

# Multiply Provider activity and points guide

**Multiply rewards you for every action you take to be healthier, safer and more on top of your finances.**

The more points you earn, the higher your level and the better your rewards. Multiply your money in 2019 with this go-to guide to earn points – and move up in level.

The number of points you accumulate will determine your level.

	Level 1	Level 2	Level 3
SINGLE	0	150	300
FAMILY	0	300	600

The more points you earn, the better your level and the greater your rewards.

- Be healthier
- Be safer
- Be on top of your finances
- Have cover
- Unlock more

## Multiply your money and get more.

- Visit [multiply.co.za](https://multiply.co.za)
- Speak to your financial adviser
- Contact the call centre on 0861 886 600



## Be healthier

Max points SINGLE **140** FAMILY **280**

Activity	What to do	When	Points	Single points limit	Family points limit
Complete your health and activity questionnaire	Visit <a href="https://multiply.co.za">multiply.co.za</a> and complete the questionnaire.	Once a year	20	20	40
Go for your health assessment to know your Healthy Heart Score	Go for your <a href="#">free health assessment</a> .	Once a year	20	70	140
Get more points for an amber Healthy Heart Score	Get an amber Healthy Heart Score and get rewarded with more points.	Once a year	20		
Get more points for a green Healthy Heart Score	Get a green Healthy Heart Score and get rewarded with even more points.	Once a year	50		
Have an active day	Choose one of these activities to get an active day: <ul style="list-style-type: none"> <li>Get active at any of our <a href="#">gym partners</a></li> <li>Track <a href="#">your activity</a> with any of our <a href="#">supported devices</a></li> <li>Participate in the Parkrun through FitVault</li> <li>Log an event through EntryTime</li> </ul>	Once a day	1	50	100
OR					
Go for a fitness assessment (valid for six months)	Book your <a href="#">fitness assessment</a> with a BASA (Biokinetics Association of South Africa) accredited expert for only R192 on <a href="https://basa.recomed.co.za">basa.recomed.co.za</a> .	Every six months	Your points are awarded upfront per fitness assessment: Level 5 <b>25</b> Level 4 <b>20</b> Level 3 <b>15</b> Level 2 <b>10</b> Level 1 <b>5</b>		
OR					
Complete and log an elite event	Participate in and complete a high-endurance elite event and log it on Entrytime to get more points in addition to your 1 active day point.	For every elite event completed	<b>5 or 10</b> depending on the elite event		



## Be safer

Max points SINGLE **100** FAMILY **200**

Activity	What to do	When	Points	Single points limit	Family points limit
<b>Complete your safety questionnaire to know your Safety Score</b>	Visit <a href="https://multiply.co.za">multiply.co.za</a> and complete the questionnaire.	Once a year	<b>20</b>	<b>20</b>	<b>40</b>
<b>Get points for your Safety Score result</b>	You will get a Safety Score once you have completed the <a href="#">safety questionnaire</a> .  You can improve your Safety Score by implementing the safety recommendations or submitting validations.	Once a year	Points are awarded for your Safety Score:  Above 80% <b>30</b>  71% to 80% <b>20</b>  55% to 70% <b>10</b>  Below 55% <b>0</b>	<b>30</b>	<b>60</b>
<b>Have a travelling safe day</b>  OR  <b>Have a non-travelling safe day</b>  OR  <b>Check the safety of your car at Tiger Wheel &amp; Tyre</b>	Download the Momentum app, activate <a href="#">Safe Dayz™</a> and stay safer when you travel.  Download the Momentum app, activate <a href="#">Safe Dayz™</a> and stay safer when you stay at home.  Visit Tiger Wheel & Tyre and get your MultiPoint Vehicle Safety Check for just R99.	Once a day  Once a day  Once a year	<b>1</b>  <b>1</b>  <b>25</b>	<b>50</b>	<b>100</b>



## Be on top of your finances

Max points SINGLE **210** FAMILY **420**

Activity	What to do	When	Points	Single points limit	Family points limit
Complete the financial wellness questionnaire	Visit <a href="https://multiply.co.za">multiply.co.za</a> and complete the questionnaire.	Once a year	20	20	40
Go for a yearly review with a financial adviser	Speak to your Momentum Financial Planner or Independent Financial Adviser. He/she must submit a declaration of advice to us.	Once a year	150	150	300
Choose cashbacks on the Multiply online shop	Grow your savings (and points!) by choosing cashbacks instead of discounts on the Multiply online shop.	Once a month	10	40	80
OR					
Submit your tax return using TaxTim or your tax practitioner	Log in to <a href="https://taxtim.com">taxtim.com</a> and complete your tax return. If you use a tax practitioner, they must complete a declaration of tax submission form, which you send to <a href="mailto:multiply@momentum.co.za">multiply@momentum.co.za</a> .	Once a year	20		

## Have cover

Max points SINGLE **70** FAMILY **140**

Activity	What to do	When	Cover	Single points limit	Family points limit
Have cover with Momentum	Keep your Momentum policies active and automatically get points awarded every year.  <b>Note:</b> Only premium-paying policies or policies with a minimum fund value of R50 000 qualify.	Once a year	Risk cover	35	70
			Car and home cover	35	70
			Health	35	70
			Wills	35	70
			Retirement	35	70
			Savings	35	70

## Unlock more



### Unlock more Active Dayz

**140**PTS

Be healthier

Be safer

Be on top of your finances

**50**PTS

**50**PTS

**40**PTS

Do your fitness assessment or complete an elite event to unlock the **140 points** available across all categories, for Active Dayz. Or if you prefer, for more elite events and fitness assessments. This means you're not limited to just 50 points a year for Active Dayz/fitness assessments/elite events.



### Unlock more Safe Dayz

**140**PTS

Be healthier

Be safer

Be on top of your finances

**50**PTS

**50**PTS

**40**PTS

Get your car checked at Tiger Wheel & Tyre to unlock the **140 points** available across all categories, for travelling Safe Dayz. This means you're not limited to just 50 Safe Dayz a year.

Note: All Unlock more activities still contribute to the **140 points** you have across all three categories: Be healthier, Be safer and Be on top of your finances. So the activity you do will reduce the **140 points** available.

### Example

If you have **50 Active Dayz** and you do your fitness assessment (with fitness level **4 = 20 points**), you will now have **70 points** left to earn across the three categories. If you then check the safety of your car at Tiger Wheel and Tyre, you'll get **25 points** for that and unlock more Safe Dayz. So you'll have **45 points** left to earn for any combination of the activities across the three categories.