



Charting paths for  
your employees'  
journey to success

**momentum**  
consultants & actuaries



## A new world, a new way of thinking

Just like climbing a mountain, businesses constantly have to find new ways of thinking and acting to remain successful and summit to the top. At the same time you need to ensure that your employees' retirement needs are met. In a world that has completely changed and become unpredictable, your employees' retirement needs have also changed. To serve these needs you need a pioneering approach that will work in this new world to help your employees on their journey to success. A traditional fund consultant won't do.

You now need 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 employees' benefits 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.
- We have a team of over 50 industry professionals, led by an executive committee which 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 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 craft new paths and guide you on your way to the top where your employees reach their retirement success.

## 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 employees' 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.
- We provide flexible solutions and the right tools that can be adapted to the ever-changing landscape.
- We help you engage with your employees to help them understand their benefits.

We are a team of highly-skilled professionals, including actuaries, CFA and CFP charter holders, chartered accountants and lawyers. Our team is backed by extremely efficient support staff.

## Sherpas - your guide to the top

Once a climber has resolved to attempt summing 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 you and your employees in a cost effective way.



# What we do for you on your journey to the top

Our innovative and comprehensive advisory services include:

Employee benefits consulting

Each climber has unique needs; the same applies to employees. We focus our advice on tailored benefit structures with their unique and individual needs 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 the behaviour of your employees. These insights allow us to recommend behavioural interventions to improve their financial outcomes.

Legal and technical consulting

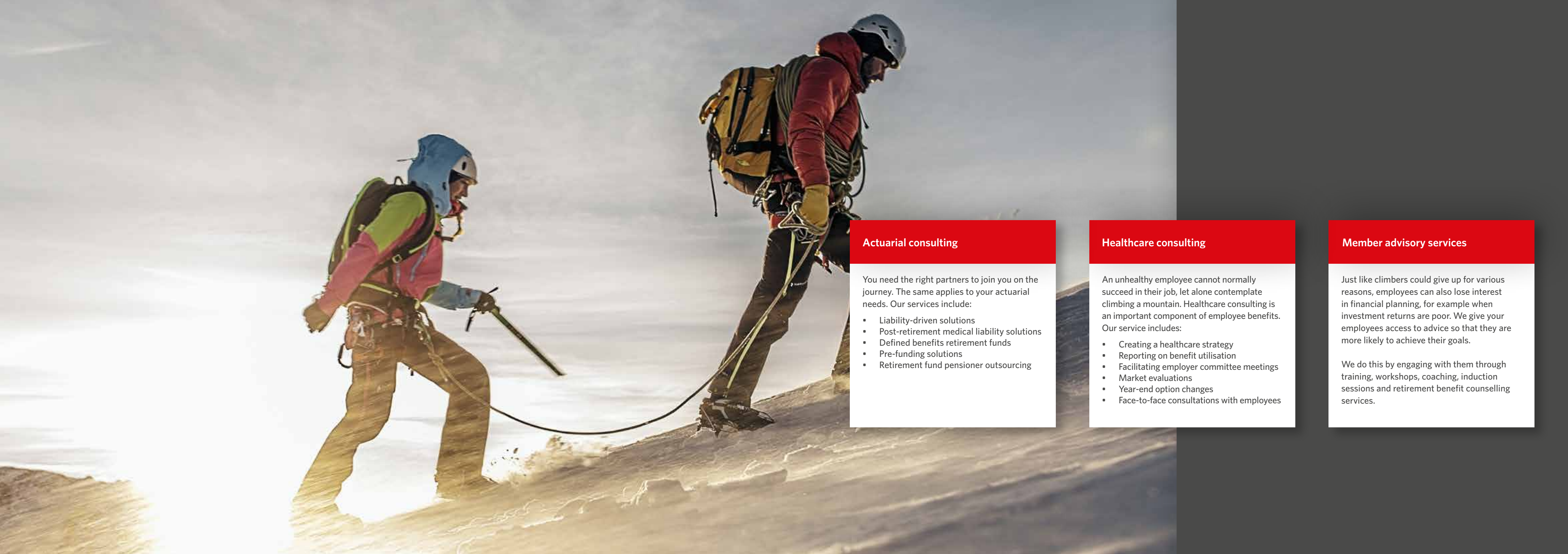
We operate in a highly regulated financial services environment, where consumer awareness is increasing, and good governance is critical. Our expert legal and technical advice team is well represented on industry bodies to provide you with up-to-date, relevant advice and guidance.

Asset consulting

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







### Actuarial consulting

You need the right partners to join you on the journey. The same applies to your actuarial needs. Our services include:

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

### Healthcare consulting

An unhealthy employee cannot normally succeed in their job, let alone contemplate climbing a mountain. 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 advisory services

Just like climbers could give up for various reasons, employees can also lose interest in financial planning, for example when investment returns are poor. We give your employees access to advice so that they are more likely to achieve their goals.

We do this by engaging with them through training, workshops, coaching, induction sessions and retirement benefit counselling services.



# Innovative tools and insights changing the advisory landscape

## Fund Analytics Tool

Our Fund Analytics Tool gives valuable insights on employee 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 solutions we obtain and interpret valuable insights to help us understand your employees' preferences and needs. This allows us to create customised solutions to meet their unique needs and risk profiles.



# The SmartAdvice surveys include:



## SmartRisk

Provides you with information on the health of your employees to determine their insurance cover needs.



## SmartInvest

Assists you to better understand the investment needs of your employees.



## SmartHealth

Assists you and your employees to decide on the level of the medical aid cover they require.



## SmartInsights

Gives you valuable insights on employee behaviour and the progress made towards their desired retirement outcomes.

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## How you can get in touch with us

For more information, please contact us on 087 742 7602 or send an email to [mca@momentum.co.za](mailto:mca@momentum.co.za).

[momentumconsultantsandactuaries.co.za](http://momentumconsultantsandactuaries.co.za)

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