

momentum

life insurance

➤ **Momentum Myriad:**
a different approach
to life insurance



Since the inception of Momentum Myriad in 2002, we have earned ourselves an industry reputation of being a grounded and trusted insurer when it comes to paying valid claims. As a result, more than 500 000 lives have entrusted us with their cover. This is a clear indication that our policyholders believe in our diverse, yet focussed approach to life insurance.



R930 billion

The total sum assured on the Myriad book.

“Myriad – a powerhouse in the life insurance industry with premium discounts of up to

60 per cent.”



R11 billion

Value of life insurance added every month across South Africa



R1 billion

Momentum Interactive discounts awarded to your clients to date.



R1.65 billion

The total amount given back to your clients over and above claims paid.



R34 billion

Paid in risk claims over the past 12 years.



1

The only long-term insurance Ombudsman ruling ever against Myriad.



R200 million

Living benefit enhancements introduced to date.



R450 million

Retirement Booster benefits allocated to your clients.

A journey of innovation

Having a modern day approach to modern day developments deliver reliable solutions that offer peace of mind, more importantly, meet and even exceed expectations when it is needed most. The timeline below shows that we have always been at the forefront of providing innovative products to clients.



2008

New generation income disability benefits

As a result of the new generation income disability benefits that were introduced, none of our competitors even come close to offering your clients the claim certainty that we offer, especially on partial claims.



2010

Longevity protection

We introduced Longevity Protector™ as a world-first that includes pay-outs to your clients triggered by reaching certain longevity milestones.



2012

Expert benefit selector

New generation Longevity protection was introduced and the Designer product advice tool was activated. This slick expert tool helps you to select the right benefits and options for your clients based on their specific needs.



2013

Electronic application

We streamlined our new business approach with the launch of our E-App solution. This enables you to have 24/7 convenient access to Momentum.



2015

“Market leading” benefits

Launch new critical illness benefits that allow clients to enjoy unsurpassed guaranteed breath of cover at every stage of their lives.

.....
Introduce a number of new and exciting benefits to make our offering the most holistic income protection solution in the market.

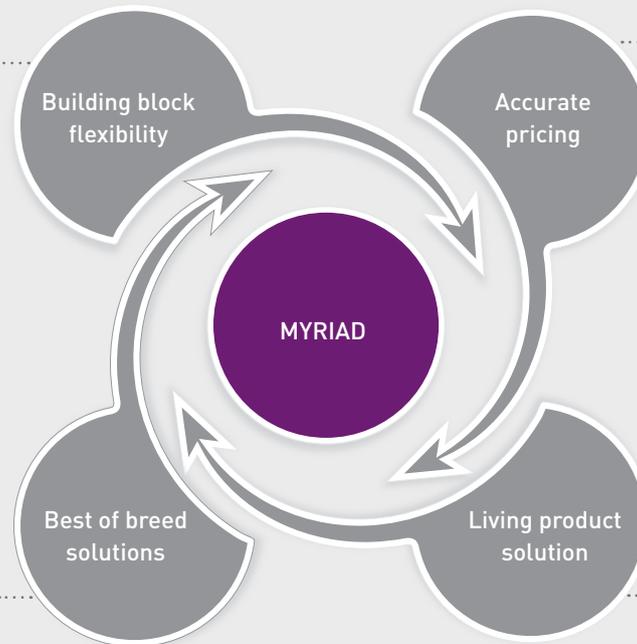


We make it our business to understand clients' needs

Part of the reason why Momentum Myriad has the unique ability to develop superior, future-thinking products and benefits is simply because we make it our business to understand your clients' varying needs. As a result, we have adopted a unique and overarching approach that is based on a solid foundation of:

Not all your clients have similar needs hence Momentum Myriad embraces a building block approach as opposed to a "one-size-fits-all" risk solution. Each Myriad benefit is a separate building block with its own benefit rules and features. This unparalleled flexibility has put Myriad at the forefront of financial planning.

Momentum Myriad is in the business of paying your clients' claims therefore we make every effort to ensure that benefit definitions are as comprehensive and objective as possible.



Myriad is the only product that applies personal risk rating, which uses your clients' individual criteria to rate their lives. This is a fairer way to determine your clients' premium because it is based on their individual risk profile.

Risk benefits should and do improve on an ongoing basis and we believe that existing clients should benefit from these improvements. Myriad, as a living product, thus evolves continuously over time to serve your clients' changing needs. Therefore we keep existing clients' benefits, where possible, up-to-date with the latest enhancements, either automatically or through easy policy alterations.

We do not know what today holds; we do not know what tomorrow brings. We do however know that when the unthinkable does happen, your clients can rest assured in knowing that we will be there for them and their families when they need us most.



5 to 1

The odds of you dying from cancer.

2.5 to 1

The odds of you dying from a heart attack or a stroke.



43,500 to 1

The odds of you being killed in an accident at work.

4 to 1

The odds of today's 20 year olds becoming disabled before they retire.

1 in 4

The chances of a boy born in 2011 living to his 100th birthday.



Bringing theory to life with Myriad's product benefits

LONGEVITY PROTECTOR

We cover your clients against the risk of outliving their capital

- A world-first, Myriad's Longevity Protector can be added to the income protection, disability and critical illness benefits.
- It eliminates the financial risk of living too long whether sick or healthy.
- Your clients can boost their retirement savings by up to 45 per cent of their Myriad risk premiums when they retire via our Retirement Booster.
- If your clients have never claimed, we pay-out a lump sum on their 80th birthday.

CRITICAL ILLNESS BENEFITS

Unsurpassed guaranteed breadth of cover

- With the Breath of Cover Guarantee™ your clients are covered for more critical illnesses on Myriad than any other product in the market.
- We include an additional nine early cancer definitions in our new critical illness benefit.
- Our critical illness cover for children has been expanded to include new child specific claim events.
- Under the new critical illness benefit, your clients automatically get 10 per cent (up to R250 000) free cover for their children.

DISABILITY BENEFITS

Disability benefits with built-in functional impairment

- Clients can choose from benefits that cover their own occupations or their "Activities of Daily Work".
- At retirement, they can convert their cover to our Complete Functional Protector benefit.
- By adding Longevity Protector to one of our disability benefits, your clients will receive regular top-up payments to provide for a long life, where medical advances are keeping them alive despite their disability.

INCOME PROTECTOR

The most robust claim definitions available in the market

- Clients do not have to choose between a loss of income or sickness approach.
- We have objective critical illness and impairment claims criteria and guarantee the pay-out levels and payment periods.
- By combining Myriad's disability benefits (lump sum and income protection) with our Longevity Protector, your clients can insure up to 150 per cent of their income.
- We provide innovative benefits like a business protector for self-employed individuals and an income protection top-up for employed individuals with group benefits.
- We offer flexible pay-out levels by way of an annual income commutation benefit, making this a formidable income protection benefit in the market.
- Our income disability benefits include other innovative features, such as partial claim upgrades.

MOMENTUM INTERACTIVE

Healthy savings for healthy living

- We reward clients if they follow a healthy lifestyle, based on factors such as their body mass index (BMI), cholesterol, blood pressure, marital status, etc.
- Seventy-five per cent of all clients choose to be part of the Momentum Interactive experience.
- This revolutionary incentive rewards your clients with significant discounts on their insurance premiums.
- Your clients keep their discounts by simply completing an online health questionnaire, every three years.

MOMENTUM MULTIPLY

A unique wellness and rewards programme

- The programme provides significant Momentum product benefits and excellent discounts on over 40 well-known brands such as Mango, Dis-Chem, Virgin Active and many more.
- Myriad policyholders who link their benefits to Momentum Interactive and who are members of Multiply can save up to 60 per cent on their Myriad premiums.
- Their guaranteed discount starts at 10 per cent on Bronze status and can increase to 50 per cent if they are on Private Club status.
- In addition they can also receive up to 10 per cent in fitness discounts, based on their level of fitness.

RETIREMENT BOOSTER

Reward your clients for their loyalty

- Should your clients keep their Myriad policy and qualifying Momentum retirement annuity to retirement age, they can get up to 15 per cent of their risk premiums back through their Retirement Booster.
- When linked to a Longevity Protector, your clients can get as much as 45 per cent of their risk premiums back at retirement.

COMPLETE FUNCTIONAL PROTECTOR

Protect your clients' income against the financial impact of permanent illness or injury

- We pay a monthly amount for the rest of a client's life should he or she become impaired.
- At retirement, clients with disability benefits can convert to the Complete Functional Protector.

EDUCATION PROTECTOR

It's the benefit that pays, irrespective of whether or not your clients claim!

- Should your clients die or become disabled, a lump sum will be paid out for their children's education.
- If your clients do not claim, they will get a refund of all their premiums.

PREMIUM GUARANTEE TERM EXTENDER

We offer your clients the longest premium guarantees in the market

- The free premium guarantee term extender extends the standard premium guarantee term by one year for every two qualifying premium or benefit amount increases.
- It nearly doubles the initial guarantee term.
- This results in Myriad offering the longest premium guarantees in the market.

LAST SURVIVOR DEATH BENEFIT

First of its kind in the market

- With Myriad estate duty is sorted because it is the most cost-effective way to cover estate duty.
- This benefit pays on the last of the two spouses' death, while waiving the premiums on the death of the first spouse.



We are living longer

A girl born in 2011 has a **one-in-three** chance of living to her 100th birthday. As a world first, our Longevity Protector was designed to provide cover that will simply never run out, no matter how long she lives.



268 West Avenue Centurion 0157 PO Box 7400 Centurion 0046 South Africa
ShareCall 0860 66 23 45 Fax +27 12 675 3911 myriad@momentum.co.za www.momentum.co.za
 www.facebook.com/MomentumZA  @Momentum_ZA

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