

An overhead view of a business meeting around a large wooden table. Several people are seated around the table, each using a tablet or laptop. The tablets display various data visualizations like charts and graphs. The scene is brightly lit, and the overall atmosphere is professional and collaborative.

momentum

Momentum Retail

Mark vd Watt
4 November 2015

Agenda

Introduction to business unit
Current structure / organogram
Retail distribution review
Client centricity
Growth
Excellence
Looking ahead



Agenda

Introduction to business unit

Current structure / organogram

Retail distribution review

Client centricity

Growth

Excellence

Looking ahead



Operating environment



Distribution in flux / RDR

Competition for static upper market

Economic realities

Risk business down

Volatile markets

Corporate strategies

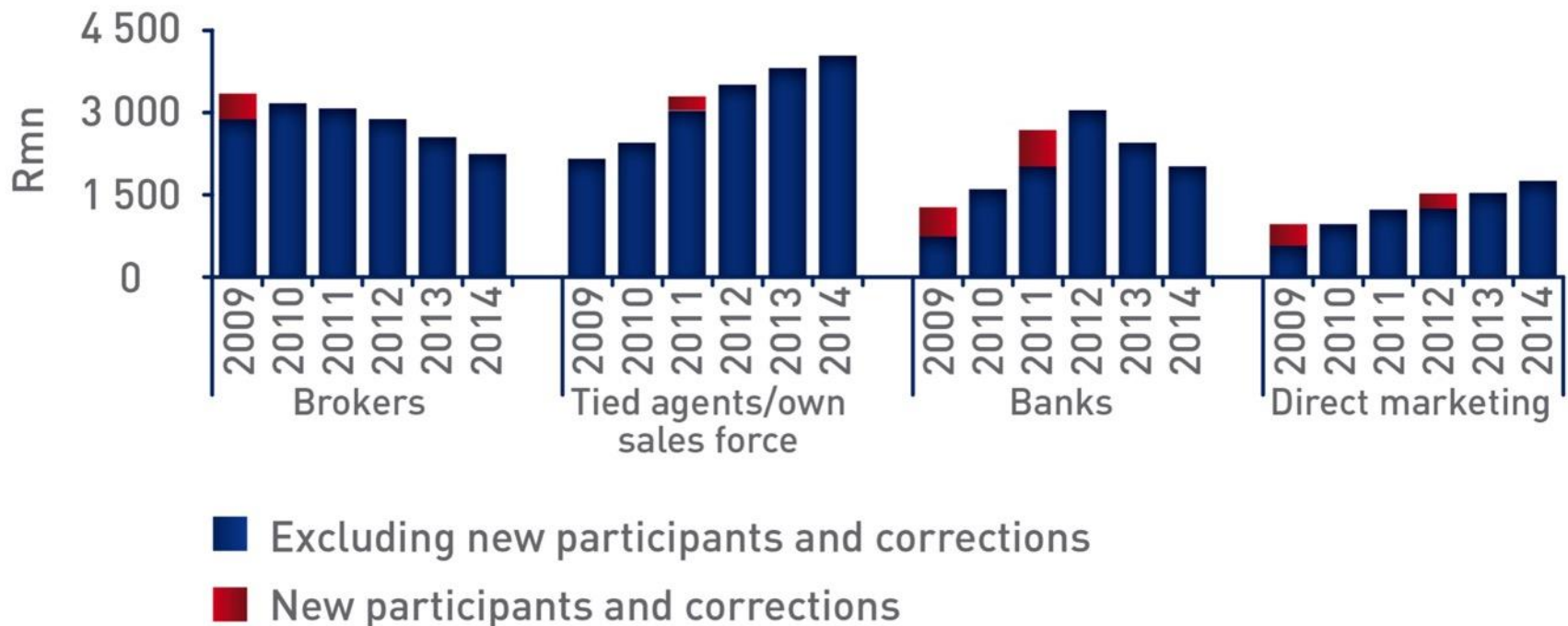
New regulations

Market dynamics (NMG survey)

Class of advisers	Change in market share
Independent financial advisers	-13%
Aligned advisers *	6%
Tied agents	16%
Bank brokerages	-11%

Trend of new business premium by Channel

Swiss Re New Business Volume Survey
Momentum Myriad | Aug 2015



Agenda

Introduction to business unit

Current structure / organogram

Retail distribution review

Client centricity

Growth

Excellence

Looking ahead



Momentum Retail

COO

(Johann Jooste)

**Sales and
Distribution**

(Vacant)

**Client and
intermediary
interactions**

(Teshlin Akaloo)

**Brand and
marketing**

(Danie vd Bergh)

**Client
Solutions**

(Teshlin Akaloo)

**Middle Market
Segment**

(Frank Magwegwe)

Finance (Jan Lotter)

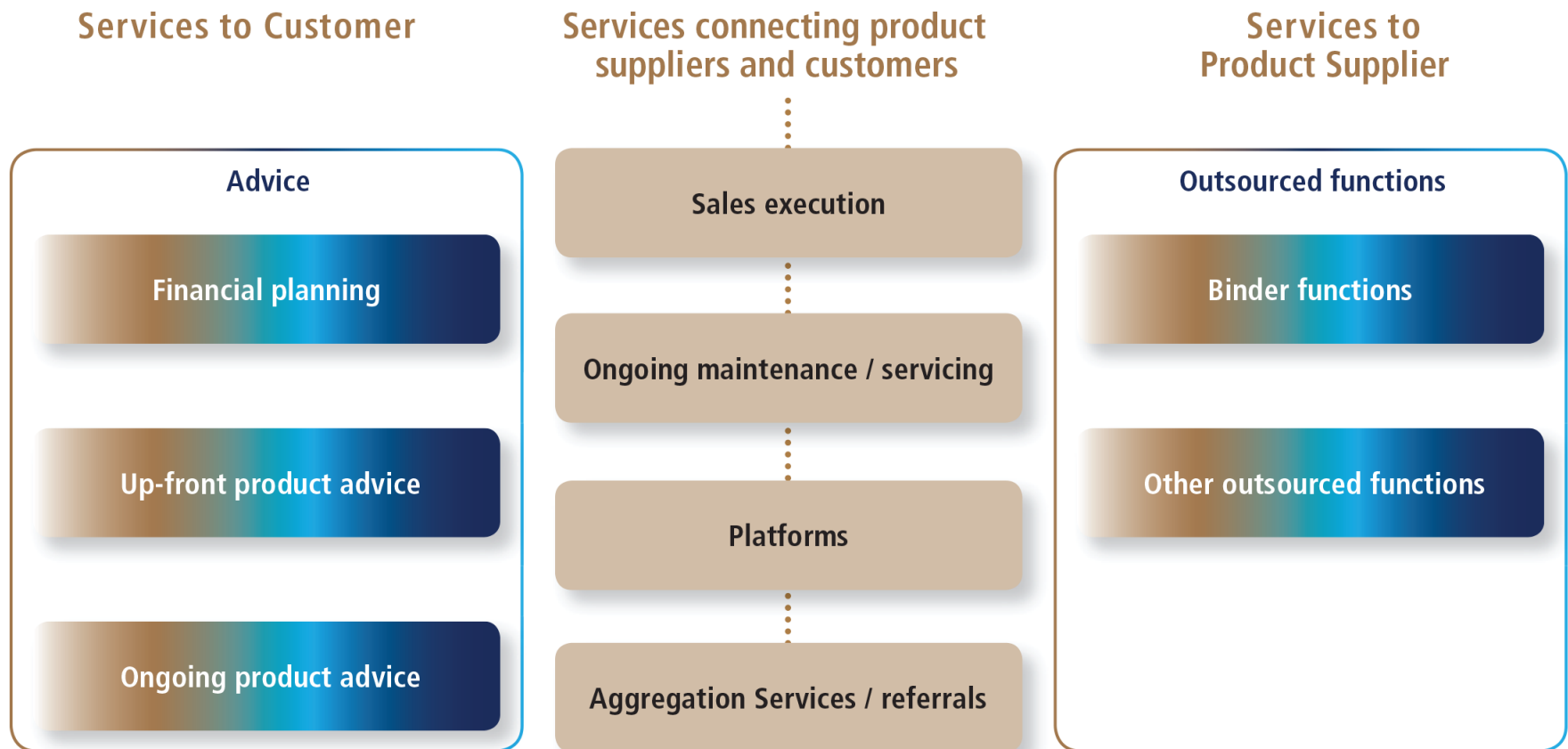
Human Capital (Vacant)

Agenda

Introduction to business unit
Current structure / organogram
Retail distribution review
Client centricity
Growth
Excellence
Looking ahead



Retail Distribution Review



Agenda





Introduction to business unit
Current structure / organogram
Retail distribution review
Client centricity
Growth
Excellence
Looking ahead



Online capabilities

Online panel surveys

23%

m Panel     momentum


Based on what you have seen, heard or experienced about each of the following brands, even if you've never used them, please indicate how you rate each brand in terms of your overall opinion of the brand.

Please use a 10-point scale where 1 means you think the brand is "terrible" and 10 means you think the brand is "excellent". You can use any number between 1 and 10 to best describe your opinion.

Allan Gray	Terrible	<input type="text"/>
Metropolitan	Terrible	<input type="text"/>
Momentum	Terrible	<input type="text"/>

<< Back Continue >>

Virtual group discussions



Members My Page 5 tips on how to fully enjoy your community experience The Safety Questionnaire

My Activities

- [16. Advantages of using the Safety Questionnaire](#)
What do you think about the many advantages of using the Safety Questionnaire?
YOU'VE ADDED 43 REPLIES
- [17. More advantages of using the Safety Questionnaire](#)
Please tell me more about your thoughts and opinions about the advantages of using the Safety Questionnaire...
NEW PRIVATE
- [13. Validating your score](#)
Please tell me what you think about validating your score to prove that the safety and security measures are actually in place.
YOU'VE ADDED 35 REPLIES

Welcome to MyMoney Lounge

Thank you for joining me in the MyMoney Lounge, I am sure we will find the next few days insightful and enjoyable.

You will see that there are a few activities lined up for you for today. Each day new activities will be unlocked, so please be sure to visit the Lounge each day to take part.

If you take part in 90% of the activities in the 1-week period, you are eligible for the prize draw, which consists of R5 000 worth of prizes, including a choice of shopping vouchers, cash, or Enlighten points.

We are very excited to see your comments and posts

Neuro-marketing research

Eye tracking



Multiply | Education Platform

RESULTS

These are schools that match your requirements. Change your filters or view the costs for each school.

QUICK FILTER

INDEPENDENT OR PUBLIC

- Independent
- No-Fee
- Public
- Any

GENDER

- Boys Only
- Any
- Co-ed (Mixed)

BOARDING FACILITIES

- With Boarding
- Any

HOËRSKOOL ZWARTKOP

Approx. 1.0km

H/V Ou Johannesburg Street, Hennopspark, Centurion, 0046
Hennopspark
0126548041

VIEW COSTS

HOËRSKOOL ELDORAIGNE

Approx. 1.1km

26 Christopher Street, Eldoraigne, Centurion, 0149
Eldoraigne
0126602066

VIEW COSTS

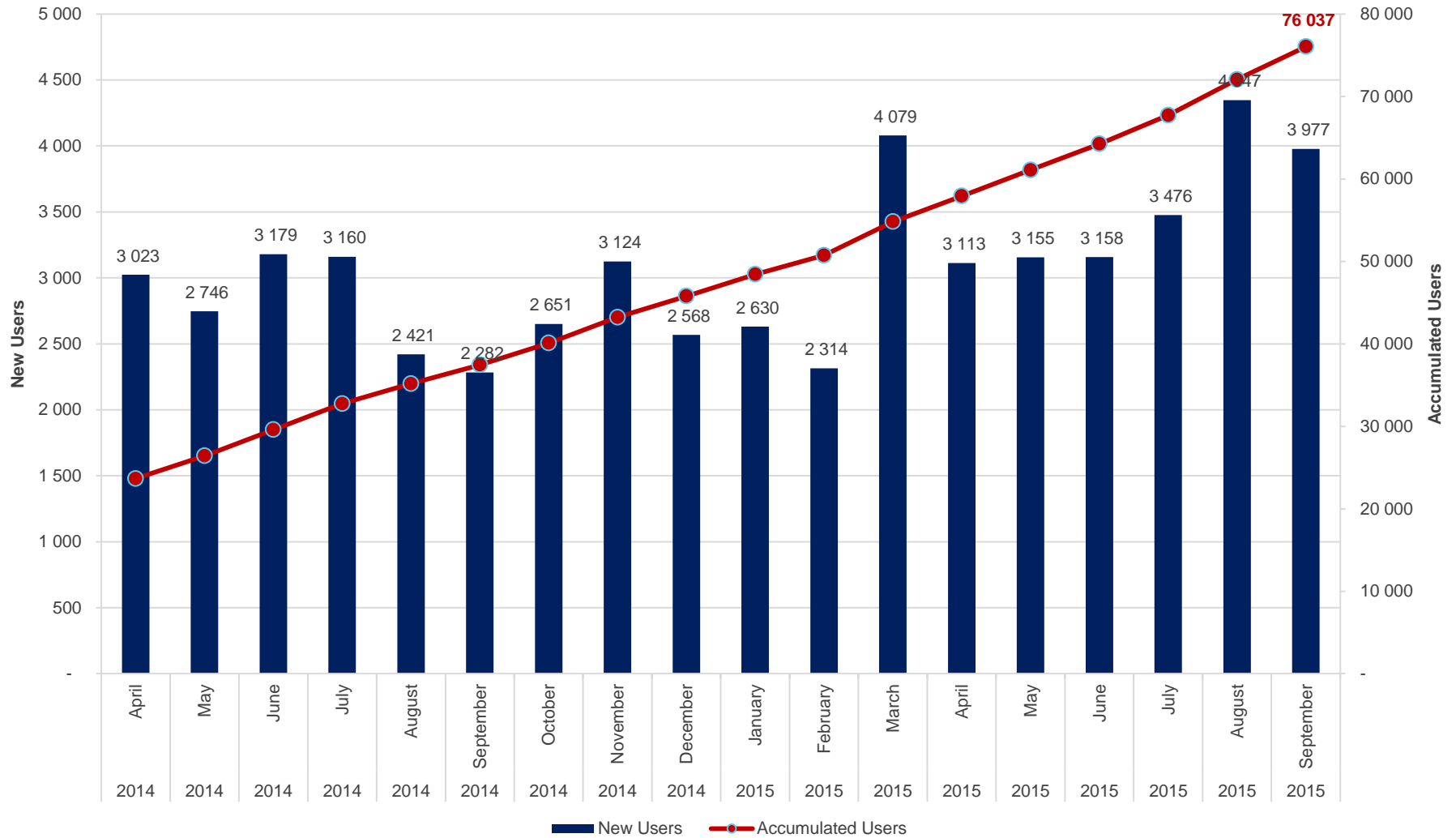
softool.co.za/#/home

10 000



LIKES IN A MONTH

Financial wellness take-up



New multiply partners



Multiply value proposition



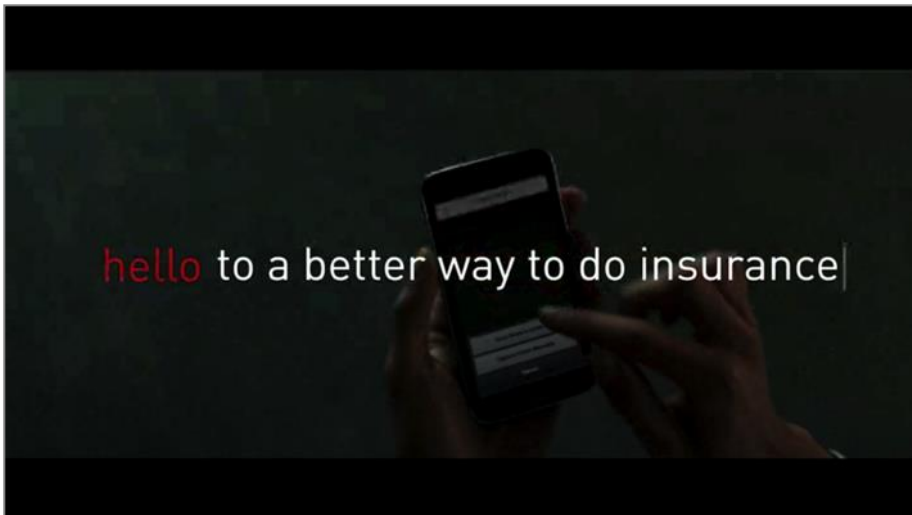
New brand properties



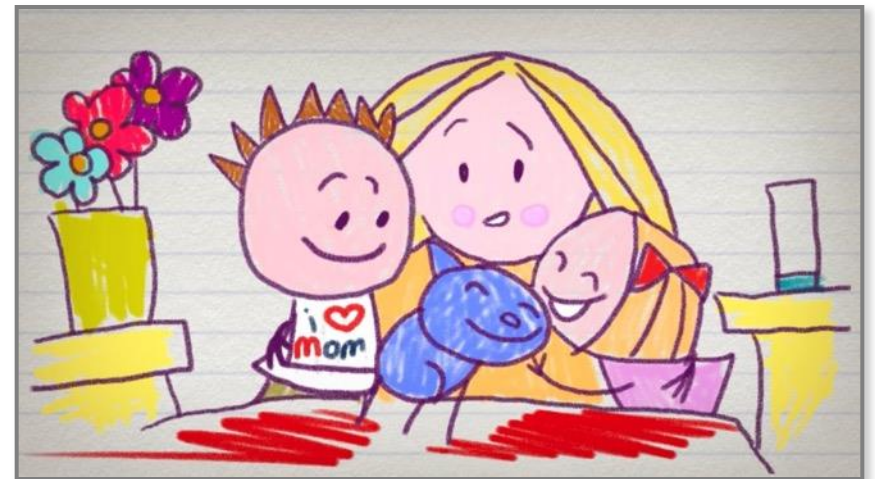
Strong client brand



ATL - Momentum Short Term Insurance



ATL - Myriad | Critical illness campaign



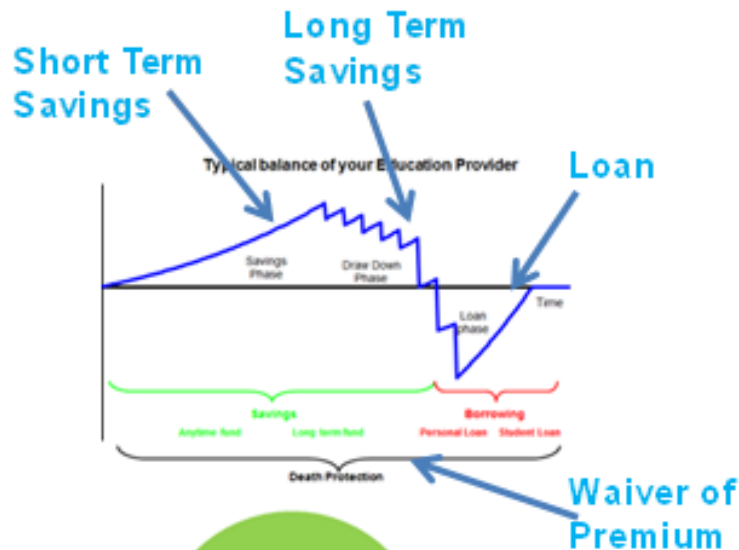
Client value proposition

Our approach to creating a Client Value Proposition



Education Client Value Proposition

An education plan that actually educates your child from ABC to PhD



Discounts on:
Uniforms
Stationery
Airtime
Devices
Extra lessons
Etc etc etc
... and more

Free and paid for:
Tools and calculators
Study aids
Hello Teacher
Curriculum
Past papers
Chat rooms
Etc etc etc

Funding education
Education Provider

Making education cheaper
Multiply Discounts

Enhancing education
Education Platform



Momentum Education Provider

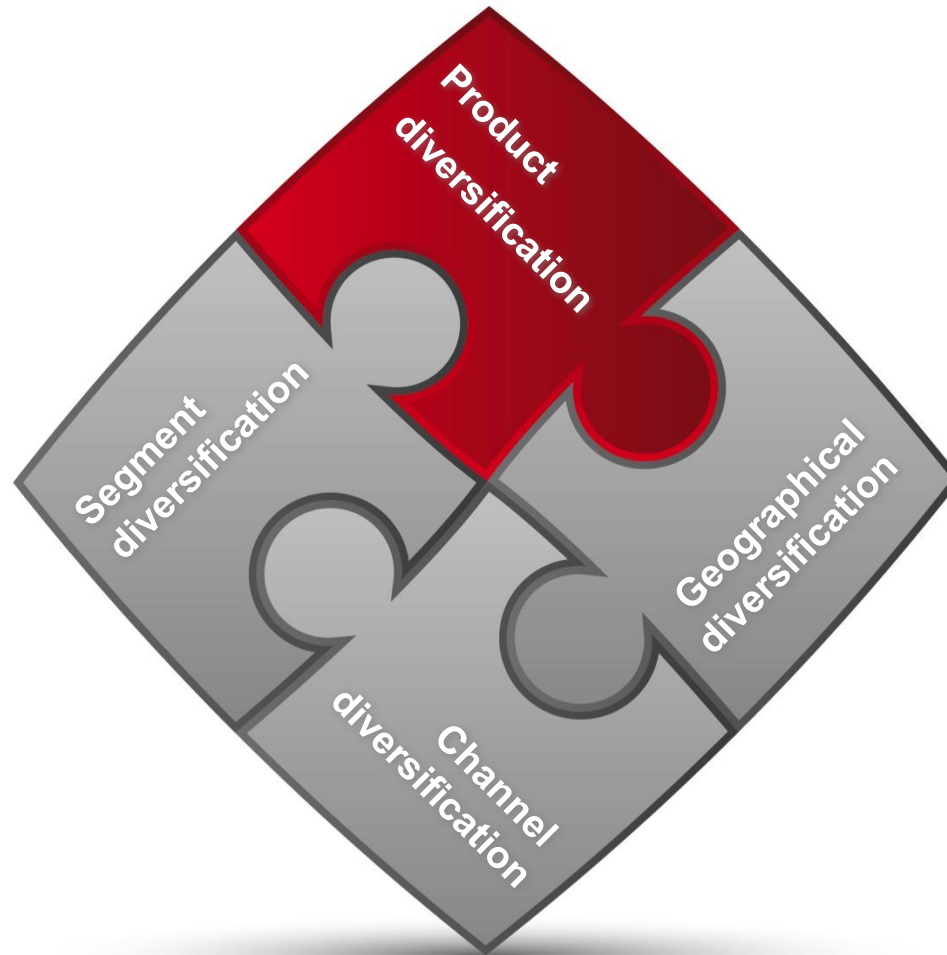


Agenda

Introduction to business unit
Current structure / organogram
Retail distribution review
Client centricity
Growth
Excellence
Looking ahead



Growth through diversification



Other new products



momentum
for your financial wellness



Tax-free products
for savings and investments



momentum
for your financial wellness



Critical illness cover
Be sheltered when you fall ill

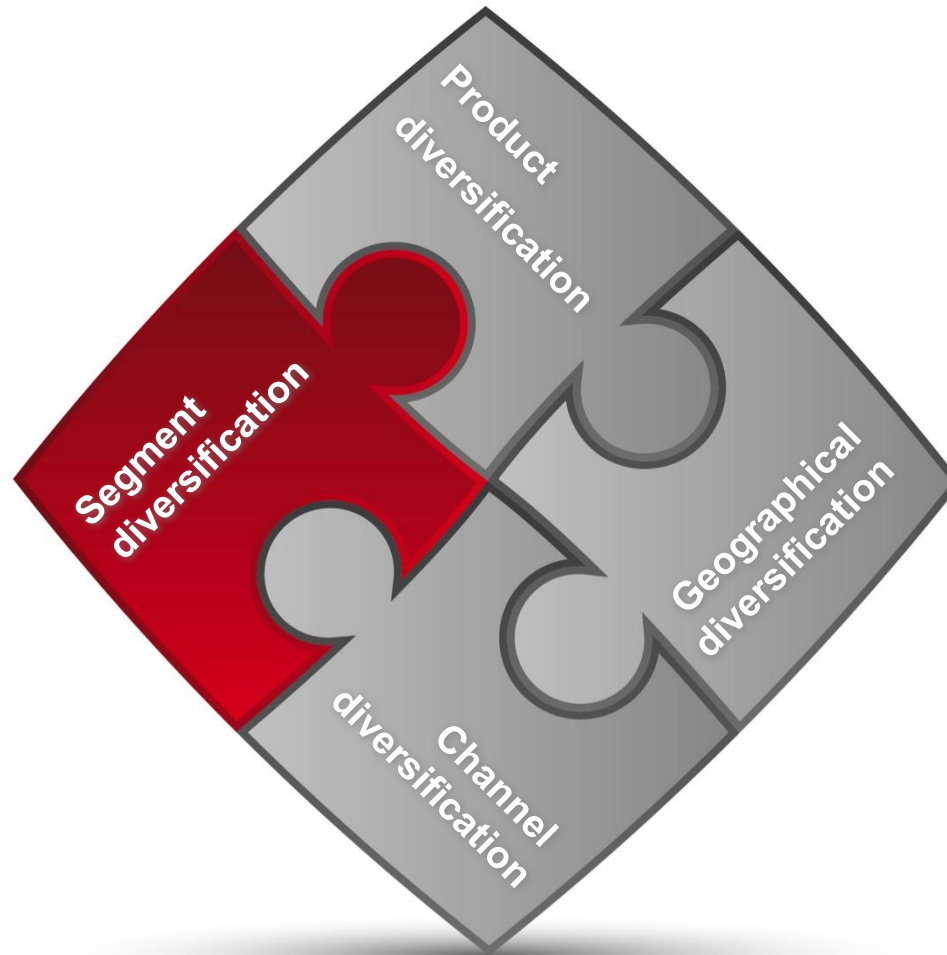


momentum
for your financial wellness

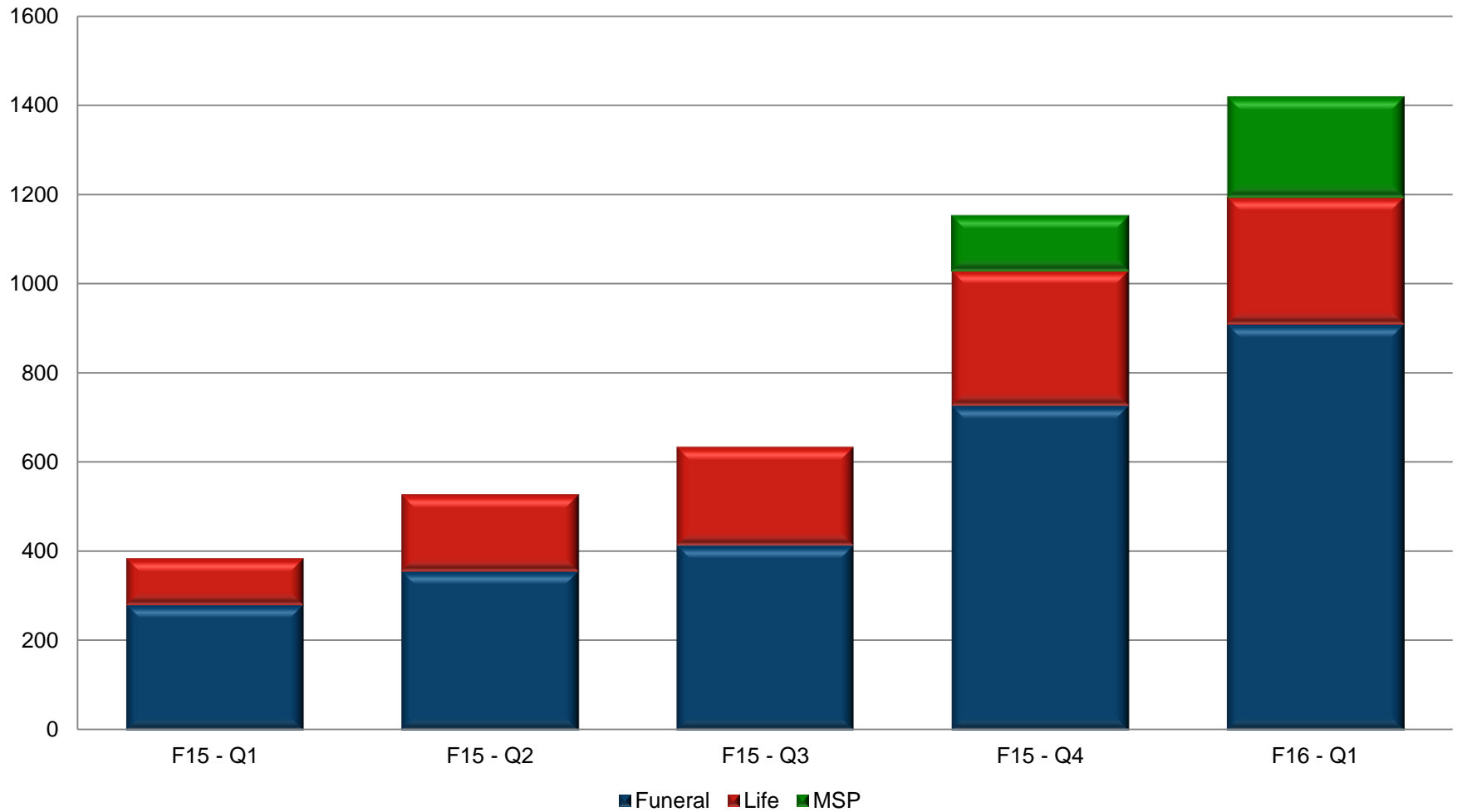


Income protection
Let us provide an income when you can't

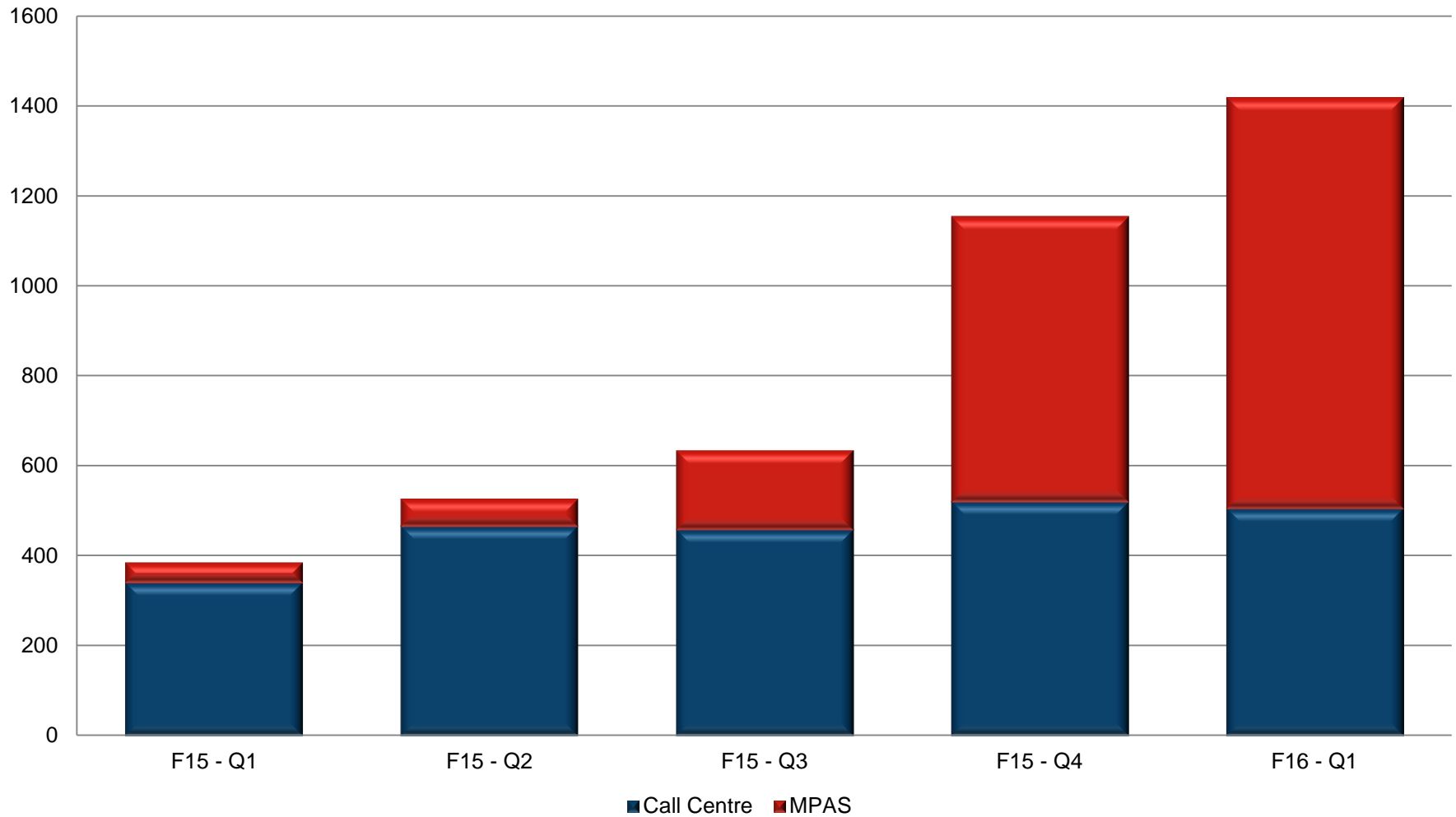
Growth through diversification



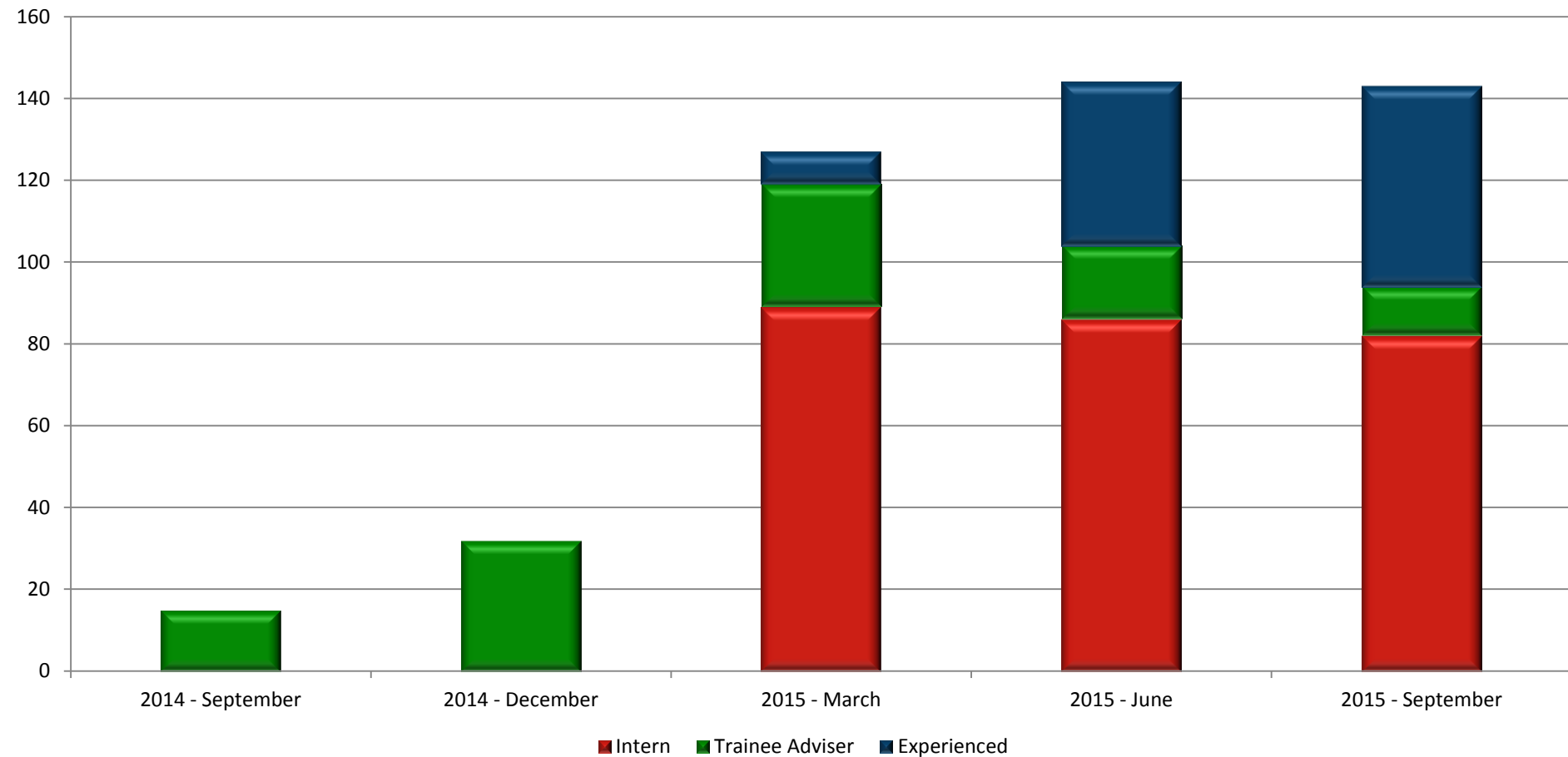
Middle market sales per product line



Middle market channel split



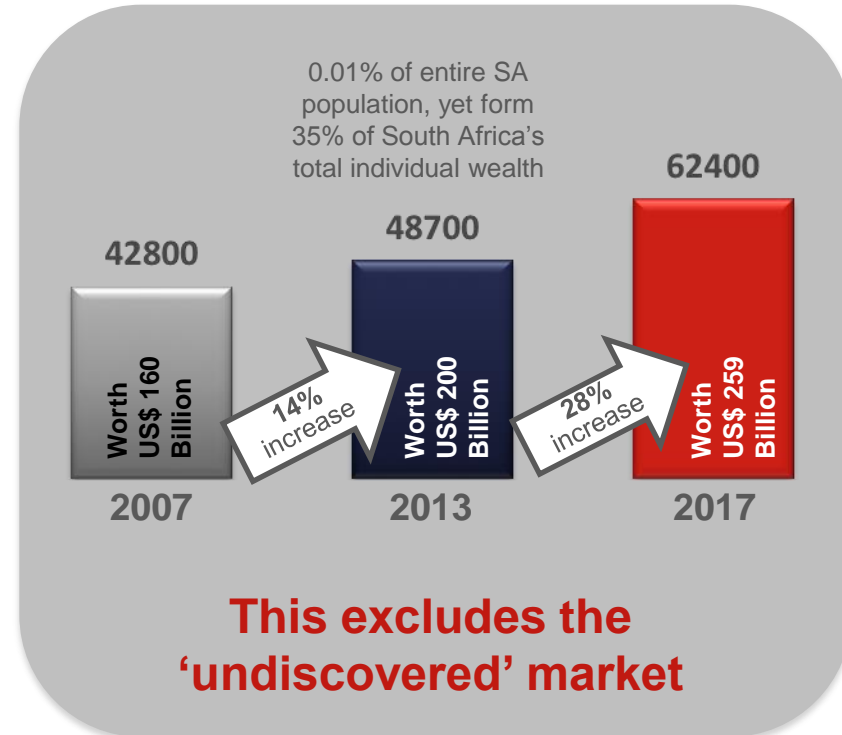
Middle market agency growth



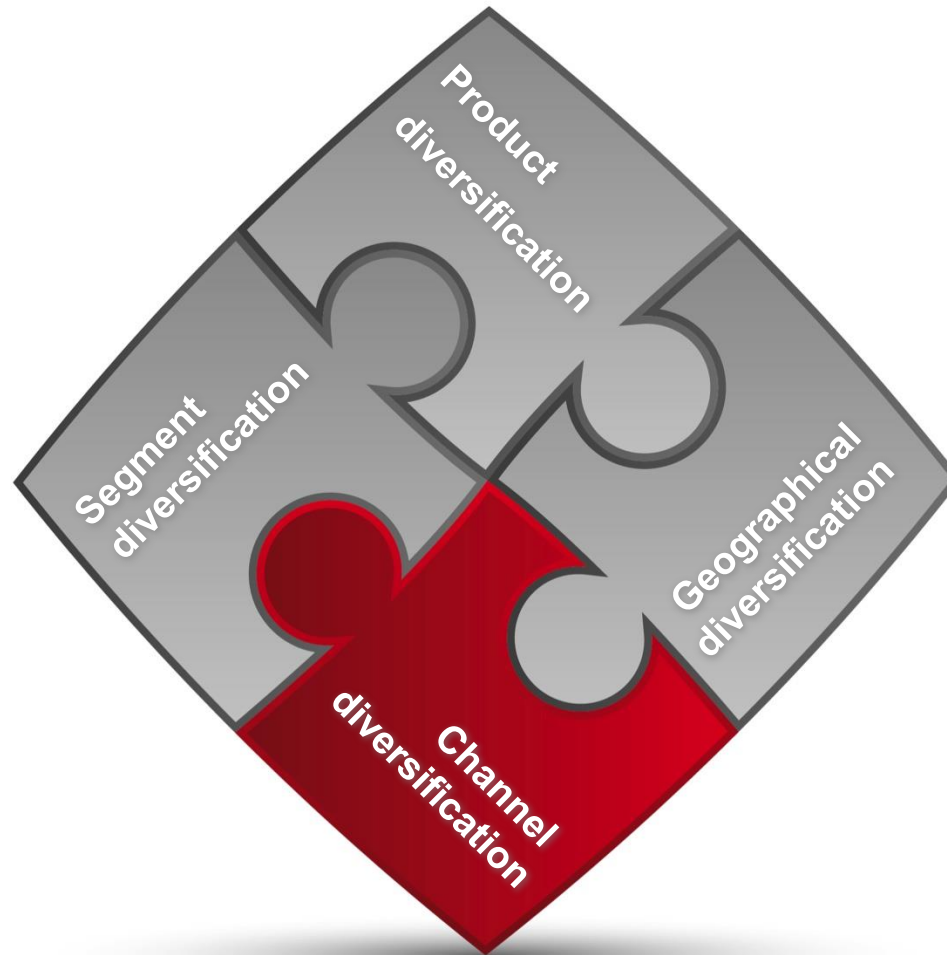
Momentum Retail Segments



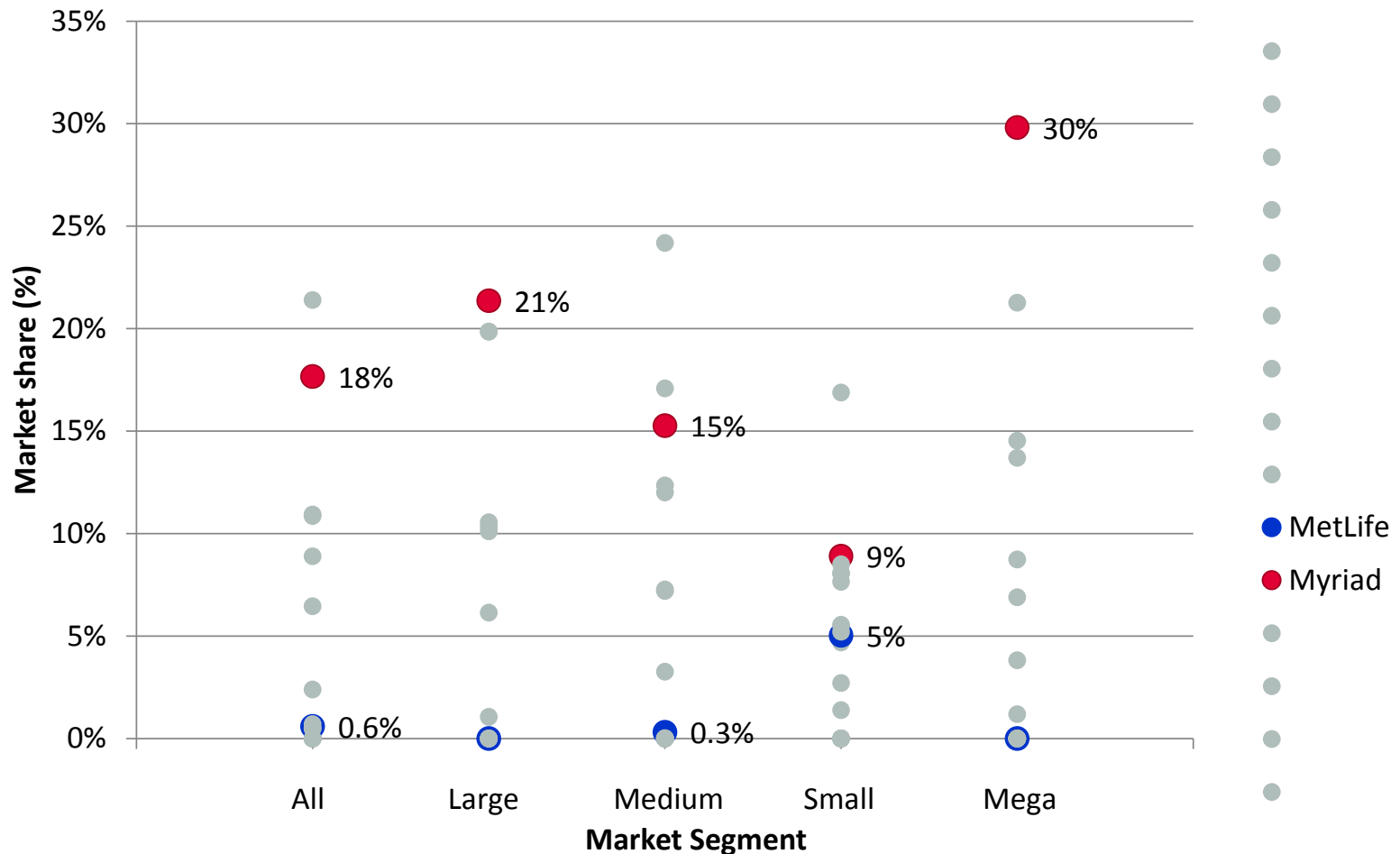
HIGH NET WORTH



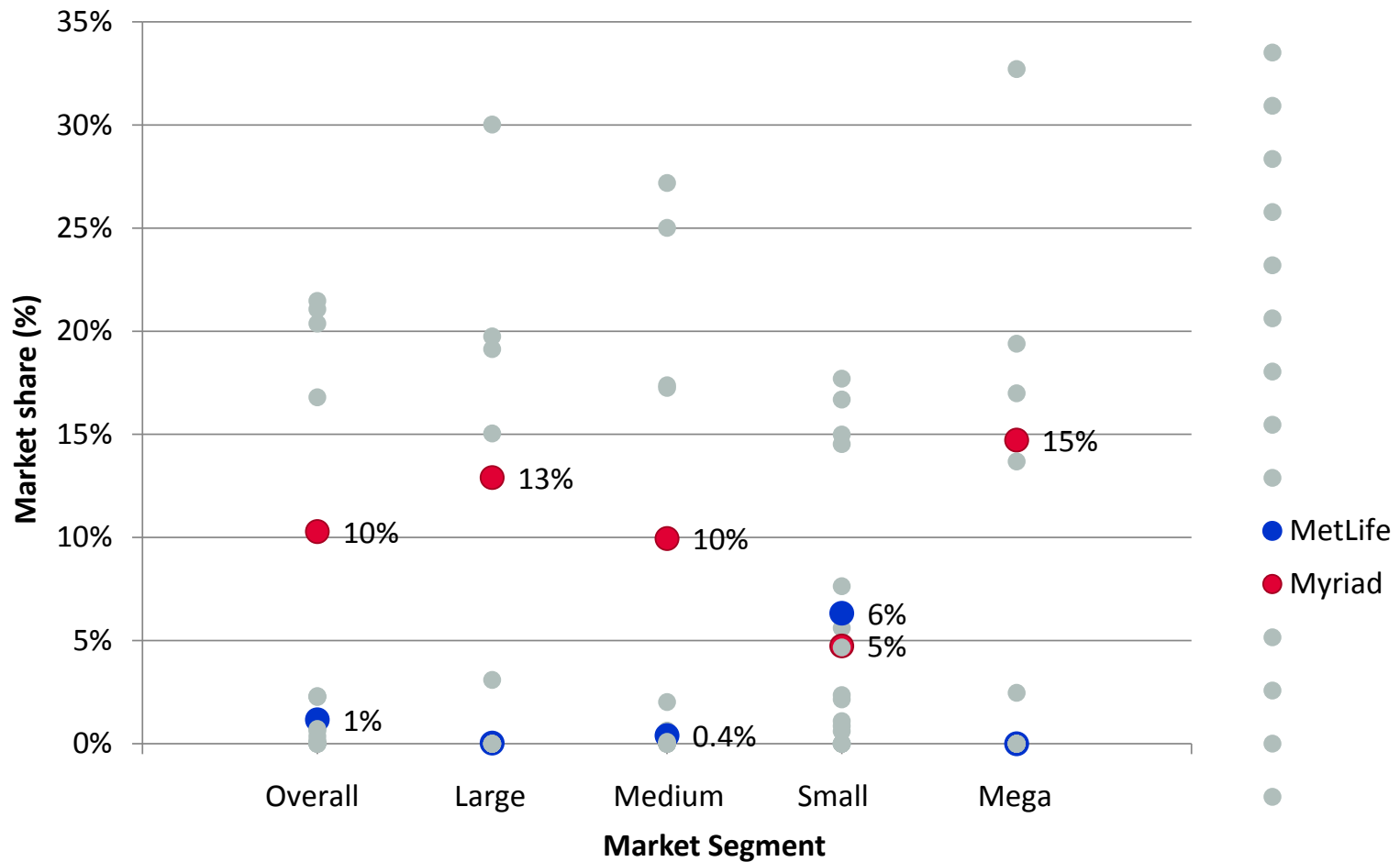
Growth through diversification



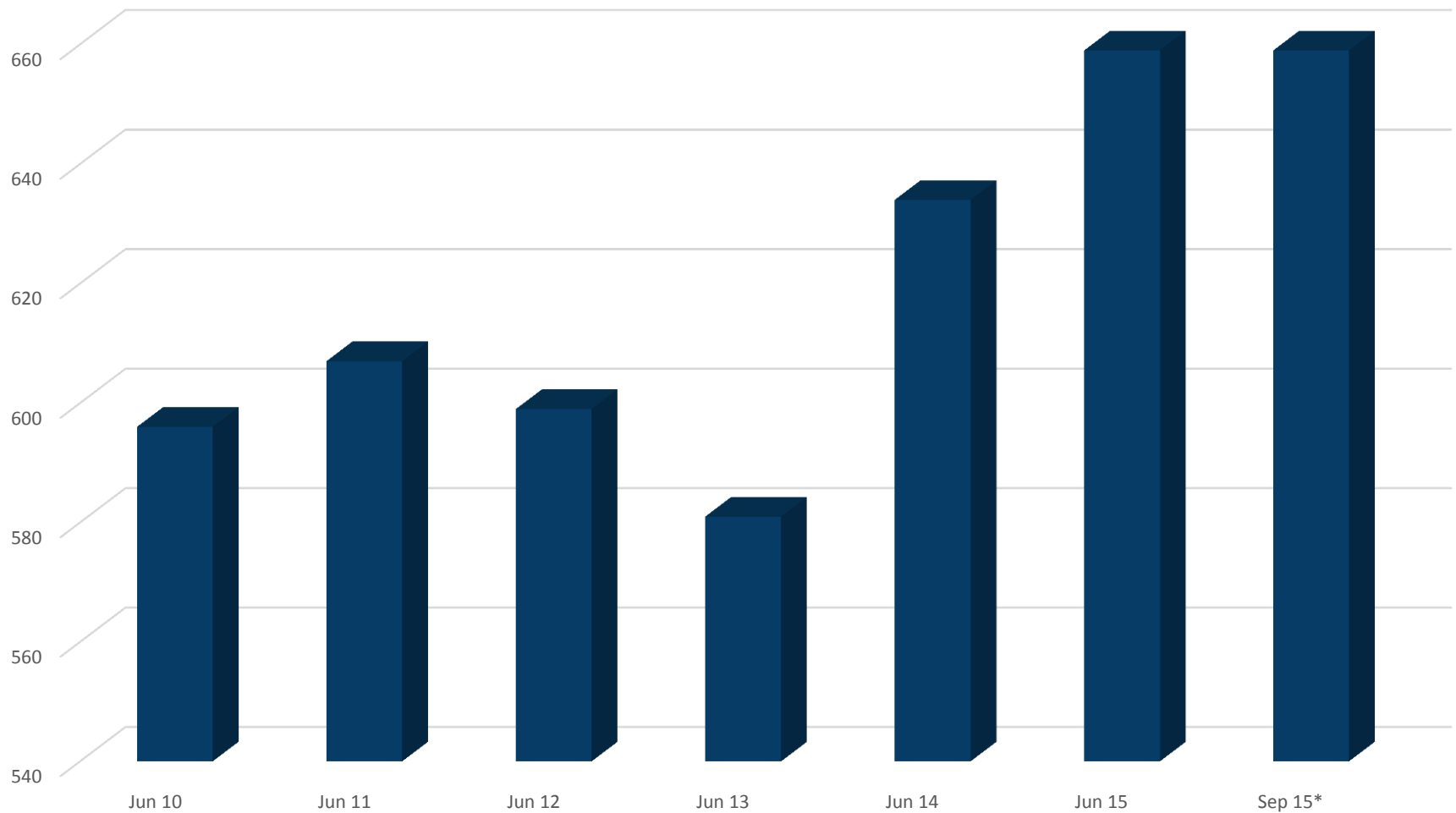
Market share for brokers by segment



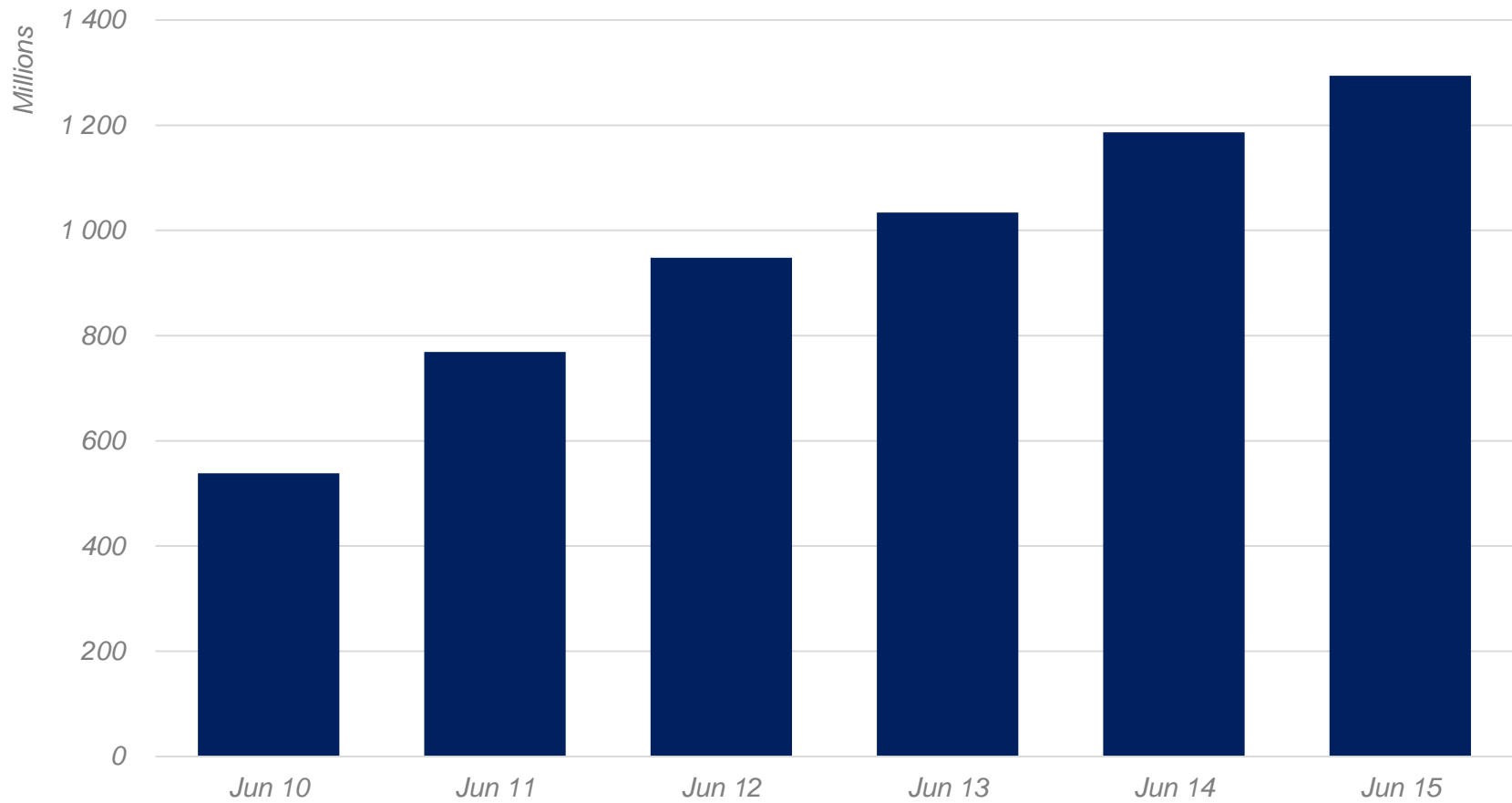
Market share for tied agents by segment



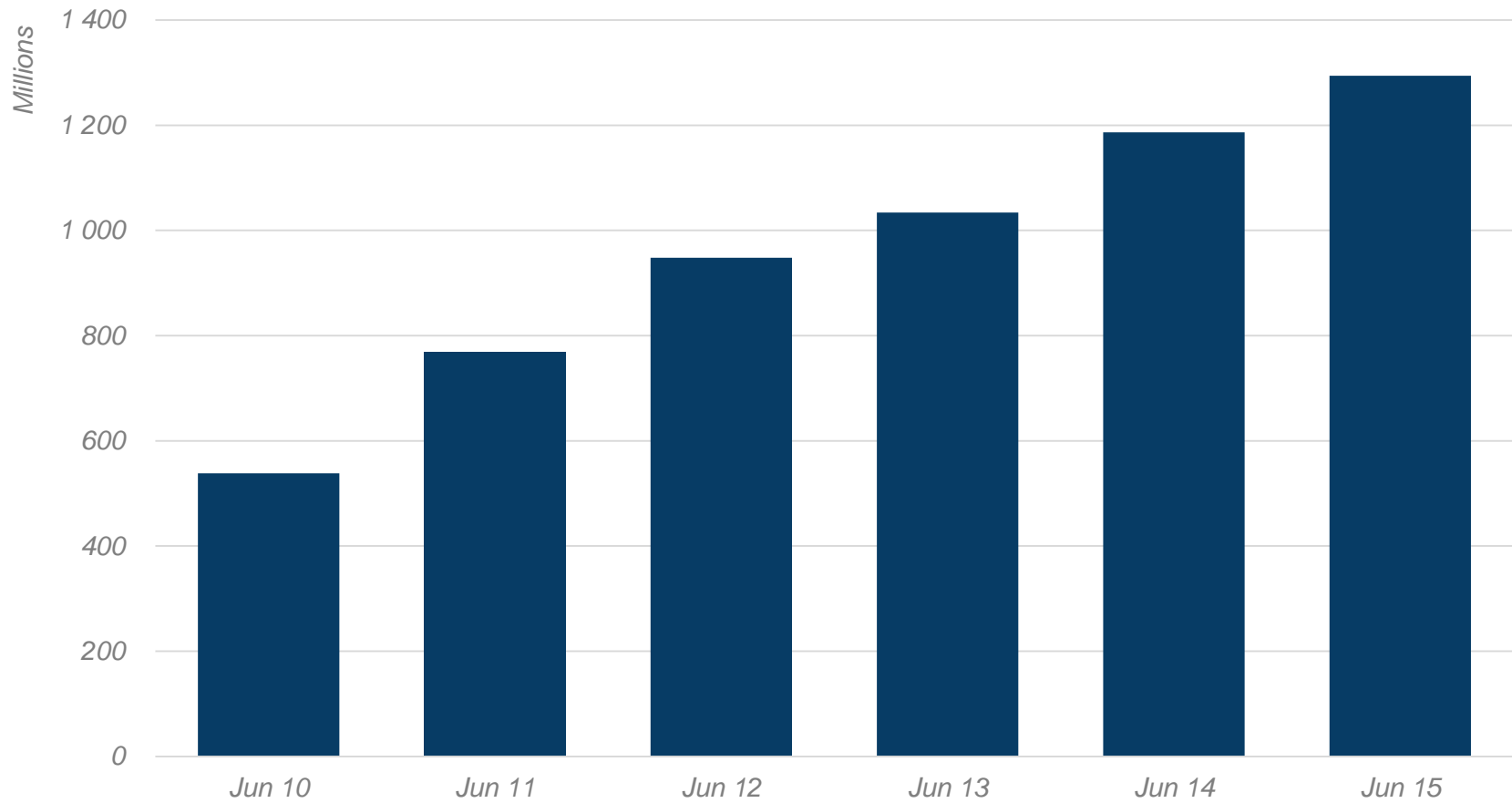
Attracting more Financial Planners



MFP business has more than doubled in 5 years

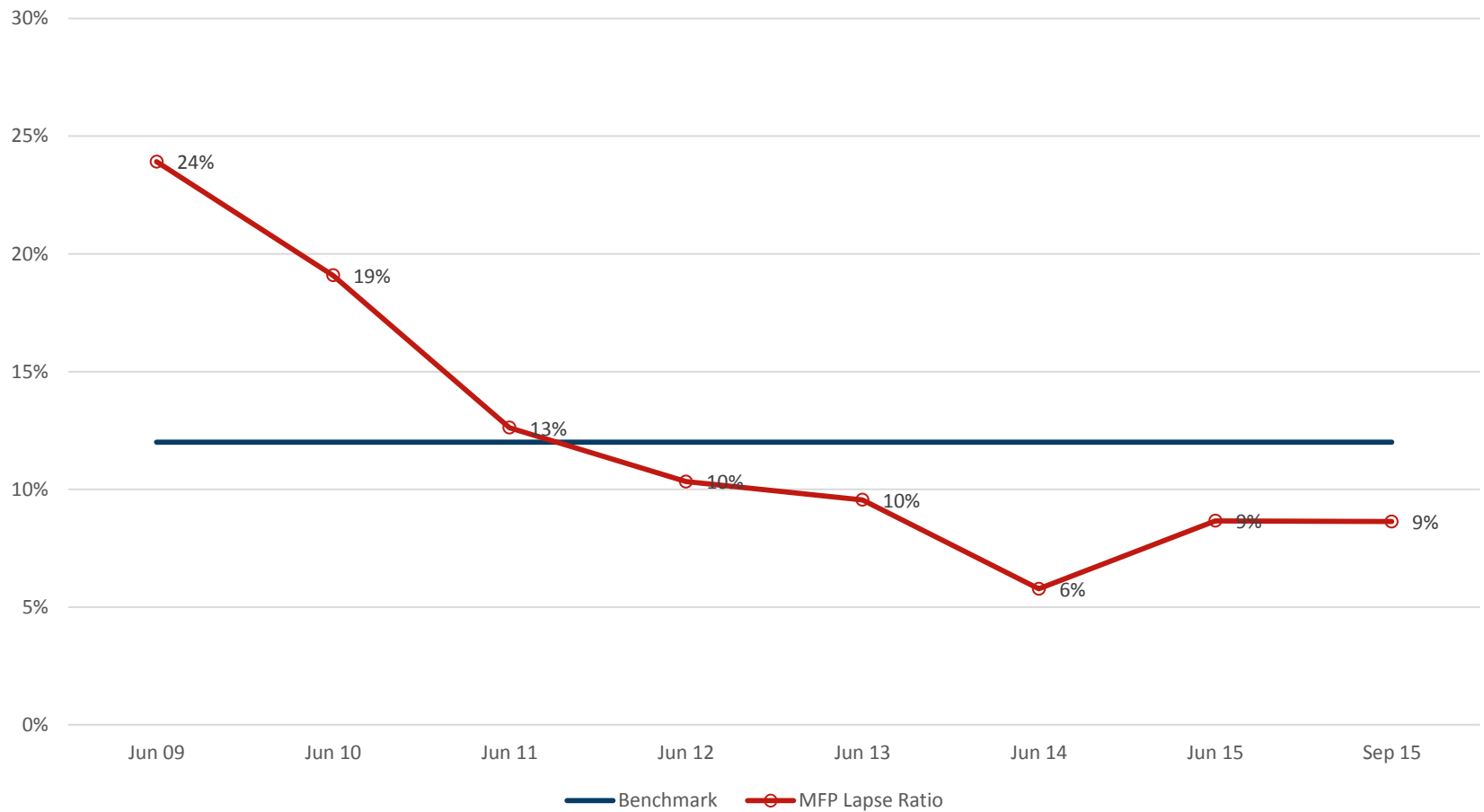


MFP business has more than doubled in 5 years

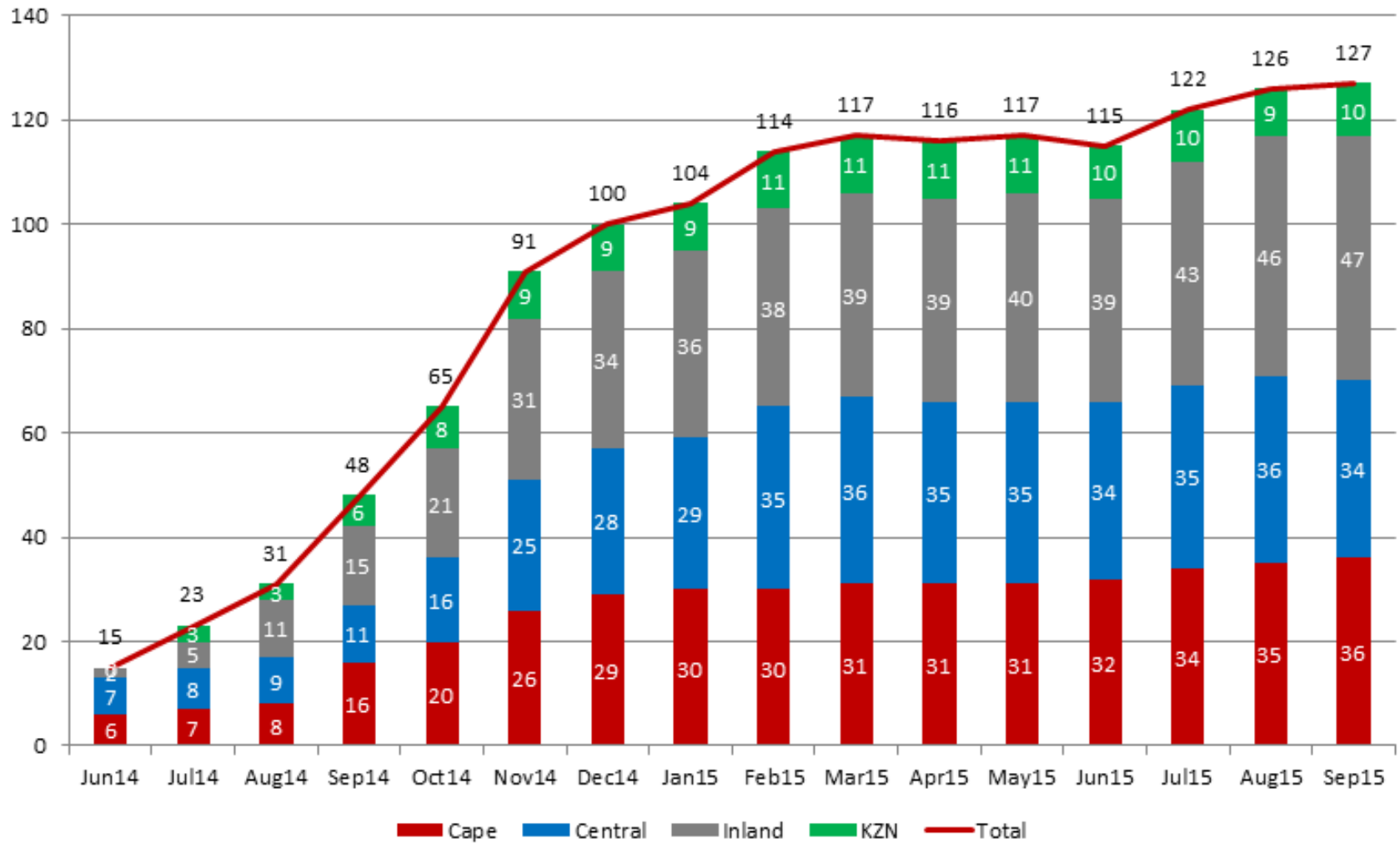


Quality of business

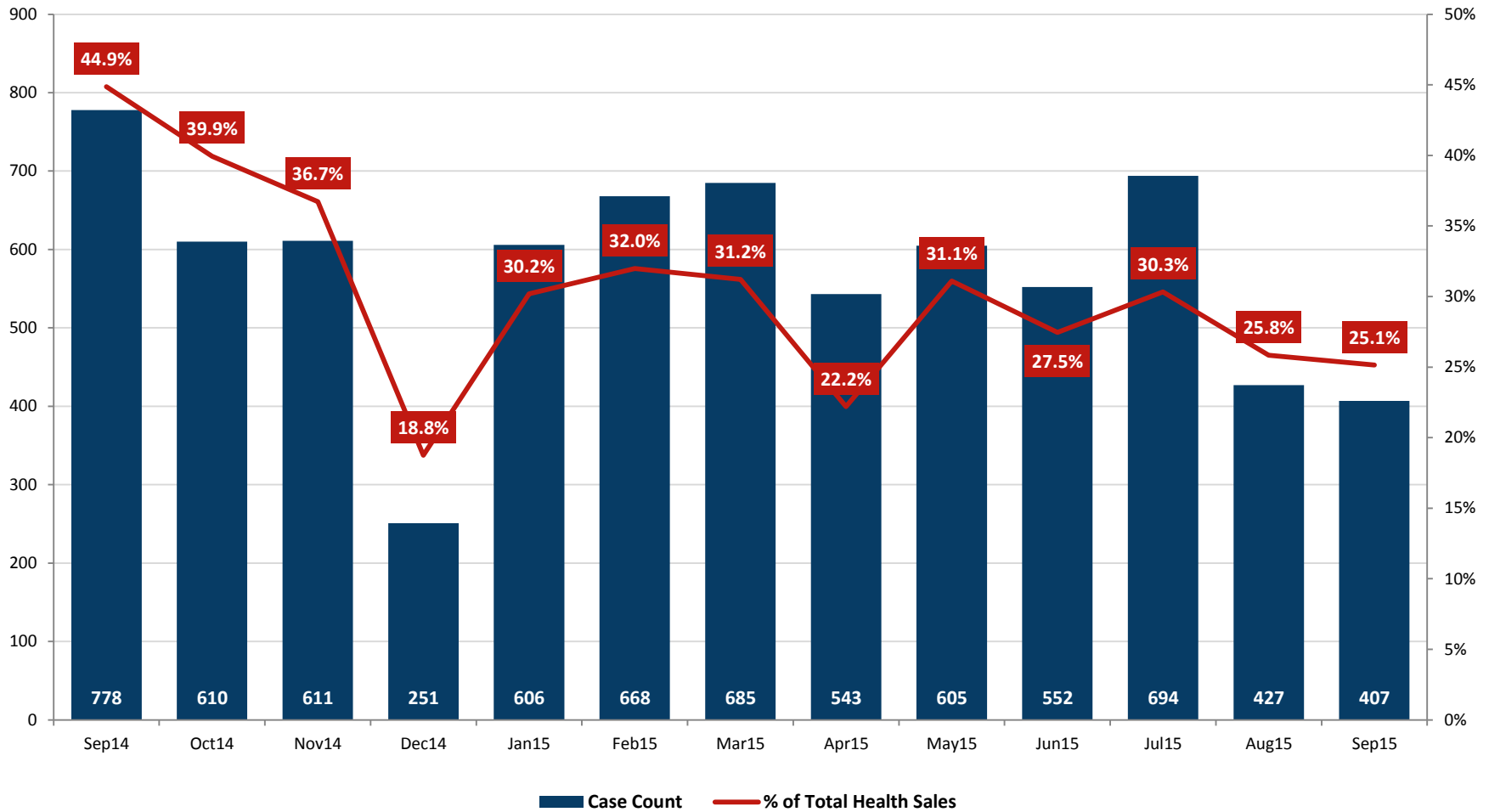
Lapses are down 67 % over the last 7 years



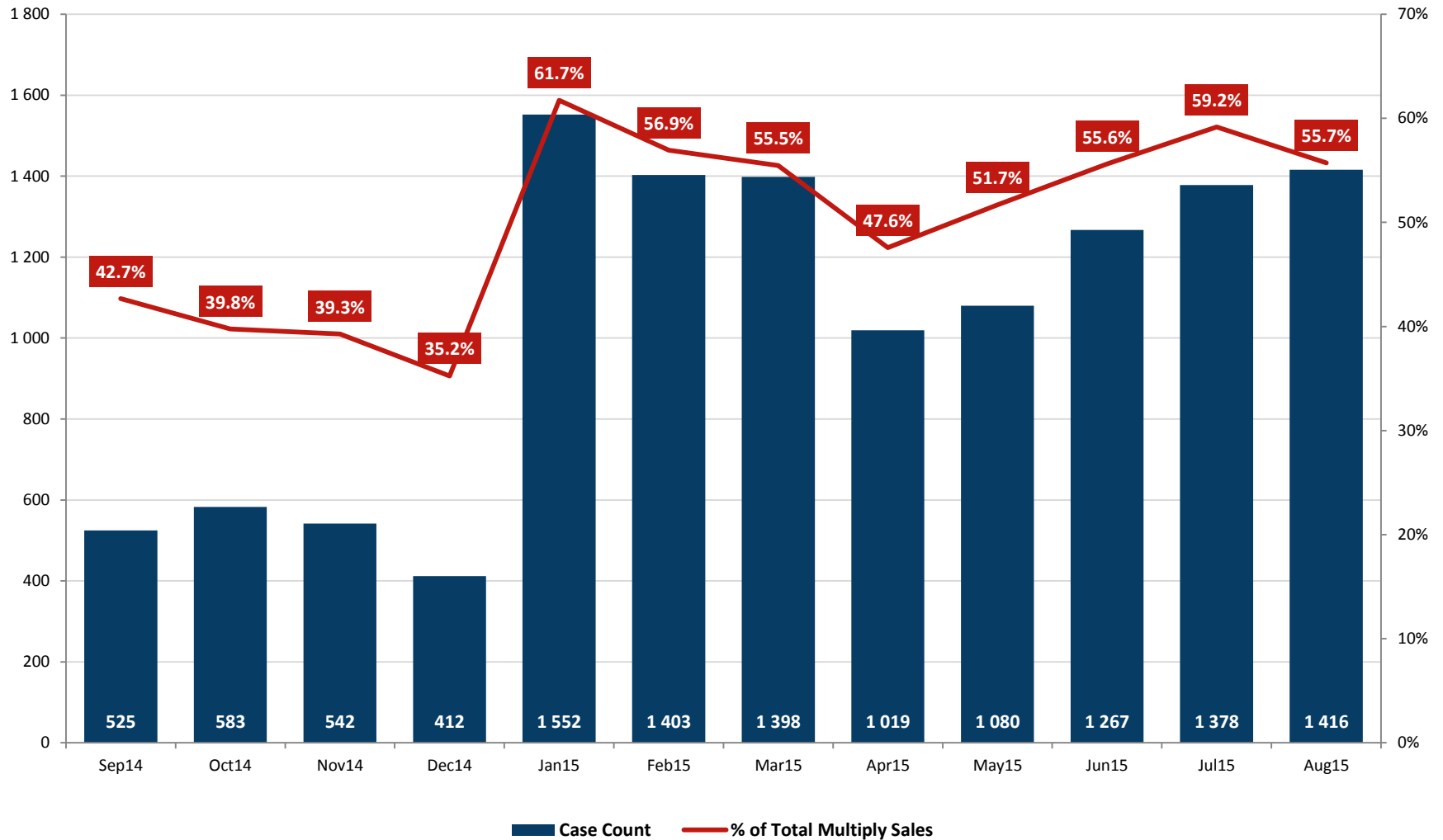
Momentum Consult headcount



Call centre | Health case count growth



Call Centre | Multiply case count growth



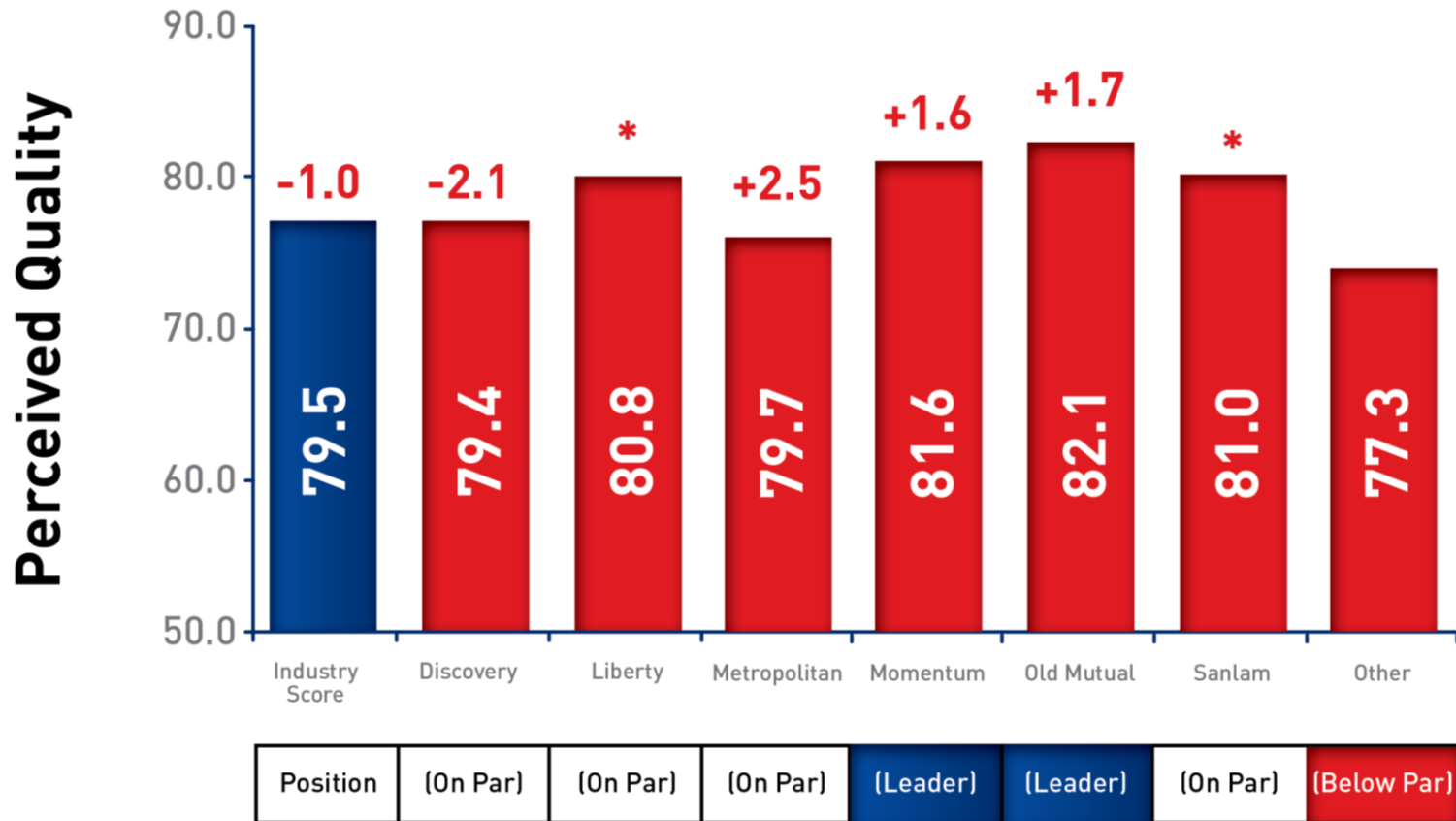
Agenda

Introduction to business unit
Current structure / organogram
Retail distribution review
Client centricity
Growth
Excellence
Looking ahead



The quality of our products are market leading

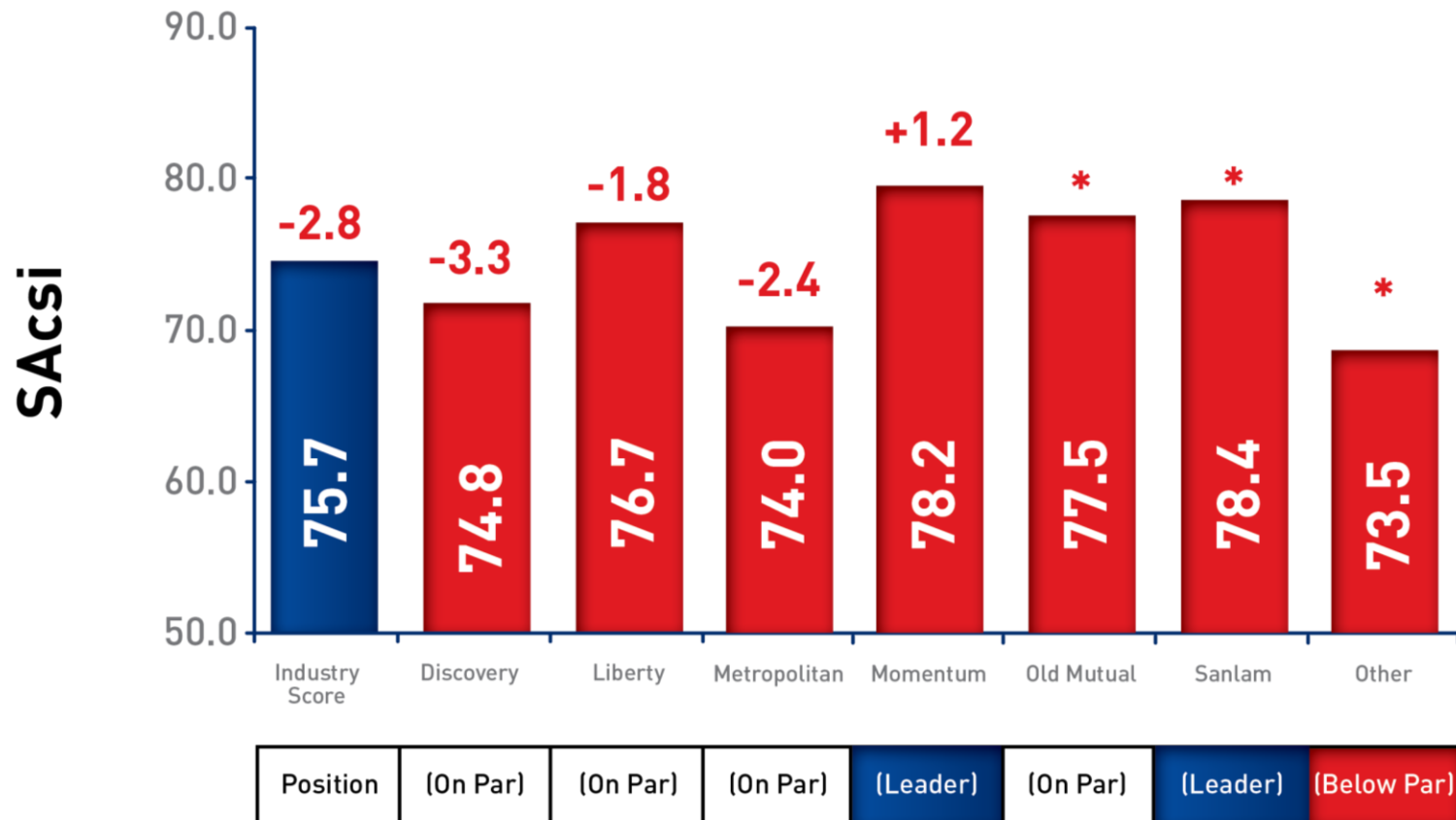
Momentum's quality is perceived to be one of the highest in the industry



Source: SAcSi 2014 Q4 Life Insurance Report

Clients are more satisfied with our service

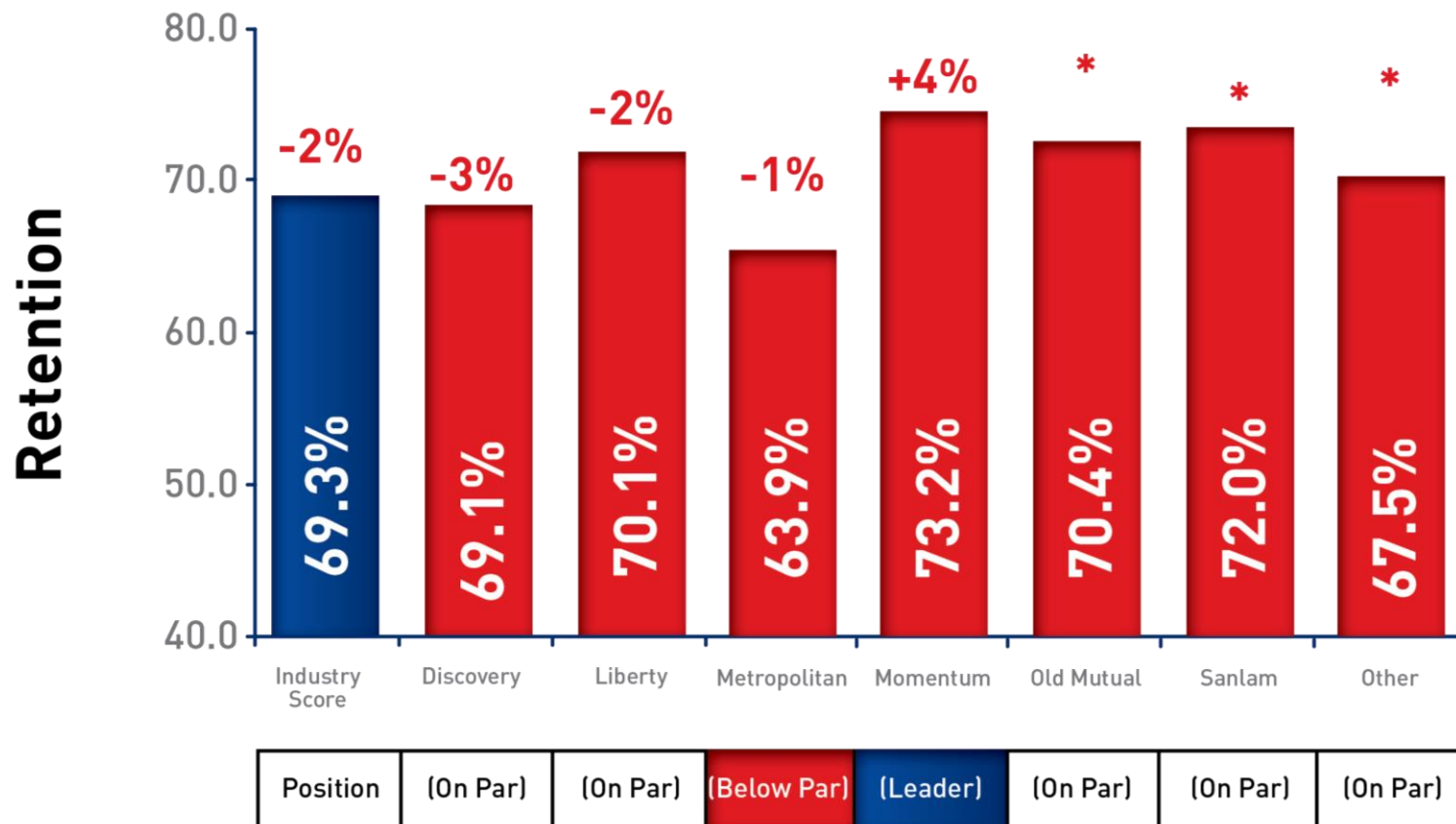
While the Life Insurance Industry showed a 2.8 point decline Momentum was the only brand to improve since 2013



Source: SACSI 2014 Q4 Life Insurance Report

Our clients are more willing to choose our brand again

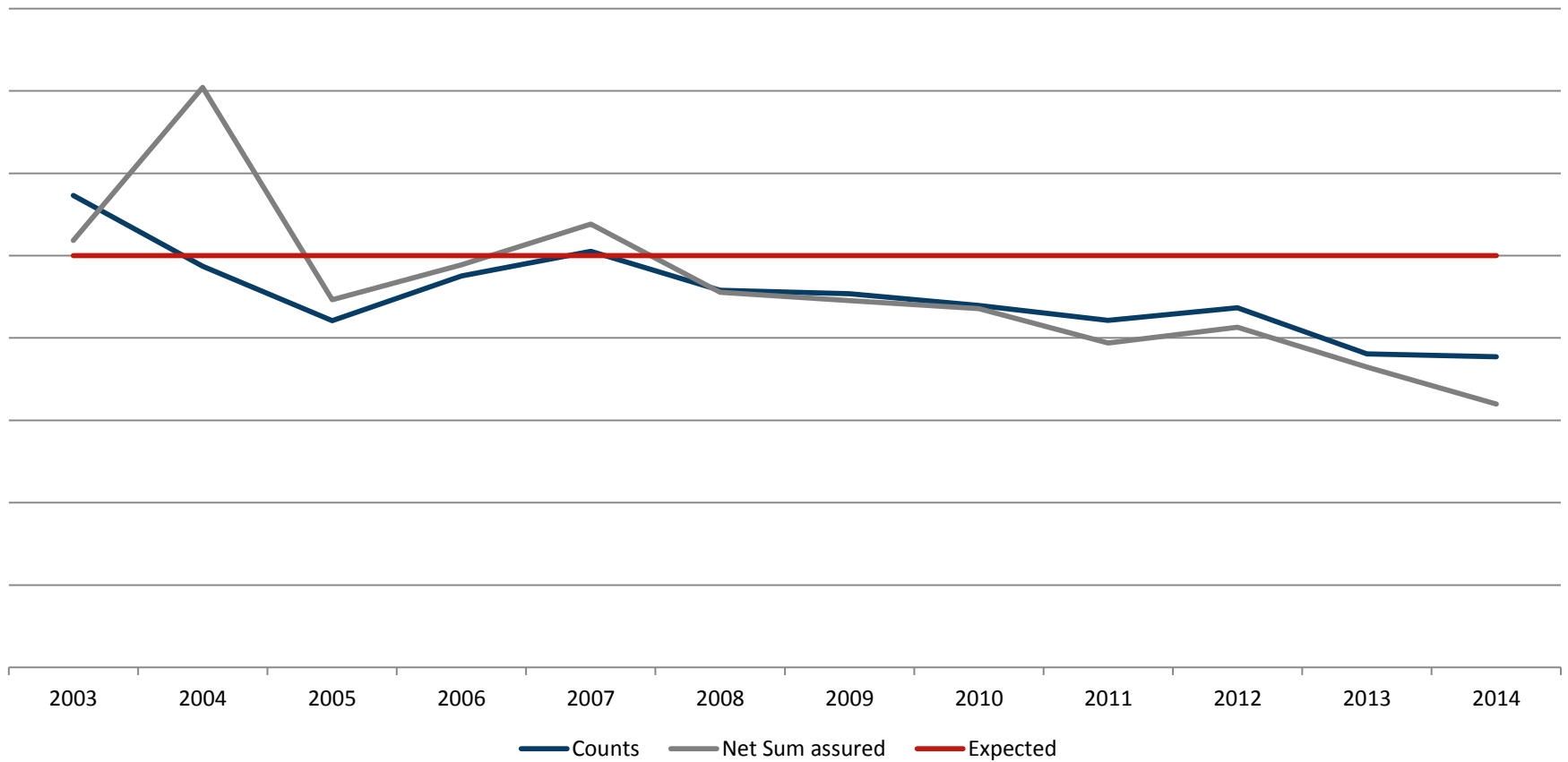
When asked how likely they are to choose their brand if they had to choose a life insurer again, Momentum clients scored the highest



Source: SAcSi 2014 Q4 Life Insurance Report

Improvement in mortality experience

Mortality experience



Impact of focus on quality

Total mortality and morbidity basis changes and experience profits for the period F2011 – F2015

R1.7 billion



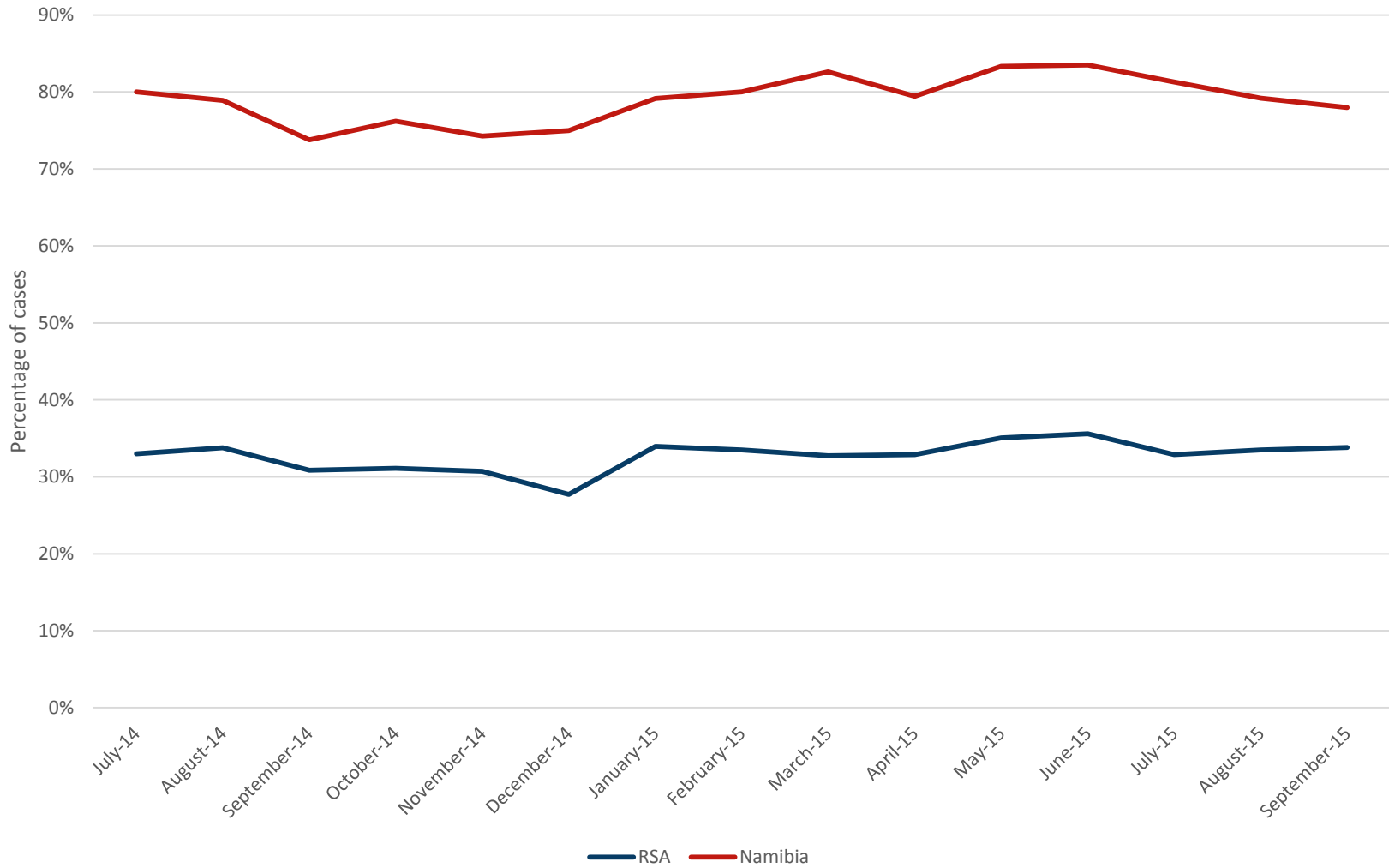
Technology key enabler



CONNECTIONS
DISTRIBUTIONS
SEGMENTATIONS
SOCIAL NETWORK



Myriad | Self captured



Agenda

- Introduction to business unit
- Current structure / organogram
- Retail distribution review
- Client centricity
- Growth
- Excellence
- Looking ahead**



Introducing Voice Biometrics



Normal
Agent time
to identify
Between
10 and 60
seconds



Customers
often get
frustrated
with having to
remember things



Excessive call
handling and
frustration when
data is forgotten,
or wrong



Expensive
password /
details recovery



Lost business
when customers
give up!

New technology F2016

- CRM
- Wealth management solutions
- Web improvements
- Online fulfillment
- New mobile platform

