Employees' financial and physical health

With Multiply for Corporates – Momentum’s rewards programme for businesses – we reward you for taking care of your employees. You can earn rewards for having qualifying Momentum solutions, improving your Workplace Safety Score, and increasing your engagement with Momentum. As employees’ physical health improves, their medical expenses and insurance premiums may decrease, which means they’re less financially vulnerable. It also means they are off work less. Employees who are financially healthy experience lower levels of stress and are less prone to distraction due to financial worries.

Workplace safety

Our workplace safety assessment gives you a Workplace Safety Score, which is an indication of the safety of your workplace and helps you to identify potential compliance gaps. The safer your workplace becomes, the better your Workplace Safety Score and the higher your rewards.

Multiply for Corporates makes it easy for you to invest in the financial and physical health of your employees and earn up to R600 a year for each employee.
Multiply for Corporates – rewards in 5 steps

**Step 1**
Get qualifying Momentum solutions

As an employer, you’ll receive points for each solution you have with Momentum. The more Momentum solutions you have, the higher your status – and the more rewards you can earn through Multiply for Corporates.

When you provide your employees with access to Momentum employee benefits, it will help reduce the financial impact of unexpected life events, help them save for retirement and assist with medical expenses.

**Step 2**
Register

To join Multiply for Corporates, you need to register and confirm your company details. You will now qualify to start earning rewards.

During the registration process you will be asked to confirm your company details, such as the name and registration number of your business, the location and industry that you operate in and the total number of employees.

You must also choose a contact person to receive further communication from Multiply for Corporates.

**Step 3**
Improve your Workplace Safety Score

The safer your workplace becomes, the better your Workplace Safety Score and the more rewards you can earn.

You can obtain a Workplace Safety Score by completing a Workplace Safety Score questionnaire or providing us with the health risk assessment results from an Approved Inspection Authority.

**Step 4**
Start engaging

The more activities you complete, the higher your engagement level and the greater your rewards.

You can increase your engagement level through:
- Registering and updating your company details annually.
- Encouraging employees to complete a beneficiary nomination form.
- Encouraging employees to use Smart Exits.
- Providing the names and contact details of your FundsAtWork advisory body members.
- Providing employees’ contact details so that they can access Multiply Starter and Hello Doctor.
- Encouraging employees to download and register for Hello Doctor on the app.
- Encouraging employees to get a Healthy Heart Score.
- Encouraging employees to register and earn EmployeeReturns.
- Encouraging employees on Momentum Medical Scheme or Momentum Health4Me to earn HealthReturns or More4Me.
- Encouraging employees on qualifying schemes to take up HealthSaver and make monthly contributions.
- Encouraging qualifying members with children to register for Studymaster.

**Step 5**
Earn rewards and spend them!

Your rewards are calculated using the combined results of your Multiply for Corporates status, Workplace Safety Score and engagement level.

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

**Spend the rewards**
You can spend your rewards – up to R600 a year for each employee – to fund initiatives designed to further improve the financial and physical health of your business and your employees, enhance your workplace safety or boost staff morale. We call the value this creates for employers and their employees the Multiply effect!

### Earn rewards

<table>
<thead>
<tr>
<th>Death benefits</th>
<th>Disability benefits</th>
<th>Critical illness benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>FundsAtWork Umbrella Funds</td>
<td>Momentum Investments portfolios</td>
<td>Momentum Medical Scheme</td>
</tr>
</tbody>
</table>

### Metal levels

- Bronze: 40
- Silver: 60
- Gold: 80
- Platinum: 100
- Private Club: 130

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

The points determine your Multiply for Corporates status.

- **Bronze**
- **Silver**
- **Gold**
- **Platinum**
- **Private Club**

Your rewards are calculated using the combined results of your Multiply for Corporates status, Workplace Safety Score and engagement level.

- **Level 1**
  - R0
  - R0
  - R0
  - R0
  - R0

- **Level 2**
  - R12
  - R24
  - R36
  - R60
  - R120

- **Level 3**
  - R180
  - R300
  - R600

- **Level 4**
  - R120
  - R180
  - R300

- **Level 5**
  - R60
  - R120
  - R180

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

*To qualify for Private Club, you will need to be registered for Multiply for Corporates for at least two years and have at least 130 points.*
Contact your Momentum Corporate consultant for more information or email us at multiplyforcorporates@momentum.co.za.