

Information leaflet

Thank you

Thank you for choosing Momentum, a leading provider of insurance and asset management services. We are able to offer you various financial products, services and solutions aimed at protecting your wealth, health and wellness. The Myriad product is a class leading protection plan which has been designed using a living product model. Simply put, any living benefit enhancements which we add to the product in future will automatically be applied to previously accepted policies as well. With Myriad, your benefits can only get better. (Some terms and conditions apply.)

General information

We encourage you to read this brochure as it will provide you with important information about the type of data we need about you and the way we process this data. In addition, you will find information about what to expect from us and what we expect from you during the application process.

Where you are asked to complete a Data Capture form, please use black ink and write in block letters and tick or complete answers as appropriate. Please help us by completing the forms honestly and in full. If you leave out any information or give us misleading information, it could delay the processing of your application, or worse still, it could result in a future claim not being paid. If you are uncertain about whether any particular fact would influence our decision, you should include it.

Please do not assume that we will always write to your doctor to obtain information about your health. It is therefore important that you disclose all relevant health information to us.

If someone else fills in forms for you please check that all details are correct before the forms are taken away.

Since it is possible for someone else to capture information about you onto our system, we want to ensure that you are aware of what has been captured on your behalf, so we will send you a copy of the quote, application information and the policy terms and conditions to an e-mail address that you need to nominate. You must review all of this information to make sure that what we have received is complete and correct, it is very important that you tell us if it is not. It is also very important to tell us if there is a change to any of the following between the time that you made the application and the time that we accept your policy:

- Your personal health
- Your family history
- Your occupation
- Your participation in any dangerous leisure activities
- Your travel or residence outside of South Africa
- Your lifestyle (smoking / alcohol consumption / drugs / etc)

If you do not, the policy may be cancelled and this will result in non-payment of a future claim.

The application process in a bit more detail

Step 1: You will have to sign an ETA form

You need to give Momentum consent to transact with you electronically and you will find the terms and conditions relating to this consent on an Electronic Transaction Authority form (ETA). We need you to accept these terms before we can proceed. Please read them carefully and if you agree, complete and sign the form and hand it back to your financial adviser who will ensure that we receive it. **If we do not receive the signed form, we cannot continue transacting with you.**

Step 2: We need to get specific information from you

We require information from you so that we can assess your application. We have two ways for you to supply us with this information. Your financial adviser will help you to choose the option that best suits you.

- You can complete a **Data Capture** form, which will be captured onto our systems on your behalf at a later stage.
- You can answer the questions online using our **Electronic Capturing** system.

Step 3: We will send you an SMS and a copy of your application, which you need to check

As soon as we have received all of your information and your signed ETA, we will send you an SMS to inform you that we have received your application. This SMS will contain additional information like your policy number and the e-mail address to which we have sent your documents.

We will also send you an e-mail, which will contain a copy of your quote, the completed application information and the policy terms and conditions.

For your own protection, you must check all of the information on the application form for errors or omissions. If you find any, you must let us know within 15 days of receipt of the SMS.

Important notes:

- Should you not receive an SMS within 7 days of completing Step 2, kindly contact your financial adviser who will investigate the delay.
- If you do not receive an e-mail with a copy of your application within 24 hours of receipt of the SMS, you must contact us or your financial adviser to request a copy.
- If we accept your application, our contract with you will be based on the information contained in this application form that we sent to you. If there is incorrect or missing information on this application form and you do not inform us, it may result in a future claim being refused.
- If you make more than one application to us at the same time, you will receive a separate SMS and application form for each application.
- We have a primary contractual obligation to the policyholder, so in the event of the insured life and the policyholder being different, please take note that we will share all of the application information with the policyholder.

Step 4: We will perform an initial risk assessment

Our underwriters will review your answers to all the application questions. Based on the results, you might be asked to provide us with additional information or undergo some medical examinations or tests. If additional information, medicals or tests are required, we will arrange these directly with you, unless you indicate on the application that you would prefer to see your own doctor or would like us to get information from another insurer (if applicable).

If you prefer to see your own doctor, we will let your financial adviser know what we need, who in turn will discuss this with you. You will be responsible for arranging these medicals or tests and either you or your doctor will need to make arrangements to send the results back to us. Your doctor will also have to submit his/her account to us for the services rendered.

Step 5: We will make a decision

Once we have received all of the information that we need, we will make a decision.

- Should we be in a position to accept your application at standard terms, you will receive an SMS informing you that your policy application has been accepted.
- Should we not be able to accept your application at standard terms, we will prepare a counter offer letter and forward this to your financial adviser, who in turn will discuss the details of our offer with you. If you decide to accept our offer, your financial adviser will notify us and you will receive an SMS advising you as soon as we have accepted your application.
- If you choose not to accept our counter offer, you will not be covered. However, your financial adviser may be able to discuss further options with you, which may include asking us to reassess the application.
- In certain instances we may not be able to offer you the cover that you have applied for. If this is the case, we will advise your financial adviser of our decision, so that he/she can consider alternative products that may be available to you.

Please note that although you may receive an SMS confirming that your application has been accepted, your cover will only commence as per the rules applicable to your specific choice of starting date (these rules are contained in the ETA and application terms and conditions and it is important that you discuss them with your financial adviser before making your selection).

Step 6: We will send you the contract

As soon as your policy has been accepted, we will send you your contract with details of:

- The cover that you have purchased
- The events that you will be covered for
- The terms and conditions that govern the policy

If you find anything missing or incorrect you must please immediately inform us by sending an e-mail to furtherinfo@momentum.co.za or calling +27 (0)87 742 7001. If you don't, it is likely to mean that a future claim will not be paid. Please ensure that you have the application form at hand before contacting us.

If you are not satisfied with the contract, you may cancel it within 30 days of us issuing it. You can do so by sending an e-mail to myriad@momentum.co.za, calling us on +27 (0)860 662 345 or sending us a fax to +27 (012) 675 3911.

If you would like more information about Myriad or any other Momentum product please do not hesitate to contact your financial adviser or call Momentum directly on +27 (0)861 300 789. You can also navigate to www.momentum.co.za, send an e-mail to finplan@momentum.co.za or SMS the word "contact" with your name and surname to 31522 (only applicable in South Africa).
