



Charting paths for your members' journey to success

momentum
consultants & actuaries

A new world, a new way of thinking

Your fund's topmost purpose and intention is to ensure that your members' needs are met during retirement. In a world that has completely changed and become unpredictable, members' retirement needs have also changed. To serve these needs, your fund needs a pioneering approach that will work in this new world to help your fund and your members on their journey to success. A traditional fund consultant won't do.

Your fund now needs an expert team of unbiased, trusted consultants that offer you a fresh approach – one that is in touch with the direction in which the world is moving and matches your members' benefits perfectly with their needs throughout their journey.

You should expect nothing less!

Who we are

- More than 300 corporate clients and funds trust us with more than R60bn assets under advice
- Our team of over 50 industry professionals has over 230 years of combined experience
- We are part of Momentum Metropolitan Holdings Ltd, a B-BBEE level 1 contributor



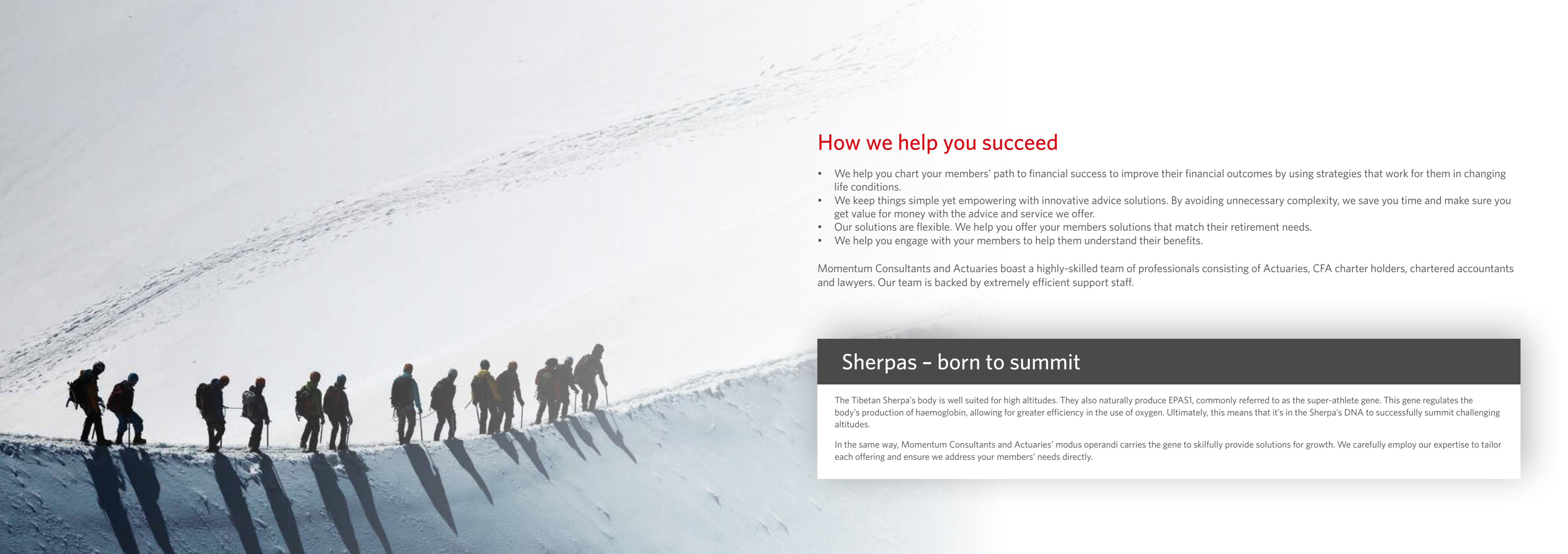
Success is a mountain you can conquer, with the right help

Imagine climbing Mount Everest. Summiting can only happen if you have a strong, committed team and a skilled Sherpa by your side, one who knows exactly how to chart and clear your path in conditions that keep changing. This is what you should have in a fund consultant – a vested partner who knows that your success is their success.

That is what you'll get from us. We are your financial 'Sherpa' on this journey. We guide you on your way to the top, and we continue with you on the path that you want to chart for your members, the one to successful retirement outcomes.

Sherpas – renowned for their skill in mountaineering

Mount Everest is famous for its changing landscape. Avalanches, melting ice caps and crevices that open and close which all contribute to this unpredictable terrain. Sherpas are Everest's workforce - the literal backbone of the climbing industry of the Himalayas. They are renowned for their skill in mountaineering and without the hard work of the Sherpas, it would be largely impossible to successfully summit the world's highest peak.



How we help you succeed

- We help you chart your members' path to financial success to improve their financial outcomes by using strategies that work for them in changing life conditions.
- We keep things simple yet empowering with innovative advice solutions. By avoiding unnecessary complexity, we save you time and make sure you get value for money with the advice and service we offer.
- Our solutions are flexible. We help you offer your members solutions that match their retirement needs.
- We help you engage with your members to help them understand their benefits.

Momentum Consultants and Actuaries boast a highly-skilled team of professionals consisting of Actuaries, CFA charter holders, chartered accountants and lawyers. Our team is backed by extremely efficient support staff.

Sherpas – born to summit

The Tibetan Sherpa's body is well suited for high altitudes. They also naturally produce EPAS1, commonly referred to as the super-athlete gene. This gene regulates the body's production of haemoglobin, allowing for greater efficiency in the use of oxygen. Ultimately, this means that it's in the Sherpa's DNA to successfully summit challenging altitudes.

In the same way, Momentum Consultants and Actuaries' modus operandi carries the gene to skilfully provide solutions for growth. We carefully employ our expertise to tailor each offering and ensure we address your members' needs directly.

What we do for you on your journey to the top

Our innovative and comprehensive advisory services include:



Employee benefits consulting

We focus our advice on tailored benefit structures with the unique and individual needs of your members in mind. As unbiased fund consultants, we source the most suitable and cost-effective solutions in the market. Using data analytics, we provide insights into member behaviour. These insights allow us to recommend behavioural interventions to improve their financial outcomes.



Legal and technical consulting

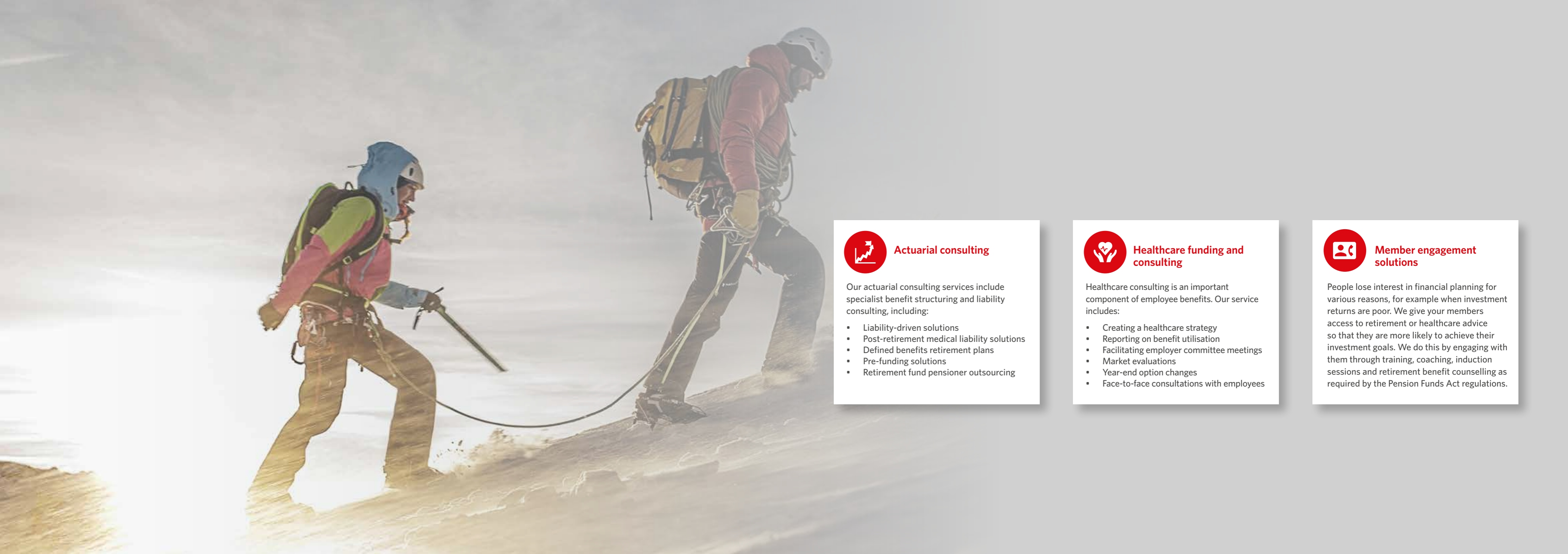
We operate in a highly regulated financial services environment, where consumer awareness is increasing, and good governance is critical. Our expert legal and technical advice team is well represented on industry bodies to provide you with up-to-date, relevant advice and guidance.



Asset consulting

In volatile investment markets, appropriate investment advice and solutions should result in members achieving their savings outcomes. Our innovative investment advice places your members' needs at the centre of the investment process, and is enhanced with independent and regular reporting on performance.





Actuarial consulting

Our actuarial consulting services include specialist benefit structuring and liability consulting, including:

- Liability-driven solutions
- Post-retirement medical liability solutions
- Defined benefits retirement plans
- Pre-funding solutions
- Retirement fund pensioner outsourcing



Healthcare funding and consulting

Healthcare consulting is an important component of employee benefits. Our service includes:

- Creating a healthcare strategy
- Reporting on benefit utilisation
- Facilitating employer committee meetings
- Market evaluations
- Year-end option changes
- Face-to-face consultations with employees



Member engagement solutions

People lose interest in financial planning for various reasons, for example when investment returns are poor. We give your members access to retirement or healthcare advice so that they are more likely to achieve their investment goals. We do this by engaging with them through training, coaching, induction sessions and retirement benefit counselling as required by the Pension Funds Act regulations.



Innovative tools and insights changing the advisory landscape

Our innovative and comprehensive advisory services include:



Investment Houseview Range

Our outcome-based investing solution combines best-of-breed asset managers and asset strategies to offer your members predictable returns. Portfolios are structured to minimise risk and the likelihood of financial loss for members, no matter what their investment strategies are in retirement. We do not charge a consulting fee when the portfolio's performance is lower than inflation - this makes us **unique** in the market.



Fund Analytics Tool

Our Fund Analytics Tool gives valuable insights on member behaviour and the progress made towards their desired retirement outcomes. Through these insights, we recommend tailor-made interventions to positively influence their financial behaviour.



SmartAdvice

Through our SmartAdvice surveys, we obtain valuable insights to help us understand your members' preferences and needs. This allows us to create customised solutions to meet their unique needs and risk profiles. To enhance engagement, we reward them for their participation.



Sherpas - your guide to the top

Once a climber has resolved to attempt summiting Mount Everest, they have to align the decision with their budget. This is to make provision for intense training sessions, appropriate, sufficient and safe climbing gear, food, aids and medication. All of these costs become trivial if a climber does not have access to a Sherpa who will guide them through the unfamiliar and risky terrain.

We pioneer ways to get you to the top. With Momentum Consultants and Actuaries, you are guaranteed a commitment to service and quality to delivering the best solutions for your fund.



Risk cover needs



Healthcare funding



Investment needs



Engagement

The SmartAdvice surveys include:

momentum

consultants & actuaries

How you can get in touch with us

For more information, please contact us on 012 671 8911 or send an email to mca.admin@momentum.co.za.

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