momentum
investments

Digital Solutions

Momentum Wealth

Use our digital solutions
to make life easier

There is probably no better time than now for financial advisers to try out Momentum Wealth's efficient and paperless digital solutions.

- Digital solutions can make administration more efficient, freeing up time for financial advisers to focus on their clients.
- Using our secure and encrypted online portals ensures the safety and privacy of client data.
- Financial advisers and their practice can submit and manage all their transactions online, giving them more control.

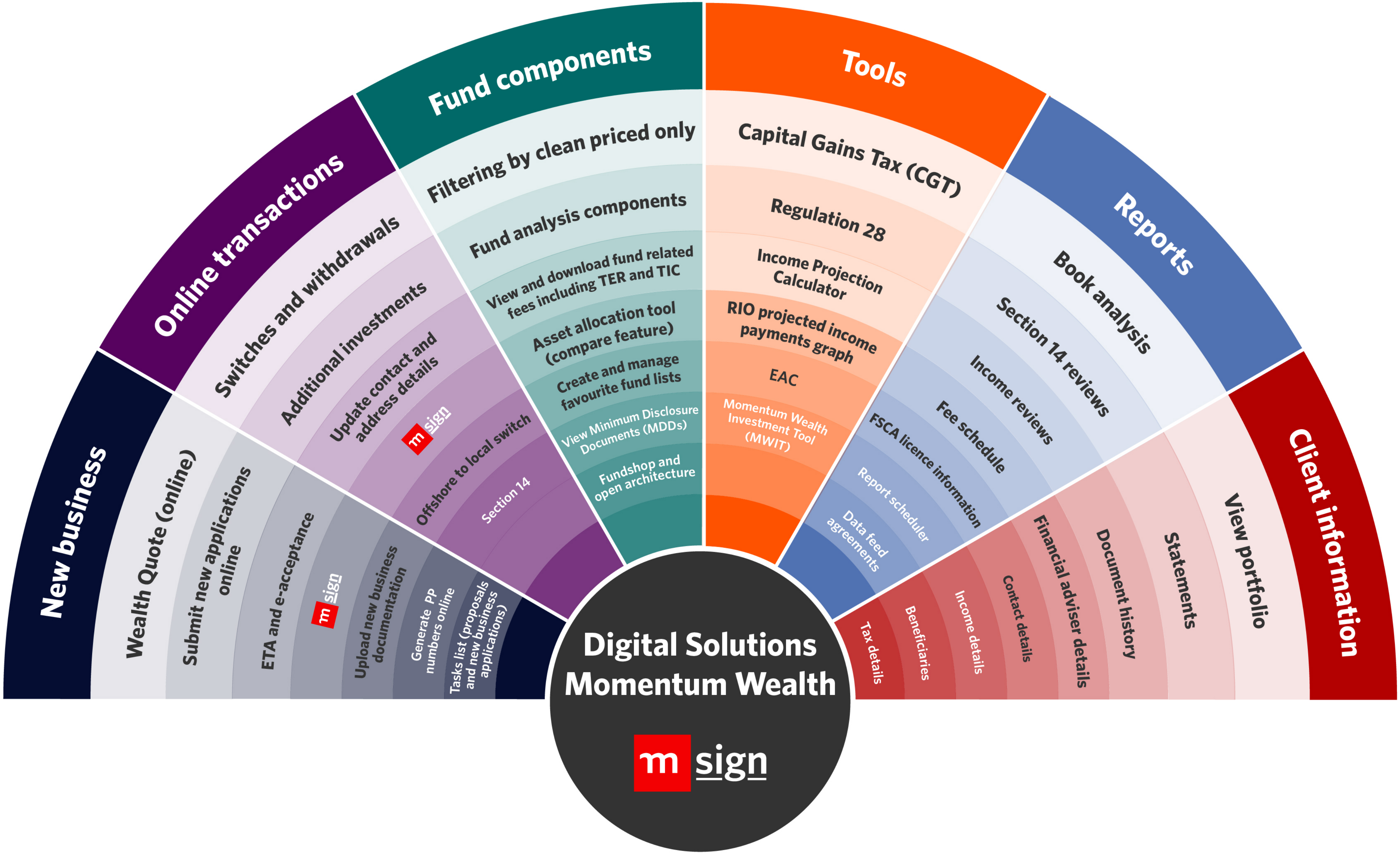
Industry-leading platform technology

We are using the world's leading investment platform technology to help financial advisers increase efficiency within their businesses.

Through our digital workspace, VIA by Momentum, financial advisers can manage their advisory practices quickly and efficiently, while providing uncompromised service to their clients who invest with Momentum Wealth. They can also do certain transactions on behalf of their clients, make use of our digital advice tools and submit new business seamlessly online.

Digital solutions overview

The digital solutions wheel gives a bird's eye view of all the digital capabilities available for the Momentum Wealth local platform.



More about the Digital Solutions of Momentum Wealth (local platform)

New business

- **Wealth Quote (online)**
  - Create a proposal for a new Wealth Investment (FIO, FEO, FTO, TEO, RAO, RPO, RIO).
  - Not available for structured products (LEGO and MEGO).
  - **Fee aggregation**
    - Uses the latest value of the investment owner's investments with Momentum Wealth. This will affect the total platform fee charged.
    - Allows for the capturing of the total of other amounts that the client intends to invest with Momentum Wealth.
  - **For living annuities**
    - The income tax is aggregated across the known income the client receives from Momentum Metropolitan Life Limited for the current tax year.
    - Calculates the tax rate for the remainder of the tax year and the indicative tax rate for a full year, and the financial adviser can choose the rate to be applied.
  - **Regulation 28**
    - Compliance check is performed on the proposals for retirement products.
  - **Multiple advisers and fee splits**
    - Add additional advisers and split the fees between the advisers.
  - **Phasing and fee accounts**
    - Set up a fee account and phase in instruction from a money market fund.
- **Submit new applications online**
  - Paperless, without client having to complete or sign any paperwork.
  - Client acceptance using electronic transaction acceptance (ETA) and electronic signature (e-signature) via email and USSD (text) message.
  - Quick and simple with step by step guide on the information that is required.
  - Direct submission once the client accepts the proposal.
- **Upload new business documentation**
  - Provide Momentum Wealth with documentation by uploading the new business application and supporting documentation.
  - We provide the basic list of requirements per product and per client type to make this process simple to use.
- **Generate new PP numbers**
  - Use 32746 capability or generate PP numbers online with new business attachments.
- **Tasks list**
  - View or edit online proposals and new business applications.

Online transactions

Our existing business capabilities are designed to be effective and easy to use. In most cases where all validations have passed, the process is automated, which decreases the risk of errors and delays. This is the most efficient way to submit existing business transactions.

- **Switches**
  - Switch funds from one local daily dealing fund to another local daily dealing fund.
  - If a client has an active debit order or an active income instruction, you have the option to select that the active instruction must follow the switch instruction.

- **Withdrawals**
  - The client's bank account details must have been captured and confirmed by the service area for this feature to be available online.
  - Once the instruction is captured and all the validations has passed, the instruction will be processed automatically.
- **Additional investment (ad hoc)**
  - Online feature only available to debit account and unable to EFT into Momentum Wealth bank account.
  - We are limited to deducting R1 million per day. If an instruction is captured for more than this limit, we will process automatic multiple deductions.
- **Update client contact and address details**
  - Keep client's preferred method of communication updated and change residential (upload proof of utility and will be checked) and postal address.
- **Offshore to local switch**
  - 'Switch' funds from an offshore or international fund to local daily dealing fund on the Wealth platform. The feature is available for FIO, FEO, TEO, RAO, RPO and RIO.
- **Section 14**
  - Upload signed client document to confirm ongoing adviser fee percentage.

Fund components (go to 'Funds' tab)

- **The 'Funds' tab has the following features:**
  - Filter by **clean priced** only.
  - Range (Outcome-based Solutions; Core Portfolio; Fundshop), Regulation 28 managed, funds available for tax-free investments, funds that are Shari'ah compliant.
  - View and download the fund-related fees, including the latest available Total Expense Ratio (TER) and the Total Investment Charge (TIC).
  - View and download the **prices and yields.**
  - Fund analysis that includes asset allocation, fund returns with a **feature to compare and** risk/return profile.
  - Create and manage **favourite fund lists.**

Tools and calculators

- **Capital gains tax (CGT)**
  - Calculate the capital gain for different instructions like local switches, local rebalances and disposals.
- **Regulation 28**
  - Check the compliance status of the investment and calculate the effect of any proposed change.
- **Income Projection Calculator**
  - Calculate the expected investment value over time when a client makes a once-off investment.
- **RIO projected income payments graph**
  - Displays the linear relationship between the investment value and the yearly income percentage or amount.
- **Effective annual cost (EAC)**
  - Calculate the EAC on client level. EAC comprises four separate components into which various charges are allocated.
  - The components are investment management charges, advice charges, administration charges, and other charges.
- **Momentum Wealth Investment Tool (MWIT)**
  - Create a proposal taking a client's needs into account, adding value to a face-to-face engagement with a client.

Reports

- **Book analysis**
  - View and generate report for an overview of the financial adviser's total book at Momentum Wealth. Also available to generate report on practice level (FSP level on managing director (MD) role).
- **Section 14 reviews**
  - Review ongoing adviser fee percentage yearly.
- **Income reviews**
  - View or schedule the report to monitor the yearly review dates.
- **Fee schedule**
  - The Momentum Wealth fee schedule gives detailed information about the administration fee and the financial adviser fee.
  - The specific fee schedule is available post-login on VIA and MDSonline, according to the fee agreement per practice or financial adviser.
  - The fee and benefit proposal sets out the benefits of the proposed investment and gives a detailed breakdown of all the fees that apply to the investment. It also has details of the administration fees for specialised investment components, such as structured products and the Essential Portfolio range.
- **Report scheduler**
  - Subscribe or unsubscribe to a series of available reports.
- **Data feed agreements**
  - The financial adviser can register to receive automated transactional and valuation reports that can be sent to a service provider of their choice.

Client information

- **View portfolio**
  - View investments summary, values and tax details.
  - View initial adviser fee and ongoing adviser fee, beneficiary details, income details and access to the Future income review calculator.
  - Access to minimum disclosure documents (MDD).
- **Statements**
  - Generate short, detailed, period and cashflow statements.
  - View and generate duplicate tax certificates and provisional tax statements.
- **Document history**
  - View all correspondence, eg quarterly statements, fund notices to client, reminder of yearly revision of annuity income, client letters, financial transactions and new business documentation.

Need navigational support?

You can view a series of videos on the VIA website or go to VIA and select the VIASmart tile for more information.

- Log in to VIA and click VIASmart to view a video.

How you can access the Wealth digital solutions

- Log in to VIA and select Product Providers tile and then the Momentum Investments tile.

MSign is a simple and secure web application that makes it possible for your financial adviser to still obtain clients' signatures on important Momentum Wealth documents, without having to see the person (available for new and existing Wealth business).

Need technical support?

For technical assistance with access to the VIA website, contact the technical support desk at:

ShareCall	0860 999 932
Telephone	(012) 675 3092
Email	ETSHelpdesk@momentum.co.za

For ongoing support when you encounter errors or require navigational support, send an email to Wealth online support at:

Email **MISRM@momentum.co.za**

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