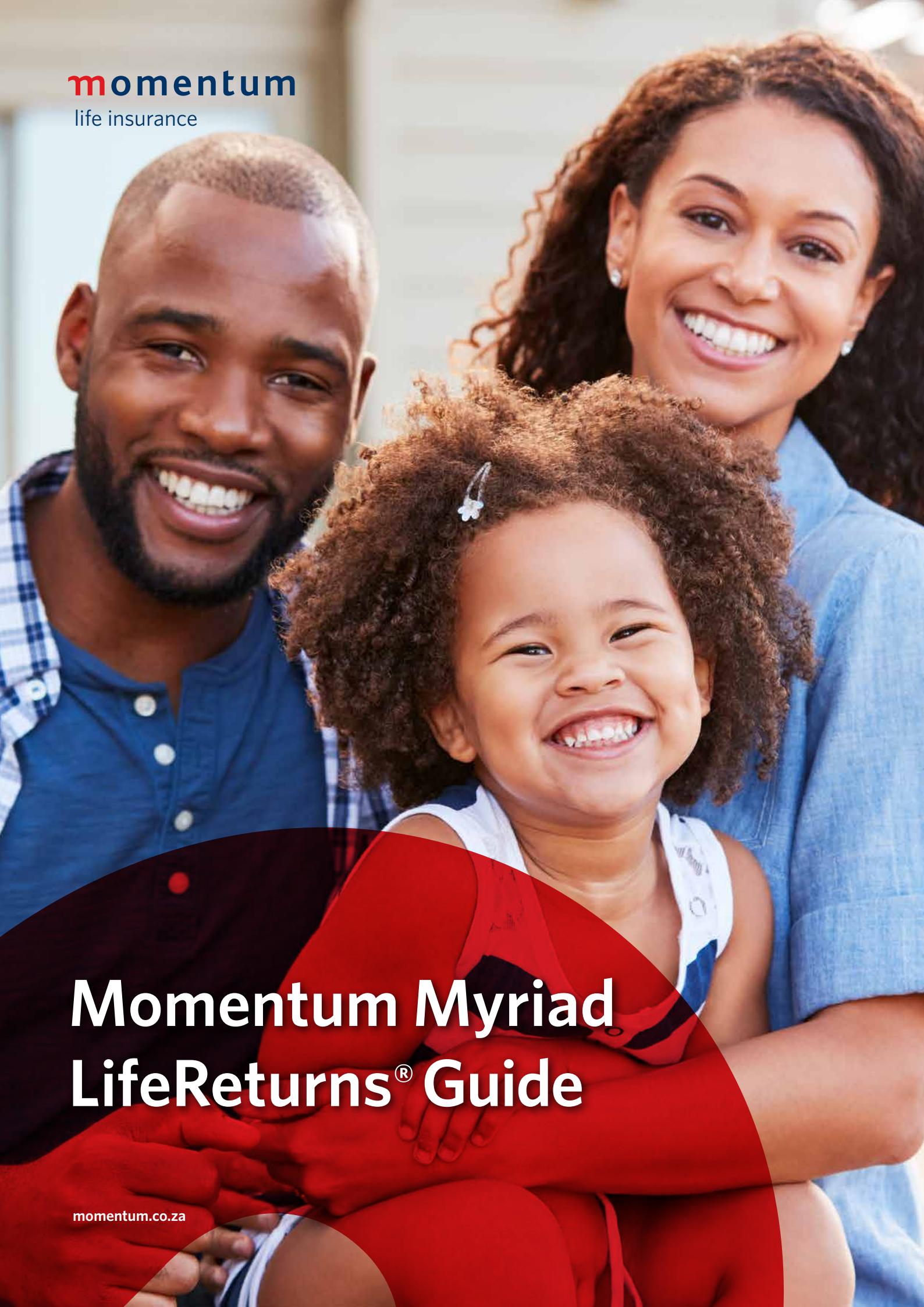


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life insurance



Momentum Myriad LifeReturns® Guide

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Your
handy guide to
LifeReturns®



LifeReturns® terms and conditions

Momentum Myriad's LifeReturns® is a groundbreaking approach to Myriad's accurate pricing philosophy that offers you dynamic, annual discounts of up to 35% on your contractual life insurance premium.

The rest of this guide explains the features and rules of LifeReturns® and how you can benefit from it. LifeReturns® discount is enabled by initially completing a quick and easy digital screening. Using the same technology, an annual reassessment screening ensures ongoing access to LifeReturns® discounts. To enjoy LifeReturns® discounts, the insured life needs to complete the digital screening (all references indicating that a digital screening needs to be done will therefore refer to the insured life).

Initial digital screening to activate LifeReturns® discounts

Purpose-built and highly accurate mobile digital screening technology is used to determine the relevant initial LifeReturns® discount percentage. The technology uses a combination of state-of-the-art biometric facial screening and a few mandatory questions. The process also includes identity verification and results are provided within a few minutes. Your LifeReturns® discount is shown on the mobile device following the digital screening and an SMS is also sent that includes your full set of results and resulting LifeReturns® discount.

As part of your new business (or alteration) application process for a Myriad policy, you are required to complete a mobile digital screening, using the LifeReturns® screening technology. As it is the first screening, in other words, no previous digital screenings for LifeReturns® purposes have ever been completed before, your financial adviser has the option to perform the screening on his/her own mobile device.

There is also an option to perform the initial screening on your own mobile device if your financial adviser has sent you the appropriate screening link.

Kimi Screening is the commercial name for Momentum's approved digital screening technology currently used for Myriad LifeReturns® screenings.

The initial digital screening is free of charge. We also provide you with an additional free voluntary reassessment screening if you feel that you can improve on your initial screening results, provided you use this free screening before the first compulsory reassessment date. If you want to do another digital screening, you can request a voluntary screening by logging in on your personal profile on the momentum website, and a small fee will be charged.



Clients with existing screening results

If we have valid screening results, you are not required to screen again if you want to change your cover or take up additional cover on a new or existing policy. If you want to improve your discounts, you can complete a voluntary reassessment using your own mobile device. You are charged a small fee for voluntary reassessments, and the fee can be reviewed on an annual basis.

There are small differences between the initial screening and any subsequent screenings for reassessment purposes. Reassessment screening is similar to the initial screening with two differences:

1. There are fewer validations and questions to answer, and
2. you complete a more accurate, active physical fitness test as opposed to the initial passive fitness assessment where you answer questions about your fitness.

The screening results and the LifeReturns® offer

Following your LifeReturns® screening, your discount is displayed on your smartphone and an SMS with your screening results is sent to you. When we have valid screening results, we also provide a LifeReturns® offer document to accompany your quotation. Quotations generated prior to the initial screening being completed do not contain a LifeReturns® offer yet, but it will become available soon after valid screening results have been provided. The discount percentage displayed in the LifeReturns® offer will apply until your next annual compulsory reassessment screening is due, unless new information becomes available that invalidates the data on which this LifeReturns® offer is based.

You can also access your screening results and the LifeReturns® Guide by registering and logging in on your profile on momentum.co.za if Myriad accepts your application for insurance.

If you are a policyholder, you can register on our website by following these easy steps:

- Visit momentum.co.za
- Click on the "Login" in the top right-hand corner.
- Click on "Register".
- Complete your details and finalise the registration process.



If you have already registered on our website, log in with your username and password.

- Under the "Life insurance" heading, click on "Myriad".

- You can select "View details" on the Premium Savings/Discount section.

Determining the LifeReturns® discount percentage

Several factors are used to determine the level of LifeReturns® discount you qualify for on your Myriad policy.

The digital screening provides information on your Body Mass Index (BMI), blood pressure reading, applicable medical aid membership and physical fitness level. **All** these factors are required to calculate the LifeReturns® discount percentage applicable to you.

The combined set of screening results, per screening, are used to determine the total LifeReturns® discount percentage applicable.

The following maximum levels of discounts are available:

LifeReturns®	
LifeReturns® discount factors	Maximum discount percentage
BMI (Body Mass Index)	
Blood pressure	15%
Medical aid membership	
Fitness	15%
Regular debit order	5%
Total discount	35%

Momentum validates insured lives' BMI, as calculated from the digital screening, with a Fastlane medical practitioner. If the medical practitioner's BMI validation differs from the digital screening result, we use the medical practitioner's results as the verified results and adjust your LifeReturns® discount percentage accordingly. In such instances, a revised LifeReturns® offer is sent to you together with your policy contract. In some instances, we may waive the validation or use existing information available to us to validate the screening results.



Factors used to determine the LifeReturns® discount

Body mass index (BMI)

Body mass index calculates the insured life's weight relative to their height and indicates the estimated fat percentage in their body. The insured life's weight (in kilograms) divided by their height (in meters) squared is used to calculate their BMI. For this factor a maximum of 10% discount is applicable.

E.g.

Example

A client who is 1.81m tall and weighs 102kg has a BMI of $102/1.81^2 = 31.1$, qualifying for a 2.5% BMI discount, or 3.75% discount if the blood pressure and registered medical aid membership criteria are also met, as explained below.



$$\text{Body Mass Index} = \frac{\text{Weight (kg)}}{\text{Height}^2 (m)}$$

Blood pressure and medical aid membership

Both these requirements **must** be met to qualify for an additional 50% of the discount earned for BMI. If either of these two criteria are not met, no additional BMI LifeReturns® discount is allocated.

Blood pressure

The insured life's blood pressure (systolic and diastolic), as measured during the digital screening, must be normal and within Myriad's acceptable range. For the purposes of LifeReturns® discount the acceptable blood pressure range is defined as: Systolic blood pressure ≤ 130 and Diastolic blood pressure ≤ 85 .

Medical aid membership

Membership of a medical aid is determined via answers provided during the digital screening and verified later using available data sources. If this verification indicates that you are not a medical aid member; you lose the blood pressure and medical aid membership discount percentage when the annual reassessment screening is due.

The discounts that can be earned based on the insured life's BMI, blood pressure and medical aid membership are as follows:

Body Mass Index (BMI)	BMI description	BMI only discount percentage	BMI, blood pressure and medical aid combination discount*
<18	Poor	0%	0%
≤19	Fair	2.5%	3.75%
≤20	Good	5.0%	7.50%
≤21	Very good	7.5%	11.25%
≤25	Excellent	10.0%	15.00%
≤28	Very good	7.5%	11.25%
≤30	Good	5.0%	7.50%
≤32	Fair	2.5%	3.75%
>32	Poor	0%	0%

* The discount percentages shown in the last column refer to the discount available for BMI if you have both optimal blood pressure and you are a member of a medical aid.

Physical fitness

Your physical fitness level is also determined through the mobile digital screening process. The screening's aim is to measure cardiovascular fitness and the exact nature of the test differs depending on whether it is your very first time completing a screening, or whether it is a subsequent screening. VO₂ max is used as a proxy for cardiovascular fitness and is initially estimated using the answers you provide to the fitness questions. On any subsequent digital screenings, we measure the VO₂ max through an active physical fitness activity screening.

We allocate a LifeReturns® discount percentage based on the fitness level you achieve. You need to score a Level 3 or higher to qualify for a LifeReturns® physical fitness discount.

Physical fitness level	Description	LifeReturns® discount percentage
Level 1	Poor	0%
Level 2	Fair	0%
Level 3	Good	5%
Level 4	Very good	10%
Level 5	Excellent	15%

Initial assessment: Fitness estimate based on self-declared physical activity

A fitness level is estimated initially based on fitness activity related questions that you are required to answer during the first screening, as well as using some of the measures collected during the screening. If you do not agree with this fitness level estimate, you can do a reassessment screening, as explained below.

Reassessment: VO₂ max result based on digital LifeReturns® screening

Physical fitness will be assessed by completing an activity based physical fitness assessment, typically a step test, using the digital screening that forms part of the LifeReturns® annual reassessment. The VO₂ max table published at the end of this document details how the VO₂ max as determined by the physical fitness reassessment translates into a fitness level for LifeReturns® discount purposes.

For reassessments, physical fitness will be assessed with a digital screening.

Physical fitness reassessments are required annually, before the end of March each year, to earn the fitness component of the LifeReturns® discount



Regular debit order discount

We reward you upfront with a monthly discount of 5% on your premium if you pay your premium regularly via a debit order.

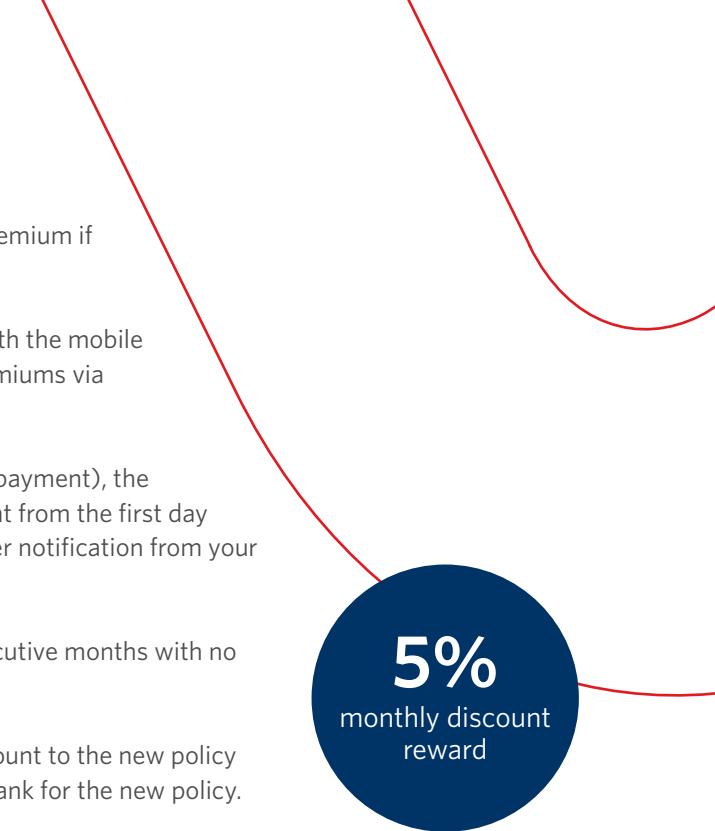
This discount is applied immediately after activating discounts with the mobile digital screening and will remain on the policy if you pay your premiums via regular debit order (monthly or annually).

If you miss a premium on the policy (i.e. if you miss a debit order payment), the regular debit order discount falls away. We will cancel the discount from the first day of the month following the date we received the unpaid debit order notification from your bank.

We only reinstate the regular debit order discount after 24 consecutive months with no missed debit order premium payments.

If you take out a new policy, we apply the regular debit order discount to the new policy until we receive the first unpaid premium notification from your bank for the new policy.

The regular debit order discount is only available for payments made via debit order, our required method of payment.



5%
monthly discount
reward

E.g.

Example of discount calculation

The following table shows an example of how LifeReturns® discounts are calculated based on initial screening results:

LifeReturns®: Mr ABC (1981/01/12)

Discount factors	Screening results	Discount percentage	Reassessment frequency
BMI (Body Mass Index)	Excellent (BMI: 24)		
Blood pressure	Optimal (BP: 125/80)	15%	Annual
Medical aid membership	Yes Momentum Health		
Fitness	Excellent	15%	
Regular debit order	Yes	5%	Monthly
Total monthly LifeReturns® discount		35%	

Applying the LifeReturns® discount percentage

We add all the discount percentages from the component discount factors together to determine a total LifeReturns® discount percentage.

The LifeReturns® discount will apply to the total contractual premium (excluding policy fee) for each benefit, except for the Modified Death Benefit. The same approach is followed irrespective of whether you pay via annual or monthly regular debit order.

If you qualify for a premium discount at the start of the policy, you will always pay less than the contractual benefit premium if you pay your premiums regularly via debit order and the insured lives complete their compulsory reassessments on time.

Benefits with more than one insured life

The following approach is followed to determine the discounts applicable to benefits with more than one insured life:

Last Survivor Death Benefit

Both insured lives need to complete a digital screening to qualify for LifeReturns® discounts on this benefit. The results leading to the lowest discount between the lives are used to determine the LifeReturns® discount applicable to the contractual premium of the Last Survivor Death Benefit.

Funeral benefits

- The main insured life (principal member) needs to complete the digital screening and then receives their corresponding discount on their funeral benefit.
- If the spouse of an insured life is added to a funeral benefit, the spouse is required to complete the digital screening and receives their corresponding discount.
- Extended family members or children added to a funeral benefit don't have the option to complete a digital screening. The applicable LifeReturns® discount is the lowest discount for which the main insured life or spouse qualifies.



Please note that each insured life needs to complete a digital screening to get their own discount. We will apply the screening results to each insured life separately. In short, if one person does not screen, it won't affect the other insured life's discount, except for the Last Survivor Death Benefit and the funeral benefits for extended family members or children, as explained above.





Compulsory annual reassessment screening

The insured life/lives must complete a quick-and-easy digital screening reassessment every year, between 1 January and the end of March, to continue earning the best possible LifeReturns® discount that they qualify for. Irrespective of when in the year your cover starts, your first compulsory reassessment will only be during the reassessment period of the following year, plus one year.

E.g.

Example

If your cover started on 1 April 2024, your first compulsory reassessment will only be between 1 January 2026 and the end of March 2026.

The reassessment screening is like the initial digital screening, but the fitness questions are replaced by an activity based physical fitness assessment, typically a step test, which will require a few minutes of physical exertion, but all possible in the comfort of your own home. Clients will have the option not to complete the physical fitness test during a reassessment but will forfeit the associated fitness discounts, subject to the protection offered by the LifeReturns® Reassessment Protector.

We will send you a reminder when your reassessment is due. The reminder will be a WhatsApp or SMS with a link to the reassessment screening, with no requirement to download an app or remember a password.

We determine a new LifeReturns® discount percentage based on the latest results available to us once the insured life has completed the reassessment.

If you miss your reassessment date, you can still complete a reassessment later in the year, but your discounts will be reduced subject to the LifeReturns® Reassessment Protector covered in the section **"Protecting your LifeReturns® discounts"** and are not retrospectively adjusted when you complete your reassessment. If you complete the reassessment after the expiry of the compulsory reassessment period, the new screening results are used to determine your discount until the next compulsory reassessment period.

If you miss your reassessment date, you can still complete a reassessment later in the year, but your discounts will be reduced from when you missed the reassessment date until whenever you do the reassessment. Each insured life gets access to one free compulsory reassessment during an annual cycle.

The effect on discounts if the results are better following a reassessment

We use the complete set of valid results in each reassessment cycle, which leads to the highest LifeReturns® discount percentage.

If you complete a compulsory reassessment by the due date and the resultant LifeReturns® discount percentage is higher than before; we apply the new discount percentage to the next debit order.

The effect on LifeReturns® discounts if the results are worse following a reassessment

To protect you from decreases in your discount from one assessment to the next, we offer a LifeReturns® Reassessment Protector which distinguishes between two reasons why discounts may reduce:

- You complete your annual reassessment screening by the due date and the results lead to a lower discount percentage from what you previously enjoyed.
- You do not complete your annual reassessment screening by the due date and your previous screening results expire.

If you complete a reassessment screening by the due date and the LifeReturns® discount percentage is lower due to poorer results; you can lose a maximum of five percentage points of the combined LifeReturns® discount percentage value for BMI and fitness level for the year. Note that the LifeReturns® Reassessment Protector excludes the regular debit order discount.

E.g.

Example

A client who currently enjoys a 20% discount completes the reassessment and as a result only qualifies for a 10% discount due to e.g. worse BMI and blood pressure results. Instead of the discount reducing to 10%, the LifeReturns® Reassessment Protector ensures the discount only reduces to 15% until the next reassessment is due. If this client also missed a regular debit order, the discount would have reduced to 10%.



Please note that the lowest discount percentage possible is 0% (i.e. a discount percentage cannot be negative), in which case you would be paying the contractual premium. The premium will not be higher than the contractual premium, even if you lose all your discounts.

The effect on LifeReturns® discounts if a reassessment is not completed

To protect you from decreases in your discount from one assessment to the next, even when you do not complete a compulsory reassessment, we offer a LifeReturns® Reassessment Protector.

If you don't complete a reassessment by the due date, you can lose a maximum of 5 percentage points of the combined LifeReturns® discount percentage value for BMI and fitness level for the year. Note that the LifeReturns® Reassessment Protector excludes the regular debit order discount.

E.g.

Example

A client who currently enjoys 20% discount does not complete the compulsory reassessment by the end of the reassessment period. Instead of the discount reducing to 0%, the LifeReturns® Reassessment Protector ensures the discount only reduces to 15% until the next reassessment date. (The client can complete the reassessment at a later stage and if this results in a discount of more than 15%, we will apply the higher discount from the next debit order, but not retrospectively) If this client also missed a regular debit order at the same time, the discount would have reduced to 10%.



Please note that the lowest discount percentage possible is 0% (i.e. a discount percentage cannot be negative), in which case you would be paying the contractual premium. The premium will not be higher than the contractual premium, even if you lose all your discounts.

The insured life is still able to do their compulsory reassessment if they missed the annual reassessment deadline. The discount is updated from the next debit order date to reflect the impact of these new results. The next compulsory reassessment is still due within the next reassessment period (1 January to end of March) of the following calendar year.





Voluntary reassessments

If you want to improve your LifeReturns® discount percentage, before the next compulsory reassessment is due, you can do a voluntary LifeReturns® reassessment screening at any time following your initial screening. Clients will soon have the option to request as many voluntary screenings as they like, at a small fee per screening, on Momentum's client portals such as momentum.co.za. Until then, they will need to contact their financial adviser and request them to send another screening link. The cost of your first voluntary reassessment is waived if it is done before the first compulsory reassessment date.





Protecting your LifeReturns® discounts

LifeReturns® Reassessment Protector

To protect you from decreases in your discount from one assessment period to the next, we offer a LifeReturns® Reassessment Protector which offers two layers of protection:

- The first layer of protection is offered by the 10% minimum protected discount. The minimum protected discount ensures that every insured life who completes a LifeReturns® digital screening will receive at least 10% discount. Furthermore, this minimum protected discount will be locked in for three years following a compulsory reassessment. This means clients will benefit from the minimum protected discount for three years after a compulsory reassessment, even if they don't complete an annual reassessment.

Example 1: 10% minimum protected discount

A client completes a digital screening and only qualifies for a 5% discount. The LifeReturns® Reassessment Protector will increase the discount to the 10% minimum protected discount level.

Example 2: 10% minimum protected discount

The same client as above completes his first compulsory reassessment screening and once again the 10% minimum protected discount applies. The client fails to complete the next two reassessments. The client will still enjoy the 10% minimum protected discount as this applies for three years after completing a compulsory reassessment.



Please note: The 5% debit order discount is excluded from the protection offered by the LifeReturns® Reassessment Protector. Consequently, if a policyholder also fails to make a debit order payment, they could potentially lose an additional 5 percentage points, unless it would reduce their discount to below 10%. The 10% minimum protected discount will always apply for clients who complete their compulsory reassessments.



- The second layer of protection ensures that an insured life's LifeReturns® discount cannot be decreased by more than five percentage points following a reassessment period. Irrespective of whether their screening results have become worse, or whether they opt not to complete a compulsory reassessment when it is due, they are still protected by this protection mechanism.

Example: Screening results deteriorated

A client enjoys a 20% discount but on completing a reassessment their screening results only earns them a 10% discount for the next year. The LifeReturns® Reassessment Protector ensures their discount cannot reduce by more than 5 percentage points per year, so their discount only reduces to 15% until the next compulsory reassessment.

Example: Debit order discount not protected by LifeReturns® Reassessment Protector

A client enjoys a 30% discount but neglects to complete a reassessment by the due date. The LifeReturns® Reassessment Protector ensures that the discount only reduces by five percentage points. However, at the same time this client also misses a debit order payment. Their discount reduces by an additional 5 percentage points to 20% as the LifeReturns® Reassessment Protector does not provide protection against missed debit orders. (Unless it would have reduced their discount below the 10% minimum protected discount level.)

Discount Factor Certainty

In addition to the LifeReturns® Reassessment Protector explained above, the factors included in, and levels required for LifeReturns® discount percentages will not be changed before 31 December 2027.

The factors referred to are:

- Body Mass Index
- Blood pressure and medical aid membership
- Physical fitness
- Regular debit order discount

The discount percentages referred to above are as set out under each "factor" category.





General participation rules

The terms and conditions are important, so please read them carefully.

The terms and conditions published in the latest version of the LifeReturns® Guide replace any previous terms and conditions. It supersedes any published marketing material about the benefits offered on Momentum LifeReturns®.

If we accepted your application, your signature on the long-term insurance policy application confirms that you accept the terms and conditions of Momentum LifeReturns®.

Momentum reserves the right to change these rules at any time apart from the section above outlining Discount Factor Certainty. Any changes are communicated at least twelve months before the changes are to become effective. Momentum reserves the right to introduce new requirements, or a variation thereof, to give or obtain LifeReturns®, or to cancel LifeReturns®.

If you wish to opt out of the LifeReturns® discount, you can affect this by simply not doing any reassessments screenings. Your discount will then reduce annually, according to the limits imposed by the LifeReturns® Reassessment Protector, until such time as all relevant discount has been forfeited. If you want to benefit from a LifeReturns® discount again in future, you merely need to start submitting screening results again.

Only the results from the LifeReturns® digital screening are accepted for the purposes of determining LifeReturns® discounts unless Momentum requests a validation of the screening through any of our available sources.

As part of the completion of the LifeReturns® screening, as well as completing your insurance application, we obtain the relevant consent for the gathering and usage of personal information. We use all information gathered only within the ambit of the consent given during the screening and the application process.

Our benefits follow all applicable laws. Any legislative changes that impact your benefits may result in the adjustment, alteration or cancellation of a benefit. You are not entitled to enforce an affected benefit or have any claim against us relating to the affected benefit.

You are not entitled to cede, transfer or assign any of your rights to benefits in terms of these standard conditions.

These standard terms and conditions contain the entire agreement between us for LifeReturns®. Neither party is bound by any undertakings, representations or warranties not given in this document.

Any lenience or extension of time does not substitute the original terms and conditions, nor does it in any way prejudice a party from exercising any rights in the future.

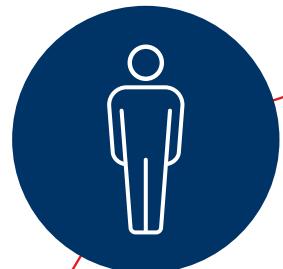
Document headers serve for reference purposes only and do not affect the interpretation of the terms and conditions.



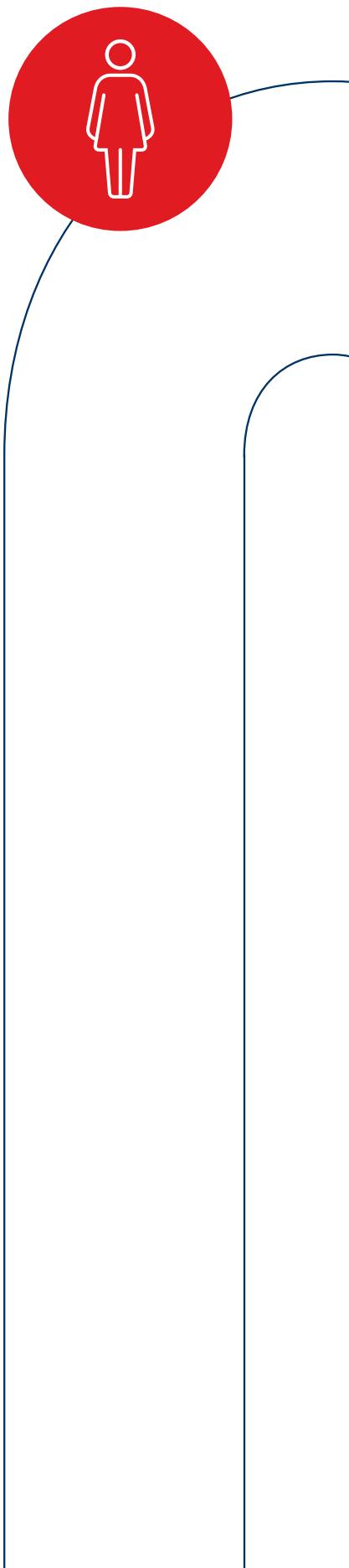
The VO₂ max tables

As part of the annual reassessment screening, you need to complete a digital physical fitness assessment as part of the process. Based on the fitness assessment, your VO₂ max is determined and used to determine your fitness level. The tables below stipulate the minimum criteria for each gender and per age for each of the fitness levels which qualifies for a discount (Level 3 – 5):

Male	Minimum VO ₂ max criteria for specified fitness level:		
Age	Level 3	Level 4	Level 5
20	47.21	52.45	57.91
21	46.90	52.12	57.54
22	46.59	51.78	57.18
23	46.28	51.45	56.81
24	45.97	51.12	56.44
25	45.66	50.78	56.07
26	45.36	50.45	55.70
27	45.05	50.12	55.33
28	44.74	49.79	54.96
29	44.43	49.45	54.59
30	44.12	49.12	54.22
31	43.81	48.79	53.86
32	43.51	48.45	53.49
33	43.20	48.12	53.12
34	42.89	47.79	52.75
35	42.58	47.46	52.38
36	42.27	47.12	52.01
37	41.96	46.79	51.64
38	41.66	46.46	51.27
39	41.35	46.12	50.91
40	41.04	45.79	50.54
41	40.73	45.46	50.17
42	40.42	45.12	49.80
43	40.12	44.79	49.43
44	39.81	44.46	49.06
45	39.50	44.13	48.69
46	39.19	43.79	48.32
47	38.88	43.46	47.96
48	38.57	43.13	47.59
49	38.27	42.79	47.22
50	37.96	42.46	46.85
51	37.65	42.13	46.48
52	37.34	41.80	46.11
53	37.03	41.46	45.74
54	36.72	41.13	45.37
55	36.42	40.80	45.01
56	36.11	40.46	44.64
57	35.80	40.13	44.27
58	35.49	39.80	43.90
59	35.18	39.47	43.53
60	34.87	39.13	43.16
61	34.57	38.80	42.79
62	34.26	38.47	42.42
63	33.95	38.13	42.06
64	33.64	37.80	41.69
65	33.33	37.47	41.32
66	33.02	37.13	40.95
67	32.72	36.80	40.58
68	32.41	36.47	40.21
69	32.10	36.14	39.84
70 - 79	30.25	34.14	37.63
80 - 89	27.17	30.81	33.94
90 - 99	24.09	27.48	30.26



Female	Minimum VO ₂ max criteria for specified fitness level:		
Age	Level 3	Level 4	Level 5
20	42.31	47.21	52.18
21	42.01	46.88	51.81
22	41.70	46.55	51.44
23	41.39	46.21	51.07
24	41.08	45.88	50.70
25	40.77	45.55	50.34
26	40.46	45.22	49.97
27	40.16	44.88	49.60
28	39.85	44.55	49.23
29	39.54	44.22	48.86
30	39.23	43.88	48.49
31	38.92	43.55	48.12
32	38.61	43.22	47.75
33	38.31	42.89	47.39
34	38.00	42.55	47.02
35	37.69	42.22	46.65
36	37.38	41.89	46.28
37	37.07	41.55	45.91
38	36.76	41.22	45.54
39	36.46	40.89	45.17
40	36.15	40.56	44.80
41	35.84	40.22	44.44
42	35.53	39.89	44.07
43	35.22	39.56	43.70
44	34.92	39.22	43.33
45	34.61	38.89	42.96
46	34.30	38.56	42.59
47	33.99	38.22	42.22
48	33.68	37.89	41.85
49	33.37	37.56	41.49
50	33.07	37.23	41.12
51	32.76	36.89	40.75
52	32.45	36.56	40.38
53	32.14	36.23	40.01
54	31.83	35.89	39.64
55	31.52	35.56	39.27
56	31.22	35.23	38.90
57	30.91	34.90	38.54
58	30.60	34.56	38.17
59	30.29	34.23	37.80
60	29.98	33.90	37.43
61	29.67	33.56	37.06
62	29.37	33.23	36.69
63	29.06	32.90	36.32
64	28.75	32.57	35.95
65	28.44	32.23	35.59
66	28.13	31.90	35.22
67	27.83	31.57	34.85
68	27.52	31.23	34.48
69	27.21	30.90	34.11
70 - 79	25.36	28.90	31.90
80 - 89	22.28	25.57	28.21
90 - 99	19.19	22.24	24.52



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