

Packaged solutions for your employees

## Professional services

The professional services sector forms the backbone of our society, from the doctors and nurses providing life-saving medical procedures, to lawyers upholding the law of the land, from the members of the financial services sector that provide economic stability to business, to the scientists whose research is at the forefront of innovation. This sector is split across many professions and definitely puts the "pro" into professional. When we consider the changes to medical technology, legal firsts in the country and advances in science and technology, we see there is clearly more to this sector than what meets the eye.



FundsAtWork



## Professional services

Momentum FundsAtWork understands the important role that professional services play. 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 professional services 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.

The infographic is divided into several sections, each with an icon and a list of benefits:

- death cover** (RIP icon): **4x** annual pensionable salary. - Cover to continue in the event of disability.
- dread disease cover** (first aid kit icon): **2x** annual pensionable salary. - Comprehensive cover; - Cover to continue in the event of disability; - Accelerated payment of the death cover.
- retirement savings account** (money bag icon): retirement savings account.
- disability cover** (wheelchair icon): **up to 75%** monthly pensionable salary. **INCOME CONTINUATION**. - 3 months waiting period; - 6% benefit escalation; - Employer contribution waiver.
- LUMP SUM DISABILITY** (2x icon): **2x** annual pensionable salary. - Five year taper period.
- Family Protector** (family icon): funeral - education - health premium waiver -.

Logos for **momentum health** and **multiply wellness & rewards** are at the bottom.

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.

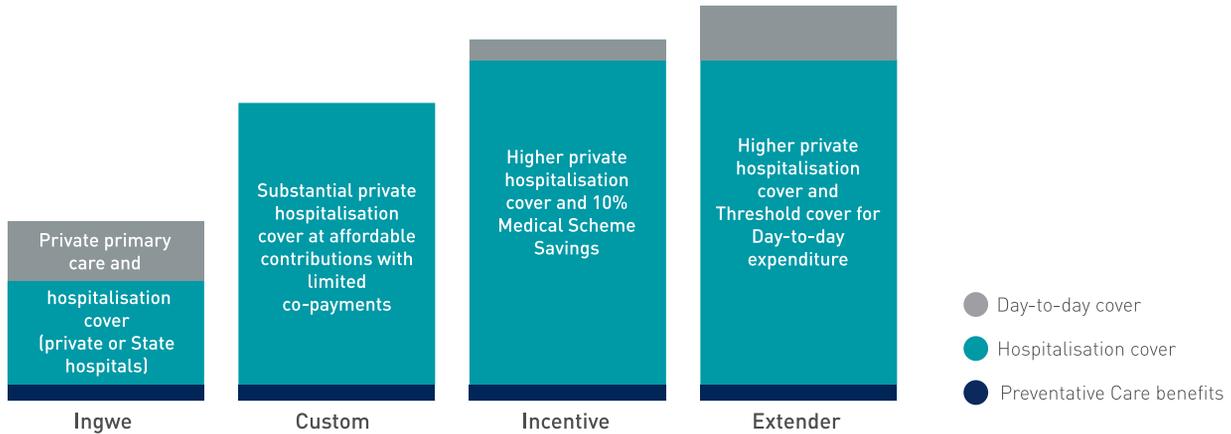
Our offering can be tailored to cater for the needs of every cross section, from first-time-employed to top executives.



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.



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