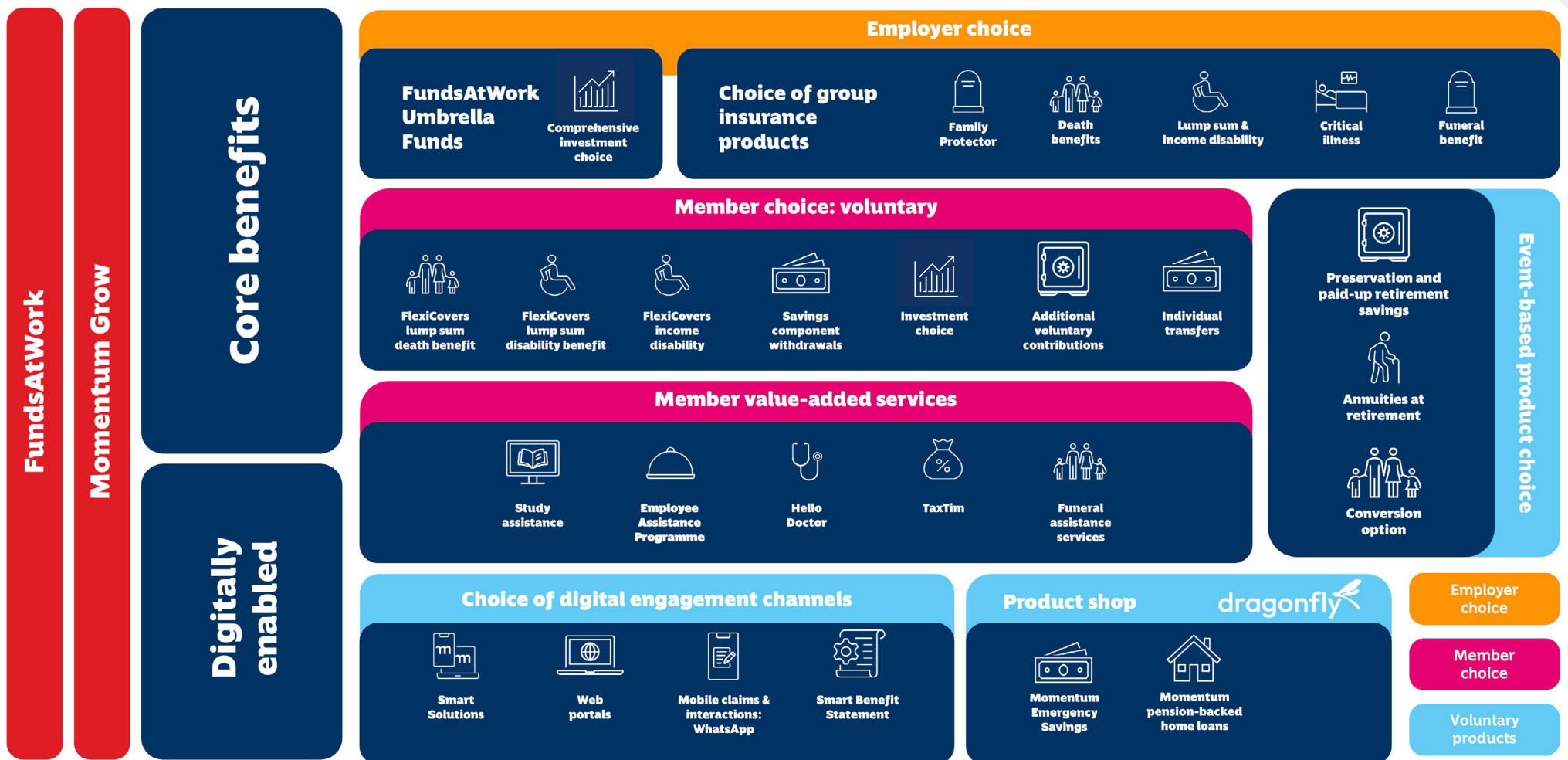
At FundsAtWork, we empower our members to make informed decisions by balancing immediate needs with long-term goals. Our comprehensive solutions include:

- **FundsAtWork Umbrella Funds:** Helping members retire comfortably.
- **Insurance Benefits:** Providing protection during crises like death and disability.
- **Member Solutions:** Offering essential education and support.
- **Annuity Solutions:** Ensuring financial stability post-retirement.

Join us on this journey to secure your financial future and turn your dreams into reality.

Discover the power of FundsAtWork's building blocks approach - a dynamic, flexible way to secure financial success

The FundsAtWork building blocks are designed to meet the needs of all sizes of employers and their employees, from MSMEs to large corporates. Financial advisers can use this wide range of building blocks to advise and configure the perfect solutions for their clients.



If you would like more information on Momentum Grow [click here](#).

If you would like more information on Momentum Emergency Savings [click here](#).



Comprehensive investment choice

FundsAtWork provides a diverse range of investment portfolios to help members grow their retirement savings and retire comfortably.

The financial adviser can help the employer choose the most suitable investment portfolios based on their specific needs.



Adding value to the members' journey

We understand the importance members have of balancing immediate financial needs with long-term retirement goals. With the introduction of the two-pot retirement system, we've reimagined our approach to ensure members can access a portion of their retirement savings in a financial emergency, while still staying on track for a comfortable retirement.

To address short-term savings needs, we've introduced Momentum Emergency Savings. This simple and convenient solution helps members start saving while protecting their retirement savings, ensuring they remain on a growth trajectory towards their long-term financial goals.



Flexibility and FlexiCovers

We know that today's employees want flexibility and choice, so you can tailor the retirement and insurance benefits around their specific needs. We have made it easier for members to flex their insurance benefits through the product shop on the Smart Benefit Statement to suit their personal circumstances.



Family Protector

The Family Protector benefits protect members and their families when unexpected events happen, by providing funeral, education, and health benefits. Members get excellent value for money with the Family Protector benefits. They also have access to:

- The funeral assistance service, which provides the bereaved family with guidance and support when the member or a family member passes away. It also includes the repatriation of mortal remains and assistance with the funeral arrangements.
- The study assistance benefit for their children in grades 1 to 12.



FundsAtWork WOWS your employees

FundsAtWork gives your employees more with 24-hours, 365-days-a-year access to innovative member value-added services at no additional charge.

- All members and their families have confidential access to our digital and telephonic Employee Assistance Programme, which provides them with professional support to help improve their physical, financial, and emotional wellbeing.
- Members have free access to Hello Doctor and can get professional health advice from qualified medical doctors anytime, anywhere through their digital devices. This means less time in the waiting room and more time at work.



Pension-backed home loans

For many, buying a home is the most significant investment they'll ever make. Unfortunately, many South Africans face difficulties in securing the necessary loan to buy their dream homes. At FundsAtWork, we recognise the importance of owning a home. That's why we offer pension-backed home loans to our members, providing the financial support they need to buy a home or land, build a house, improve an existing property, or pay off another housing loan. Our Momentum pension backed home loans provide market leading interest rates, ranging between prime less 1,00% and prime plus 1,25%.



Delightful, empowering and secure real-time access to our self-service digital toolkit

FundsAtWork's range of digital tools put control back into members' hands - this includes the Momentum app, member website, our suite of Smart Solutions, and the WhatsApp chatbot, which gives members real-time access to their benefits, Fund information, self-service capabilities, and our benefits counsellors via a live webchat.

Our range of Smart Solutions is designed to empower members to make informed decisions as their lives and expectations evolve. The Smart Benefit Statement is also another industry-first solution that allows FundsAtWork members secure, real-time access to their retirement and group insurance benefits on any digital device.

Employers can also access the fully integrated employer web portal that helps them to seamlessly manage their employees' benefits.



Regular engaging and empowering communication

We simplify the often-complex world of retirement and investments by communicating through language that is accessible, warm, and easier to understand at every touchpoint.

**It's time to put your
funds to work.**

**Talk to your Momentum
Corporate Specialist.**



Service experiences that delight and empower

Our range of Smart Solutions is designed to empower your employees to make informed decisions as their lives and expectations evolve. The Smart Benefit Statement is also another industry-first solution that allows FundsAtWork members secure, real-time access to their retirement and group insurance benefits on any digital device, without having to download an app or register on a website.

momentum
corporate
FundsAtWork



momentum.co.za



Momentum Corporate

Copyright reserved © Momentum Metropolitan 2024 – Momentum Corporate is a part of Momentum Metropolitan Life Limited (registration number 1904/002186/06), a wholly owned subsidiary of Momentum Group Limited. Momentum Corporate is the underwriter and benefit administrator of the FundsAtWork Umbrella Pension and Provident Funds. The document is for illustrative purposes only and does not constitute tax, legal, accounting, or financial advice. You rely on the contents at your sole discretion. We recommend that you consult with a financial adviser before making any changes to your group employee benefits. Momentum Group Limited, its subsidiaries, including Momentum Metropolitan Life Limited, will not be liable for any loss, damage (whether direct or consequential) or expenses of any nature which may be incurred because of, or which may be caused, directly or indirectly, to the use or reliance on this publication. Terms and conditions apply.

Momentum Metropolitan Life Limited is a licensed life insurer, authorised financial services (FSP6406) and registered credit provider (NCRCP173), and rated B-BBEE Level 1.