

Packaged solutions for your employees

Farming



While the rest of the city sleeps, farming begins at the crack of dawn, with the iconic sound of the rooster piercing daybreak.

There is a great biodiversity within farming in South Africa, which includes livestock and crop farming. Everything from our favourite ice-cream to our morning corn flakes originates from our farms, and while our favourite foods almost magically seem to appear at our grocery stores, there is a tremendous amount of work that happens behind the scenes. From the days spent in fields harvesting, fertilising the soil, immunising the cattle, to that exciting moment where the crops peak out of the ground, there is clearly a lot more to farming than what meets the eye.

The seeds planted on our fertile soils today, become the sustenance for the nation in days to come, with the farming industry forming the backbone of our economy.



Farming

Momentum FundsAtWork understands the important role that farming plays. To support employers in these sectors, we provide customised packaged income continuation solutions to meet employees' retirement and insurance needs.

FundsAtWork is a product provider within Momentum who is one of the largest providers of group risk benefits in South Africa. Using our extensive experience in the employee benefits market, we have developed a packaged solution specifically for the farming sector, taking the unique needs and characteristics of this industry into account.

We have researched the benefits that are widely offered by employers in your industry to ensure that you can offer your employees a competitive benefits package. You can now tailor a package to suit your employees' unique needs by selecting the level of cover and retirement contribution.

death cover

5x annual pensionable salary

Cover to continue in the event of disability

disability cover

up to **50%** monthly pensionable salary

Income continuation

- 3 months waiting period
- 6% benefit escalation
- Employer contribution waiver

4x annual pensionable salary

Lump sum disability

Five year taper period

retirement savings account

Family Protector

- funeral -
- education -
- health premium waiver -

momentum
health
multiply
wellness & rewards

Insurance income continuation is provided by offering benefits that help minimise the impact of unexpected life-changing events that could leave your employees unable to earn an income due to dread disease, disability or death.

Retirement income continuation is provided by offering retirement and preservation product options that are designed to facilitate income continuation for when your employees reach retirement.

Lifestyle benefits make it possible for members to have access to a pension backed home loan facility at competitive rates and to also enjoy Momentum's wellness and rewards program, **Multiply**.



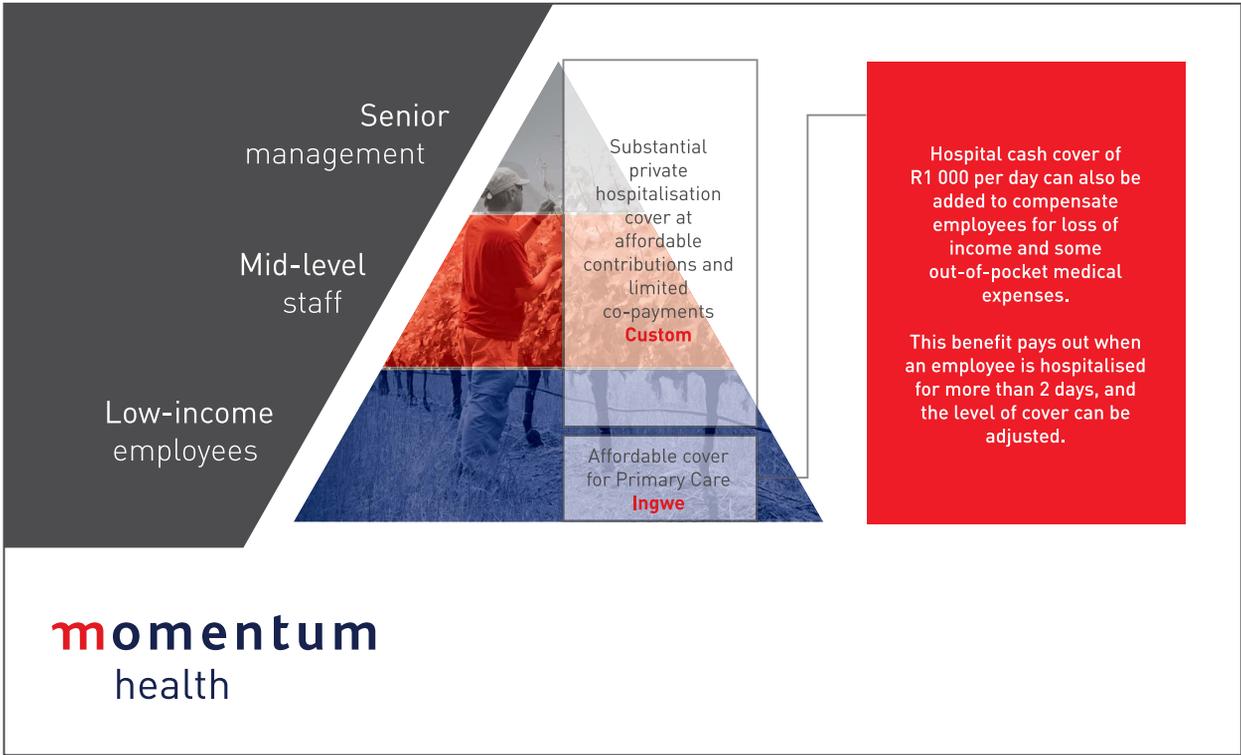
Momentum's health offering

Competitive healthcare benefits are provided by Momentum's health offering, which can promote workforce availability and productivity; and consequently improve your business' bottom-line. This objective is further enhanced when employees are incentivised to live an active and healthy lifestyle.

Momentum Health, in conjunction with Multiply, offers more value to employees when they look after their health and provides incentives for employees to achieve their health goals.

In your industry, employees normally have a wide spread of salaries and differing health needs.

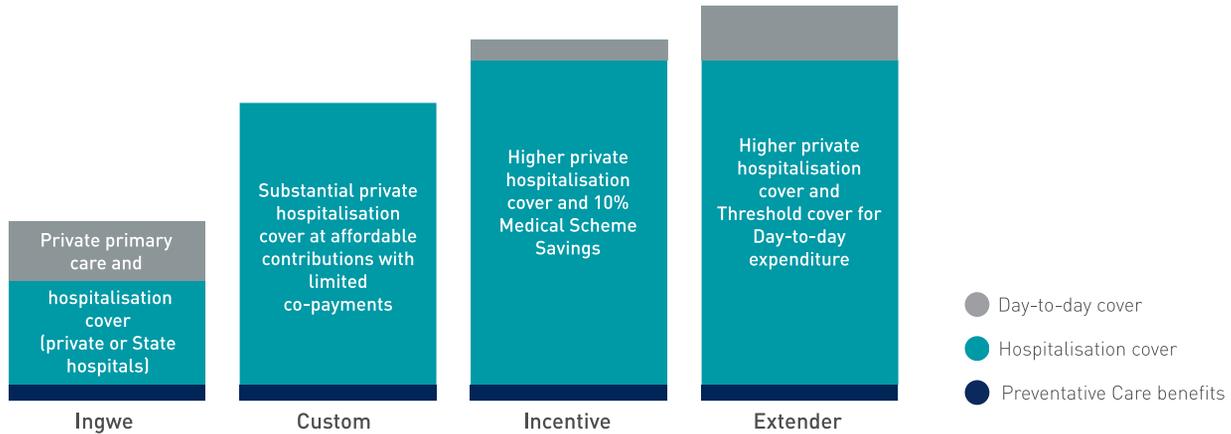
Our offering can be tailored to cater for the needs of every cross section, from first-time-employed to top executives.



The Ingwe and Custom options provide affordable solutions for your low-income and higher-income employees respectively. The Incentive and Extender options provide increased healthcare cover depending on your employees' needs, life-stage and income.



Momentum's health offering (continued)



All Momentum Health options include free preventative care benefits via the Health Platform, protecting your employees' health through early detection and intervention.

The employee's choice of provider for hospitalisation and chronic benefits can also be varied to enhance affordability, whilst the HealthSaver product can be elected to boost healthcare cover in a dedicated medical spend savings vehicle.



FundsAtWork

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