

Momentum's
Wellness Programme
Multiply

momentum



Marketing Brochure July 2011 - June 2012

Multiplying the benefits

Whether it's improving fitness, maintaining that goal weight or shrugging off stress, most of us want to improve our health. Sadly, most of us are also subject to pressures that make it difficult to fulfil those goals.

That's why Momentum rewards people who continually strive toward optimal health with its wellness programme, Multiply.

Multiply has teamed with a number of partners across the health, travel and leisure industries to present clients with outstanding benefits. Attractive offers, like discounts on fitness classes and membership fees, encourage clients to incorporate healthy activities in their daily pursuits. What's more, rewards such as savings on enticing products, are an even greater incentive to keep working toward wellness.

The more members strive to improve their wellbeing, the more points they earn. A greater points tally means higher membership status, and that translates into access to more enhanced benefits. In this manner, Multiply creates a circle of wellness.

Who wouldn't want to fly to the world's capitals, armed with stunning accessories; relax with an absorbing book and create a mood with the latest CDs; or try out the latest fitness trends - all at a fraction of the usual price?

These are just some of the many benefits enjoyed by Multiply members, which is why it's grown to become South Africa's second largest wellness programme.

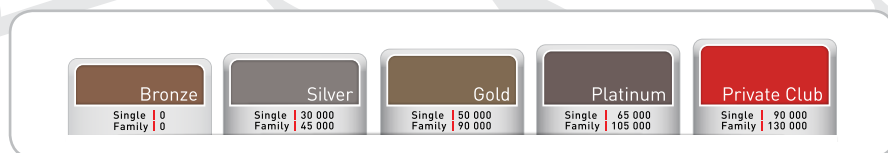
Your health, your way

For some people, wellness is about jogging 10km, rain or shine. For others, it's eating more veggies and fewer sweets or taking the time to rejuvenate after a chaotic week.

The point is, wellness means different things to different people, and everyone is on their own journey to reach their own ultimate definition of wellbeing. Multiply strives to create easy access to the resources and information required to take the next step on this path, no matter where it leads.

The Multiply Journey to Wellness is based on four principles:

- **First, we assess how close you are to achieving your wellness goals.**
- **Next, we move, taking steps to make those goals a reality.**
- **We regularly check to measure the progress made.**
- **Finally, making the commitment to wellness - and celebrating success in this area - is well worth a reward.**



Multiply members automatically receive 2 000 points, just for joining the programme. It's just as easy to earn the additional points required to move up the membership status ladder - and the higher that status, the greater the rewards.

Consider this: a single member requires just 30 000 points to progress from bronze status to silver. You could earn some easy points, simply by:

- | | |
|---|------------------------|
| • Joining Multiply (once-off): | 2 000 points |
| • Registering/updating your personal information online: | 5 000 points |
| • Completing the online Personal Wellness Profile: | 3 000 points** |
| • Completing the No Smoking declaration: | 5 000 points |
| • Completing a Fitness Assessment:* | 13 250 points** |
| • Being within your goal weight range | 5 000 points |

TOTAL (up to) 33 250 points

* To achieve the maximum amount of points, cholesterol and blood sugar measurements must be taken. These are at an additional cost to the client and must be booked with the Biokineticist.

** These are the maximum points you can earn. Points achieved are dependant on your Personal Wellness profile result and your fitness level result

There are many other ways to earn points, and they're just as easy - so there's no reason to stay at the same status level.

Walk your way to fitness

Treadmills and weights aren't for everyone. Fortunately, there are many ways to increase fitness without going to gym - and walking is one of the most effective. To encourage members who don't belong to a gym to get stepping, Multiply offers access to Every Step Counts™, an online pedometer community.

The programme includes a free* pedometer (step counter), which allows members to track their level of activity. This includes the number of aerobic steps, kilojoules and fat burned.

*for non gym members

The community-based nature of the programme means that instead of a chore, exercise becomes a social occasion. By becoming a member of Multiply's online exercise community, you can:

- Find walking buddies.
- Join walking clubs.
- Take part in challenges.
- Keep track of your progress by downloading and displaying the number of steps you've walked.

What's more, members earn points with every step they take.



Save as you Gym™

With Multiply's Save as you Gym™, the more often members work out, the less they pay.

All Multiply members receive a **base discount** when they join the gym. Save as you Gym™ allows them to earn an additional **variable discount**, which increases along with the number of times they visit the gym.

To activate the gym benefit, principal members and their spouse or partner are required to pay a once-off activation fee of R875 per person joining.

Notes:

- The **Save as you Gym™** discount earned is applied to the standard monthly club fees of a one-year retail contract.
- In order to receive these discounts, members must visit the gym at least 24 times during a rolling 12-month period, or standard gym rates will apply. Discounts may be reinstated on payment of a reactivation fee.

	Irregular	Occasional	Moderate	Frequent
Monthly gym visit requirement	<3	3 - 6	7 - 9	10+
Base monthly discount	R105	R105	R105	R105
Maximum variable monthly discount	R0	R130	R180	R230
Maximum total monthly discount	R105	R235	R285	R335



Please refer to www.multiply.co.za for detailed rules on the Save as you Gym™ benefit.

Gym for Adult Dependants

Adult dependants of Multiply members can also save on their gym memberships, with Save as you Gym™. This benefit is available on off-peak membership contracts at Virgin Active. Members can save up to R230 on monthly gym fees.

To benefit from these discounts, Adult Dependants must be listed on the principal member's medical scheme membership*, as well as their Multiply membership.

*Qualifying medical schemes only.

Notes:

- Members are required to pay a once-off activation fee of R495.
- Only the variable discount applies, with members receiving greater savings the more frequently they visit the gym.
- Adult Dependants qualify only for off-peak membership, which grants access to gyms between 8am and 4pm on weekdays, and unrestricted access on weekends.
- Adult dependants who are under the age of 28 and full-time students have access to the gym between 8am and 4pm, as well as after 7pm on weekdays*, and anytime on weekends.
 - * Students will need to produce a valid student card in addition to their gym access card for access after 7pm on weekdays.



Little Adults

Multiply offers 50% off Virgin Active's Club-V and Club-V Max for children of Multiply members:

- **Club-V** grants gym access to children aged from six weeks to seven years, or younger than eight.
- **Club-V Max** is open to children from six weeks to 13 years.

Multiply members who have a valid Virgin Active membership qualify for a 50% discount on the suggested retail price of a one-year contract for either of these club options. The offer is open to birth parents or legally adopted children only. Current Little Adults contracts can be converted to this new benefit.

Please note that Club-V and Club-V Max are available only at selected Virgin Active Clubs.



Preggi Bellies - training for two

Preggi Bellies is South Africa's leading fitness programme targeting pregnant women.

Supported by top gynaecologists, this specialised cardiovascular and strength-training programme has been specifically tailored to meet the needs of pregnant and post-natal moms, considering their fitness levels and specific requirements. Held in aerobic studios at local fitness clubs nationally, the classes are based on the most recent research on exercising and pregnancy.

Multipliy members are offered 25% off the suggested retail price of Preggi Bellies classes and Preggi Bellies classes will also count towards your Save as you Gym™ visit total.



Multiply benefits

From fun fitness to blissful relaxation and exciting travel, Multiply boasts a diverse range of partners, offering something for everyone.

Multiply status levels

Bronze

Silver

Gold

Platinum

Private club



master your universe

Save as you Gym™ discount up to R335.

Benefit is the same across all status levels and depends on usage.



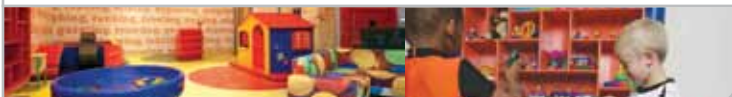
Save as you Gym™ discount up to R335.

Benefit is the same across all status levels and depends on usage.



Save as you Gym™ discounts for Adult Dependants up to R230. 50% discount on Club-V and Club-V Max for Little Adults.

Benefit is the same across all status levels.



Waived joining fee plus free healthy eating plan and calorie counter

Benefit is the same across all status levels.



25% off South Africa's leading exercise programme for pregnant and post-natal moms

Benefit is the same across all status levels.



Earn 75 points per camp session attended.

Benefit is the same across all status levels.





Discounted fitness assessment rates.


Benefit is the same across all status levels.



Free membership including access to LifeZone, a personal online health folder and a full Health and Fitness Assessment for R195.

Benefit is the same across all status levels.



brought to you by:  life care

Free comprehensive Health Assessment (including glucose and cholesterol results) and monthly follow-up measurements.

Benefit is the same across all status levels.



Earn 1 500 points per event completed.

Benefit is the same across all status levels.



Earn 20 points for every activity session.

Visit www.multiply.co.za to log your activity.



Access to free stop-smoking programme; plus free health content and lifestyle improvement courses.

Benefit is the same across all status levels.





Free to non-gym members.

Benefit is the same across all status levels.



Waived joining fee plus free lifestyle and behaviour modification programme

Benefit is the same across all status levels.



Free Caboodle bag valued at R2 000.

Benefit is the same across all status levels.



Flexible, affordable broadband or dial-up Internet.

Visit www.multiply.co.za for full offering



Guaranteed Momentum Interactive discount.

5%

7,5%

15%

20%

25%

Annual Fitness Discount

Activity Level

Level 1

Level 2

Level 3

Level 4

Level 5

1%

2%

4%

7.5%

10%



Multiply status levels

Bronze

Silver

Gold

Platinum

Private club



Free access to a comprehensive financial and lifestyle assessment tool.

Benefit is the same across all status levels.



Discounts on a wide range of weekly and monthly publications.

40%

45%

50%

55%

60%



Discounts on DVDs and CDs, applying to the least expensive item in a basket. Maximum number of discounted items per month.

60% - 1 Item

70% - 2 Item

80% - 3 Items

90% - 4 Items

100% - 5 Items



Movies at incredible discounts. Take one friend at the same great price

R19

R18

R17

R16

R15



15% off Dynamic Driving, Dynamic Skid and Dynamic Track courses. Zwartkops raceway only.

Benefit is the same across all status levels.



Discounts on digital, still or video cameras; printers, scanners, projectors and other products.

20%

25%

30%

35%

40%





Discounts on automotive and fitness products and accessories.

20%	25%	30%	35%	40%
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Discounts on binoculars and range finders.

20%	25%	30%	35%	40%
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Discounts on heart rate monitors and accessories.

20%	25%	30%	35%	40%
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Reduced daily rental rates.
E.g. Group C: Toyota Corolla (per day).

R285 per day	R260 per day	R210 per day	R135 per day	R65 per day
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Free annual membership, plus up to 50% discounts on a wide selection of holiday accommodation and bus services.

Benefit is the same across all status levels.

For a full list of holiday options visit www.flexibreaks.co.za



Discounted room rates at 3- to 5-star hotels.

25%	30%	35%	40%	45%
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Multiply status levels

Bronze

Silver

Gold

Platinum

Private club



Reduced entry at domestic and international departure lounges.

Visit www.multiply.co.za for full offering.

Cardholder

R75 Domestic Lounge

R145 International Lounge



Discounts on domestic flights.

20%

25%

30%

40%

50%



Reduced airfares to London, New York, Boston, Washington, Miami, Orlando, Los Angeles, San Francisco and Las Vegas.

15%

20%

25%

30%

40%



Reduced airfares to domestic destinations. E.g. Jhb - CT return.

R1199

R1099

R899

R699

R499



Reduced airfares to domestic destinations.

20%

25%

30%

40%

50%



Visit www.multiply.co.za for full details. Partners, benefits and pricing correct at going to press but may change without prior notice. Terms and conditions apply.

Multiply monthly contributions

- Single members: R136
- Two-member families: R156
- Family of three or more: R166

* **Multiply membership fees include VAT**

For more information, visit www.multiply.co.za

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Momentum 268 West Avenue Centurion 0157
PO Box 7400 Centurion 0046 South Africa
Tel +27 (0) 12 671 8911 Call centre 0861 88 66 00
multiply@momentum.co.za www.multiply.co.za

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