

## Risk Capability

### Who are we?

Momentum Collective Benefits is a leading group risk specialist insurer, providing life and disability insurance cover to groups of individuals. Part of the FirstRand group, we are a major player in the group risk market, recognised for our expertise in the management of disability.

A pioneering disability management service, focusing on positive pro-active interventions and incentives, will shortly be made available to our clients and brokers! Ask your consultant for details.

### What do we offer you?

- **Exclusive risk focus** - We focus on the provision and management of group risk benefits. This specialised risk focus has enabled us to develop a deep understanding of the drivers in the market.
- **Innovation** - We use this insight to offer our clients innovative, yet practical, risk options with leading edge products and services.
- **Professional service** - We provide a highly professional and personalised service.
- **Direct access to expertise** - All our clients have direct access to our highly qualified and experienced team.
- **Integrity** - We believe in acting ethically and with integrity in every aspect of our business.

### How do we add value to your business?

#### Leading edge risk products and services

We offer the full range of both traditional and alternative risk products.

We specialise in customising products on a client-by-client basis to ensure that our risk offering meets each client's specific needs. We go out of our way to offer solutions to client-specific risk problems. Some examples include offering medical aid contribution waivers for limited periods, special disability definitions to suit circumstances, and flexibility on our maximums.

PRODUCTS	SERVICES
<p><b>Some examples of our latest product innovations are:</b></p> <ul style="list-style-type: none"> <li>• <b>PHI Escalation Floor</b> - the annual escalation can be restricted to a minimum of 3% for clients who select benefit escalations of 5% or more to a maximum of CPI on the PHI and DIB products.</li> <li>• <b>3D Protector</b> - a South African first, this is an objective occupational lump sum disability product that has pre-defined criteria for assessment and still retains the crucial link to occupational ability.</li> <li>• <b>Cell Captive/Alternative Risk Transfer (ART)</b> We pioneered the way in ART and are a major player in this field. We have experience and expertise in cell-captive insurance, post-medical retirement liability cover and pensioner outsourcing.</li> <li>• <b>Multinational Pooling</b> As a partner of the Swiss Life Network, an international pooling arrangement, we offer international subsidiary companies a number of benefits including the waiving of medical underwriting.</li> </ul>	<p><b>We go out of our way to make our expertise relevant to clients. We offer:</b></p> <ul style="list-style-type: none"> <li>• <b>Disability</b> <ul style="list-style-type: none"> <li>- Claims manager visits and presentations</li> <li>- Worksite visits</li> <li>- Early intervention ability</li> <li>- National medical consortium</li> <li>- "Assessment Only" services</li> </ul> </li> <li>• <b>Financial Structuring</b> <ul style="list-style-type: none"> <li>- Rate guarantees</li> <li>- Profit-sharing structures</li> </ul> </li> <li>• <b>HIV/AIDS Modelling and Management</b> As one of the founders of long term insurance HIV modelling, our expertise in this regard is highly regarded.</li> </ul>



### **A professional and personalised service**

We have a strong service ethic and we focus on finding new ways to do things. We have a non-negotiable broker and client focus and are recognised for our superior service.

To refine our distinction in the marketplace we are implementing an integrated administration platform across the group benefit business. The new administration platform is one of the best in the market and Momentum Collective Benefits will begin a phased migration of our existing clients onto the new administrative platform over the next 18 months.

This platform provides greater accessibility and flexibility for employers and brokers along with high levels of responsiveness. Brokers and employers may elect to access a variety of on-line tools and call centre support.

Our intention going forward is to encourage a partnership relationship with our brokers, one that offers win-win outcomes for all. We understand that some of the changes may require more than we have asked for in the past but we hope that with this opportunity we will be empowered to improve not only our service to you but also our positive impact on the results of your business.

### **Direct Access to Expertise**

We have a highly experienced management team and market leading disability management skills. Brokers can tap directly into our risk expertise and experience.

### **Integrity**

We have a fair and ethical approach in all aspects of our business. Most important, it is our policy to pay valid claims, so we will not rely on technical defences in order to avoid the payment of claims.

### **Who should you contact?**

Should you require further information or have any queries, please contact your broker or your Momentum consultant.

<b>The Momentum range of Group Insurance Products</b>	
<b>Disability benefit options</b> <ul style="list-style-type: none"><li>• 3D Protector</li><li>• Capital income provider</li><li>• Total &amp; permanent disability benefit</li><li>• Total &amp; temporary disability benefit</li><li>• Permanent health insurance (income disability)</li><li>• Disability income benefit (rehabilitation option)</li><li>• Continental scale benefits</li></ul>	<b>Group life and rider benefit options</b> <ul style="list-style-type: none"><li>• Group life assurance</li><li>• Terminal illness</li><li>• Funeral benefits</li><li>• Accidental death benefits</li><li>• New generation dread disease</li><li>• Spouse's &amp; children's benefit</li><li>• Spouse's benefit</li></ul>

Every effort was made to ensure the information in this communiqué is factually correct and unambiguous. This information is subject to change without notice. Any person wishing to act on the information must do so with expert guidance from Momentum Collective Benefits. Momentum will not be liable for any direct or indirect loss arising from the use of the information contained in this communiqué.