

momentum

*multiply*

**Your health.  
Know it. Own it!**

**Multiply Inspire**

2026





# Take charge of **your health today**

You can't dodge getting older, but you *can* decide how it plays out. Every choice you make today shapes your tomorrow.

*Chronic illness doesn't show up overnight. It builds quietly, shaped by daily habits.*

**But here's the truth:** Your lifestyle holds more power than your genes. Eat well, sleep better, move often, and protect your peace. You weren't made to just survive – you were made to thrive! Multiply isn't just about rewards. It's about reclaiming your energy, your joy, and your future. Once you realise life is a gift, you won't leave your future health to chance.





# Why Multiply?

## INCREASE YOUR HEALTH SPAN

**MORE**

Energy  
Resilience  
Quality of life

## IMPROVE YOUR NUMBERS

- ▶ weight
- ▶ blood pressure
- ▶ cholesterol
- ▶ VO<sub>2</sub> max

**Rewards  
from  
day 1**

No waiting  
periods,  
no chasing  
points!

## GET MONEY BACK IN YOUR POCKET

HealthReturns into  
your HealthSaver  
account for every step  
on your wellness journey.

**Up to  
R1 000  
every  
month!**

## GET FANTASTIC PARTNER REWARDS

Up  
to **75%**  
back from Multiply partners

## OWN YOUR HEALTH

Passive  
patients



**active  
participants**

## SUSTAIN YOUR MOTIVATION

**Build everyday healthy habits**  
and get rewarded for your efforts.



# Easy setup, quick rewards.

## 1 Download the Momentum app

Download the Momentum app and create your profile.



## 3 Do your health assessment

A quick assessment on the app gives you your Healthy Heart Score and a fitness level – in just minutes. You can also do an in-person health and fitness assessment if you prefer.

## 2 Complete your Lifestyle Quiz

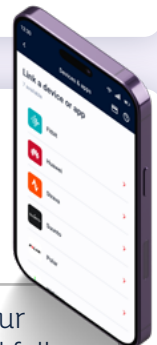
Do a short quiz to see how healthy you are and to start earning rewards.

## 4 Link your device

Link your fitness device so that we can track your activities.

From the menu, choose *Manage* or *link devices*.

Choose your device and follow the prompts.



*Now you're ready to start tracking your Active Dayz!*

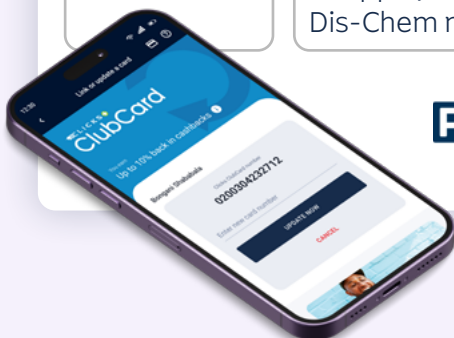
## 5 Link your chosen benefit

In the app, tap on **Rewards**.

Choose the Pick n Pay Smart Shopper, ClicksClub card or Dis-Chem rewards card.

Enter your card number and tap **ACTIVATE NOW**.

Simply swipe your card at the till before making your payment.





# Know your now to **shape** your next

Better health starts with knowing where you stand and the numbers don't lie. Plus, we're giving you options.

You can earn up to **R250 in HealthReturns** every month just for having a **Healthy Heart Score**.

Because knowing your health is the first step to improving it; and we think that's worth rewarding.

## Health assessment

A yearly check-up that helps you understand your health, gives you a Healthy Heart Score and unlocks rewards.



### Digital health assessment

through a facial scan on the app.

**Valid for 12 months, 1 free a year.**

### In-person health assessment

at a Dis-Chem, Clicks or health professional.

**Valid for 12 months, 1 free a year.**

## Fitness assessment

A yearly fitness check that shows you how fit you are, gives you a fitness level and boosts your rewards.



| Level    | Level    | Level    | Level    | Level    |
|----------|----------|----------|----------|----------|
| <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> |

**Digital fitness assessment** on the app (as part of the digital health assessment).

**Valid for 12 months, 1 free a year**

**Online fitness assessment** via Zoom.

**Valid for 6 months, R310**

**In-person fitness assessment** with a health professional.

**Valid for 12 months, R520**



# Knowing how healthy you are **pays off**

You'll get a rewards level based on your Healthy Heart Score. Boost your rewards level with your fitness assessment. The healthier you are, the more you'll score!

|               |                  | Healthy Heart Score    |                                                                                          |                                                                                                |                                                                                             |                                                                                                    |                                                                                              |
|---------------|------------------|------------------------|------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
|               |                  | No Healthy Heart Score | <br>Red | <br>Amber-Red | <br>Amber | <br>Amber-Green | <br>Green |
| Fitness level | No fitness level | 1                      | 2                                                                                        | 2                                                                                              | 2                                                                                           | 2                                                                                                  | 3                                                                                            |
|               | Level 1          | 1                      | 2                                                                                        | 2                                                                                              | 2                                                                                           | 3                                                                                                  | 3                                                                                            |
|               | Level 2          | 1                      | 2                                                                                        | 2                                                                                              | 3                                                                                           | 3                                                                                                  | 3                                                                                            |
|               | Level 3          | 1                      | 2                                                                                        | 3                                                                                              | 3                                                                                           | 3                                                                                                  | 4                                                                                            |
|               | Level 4          | 1                      | 3                                                                                        | 3                                                                                              | 3                                                                                           | 4                                                                                                  | 5                                                                                            |
|               | Level 5          | 1                      | 3                                                                                        | 3                                                                                              | 4                                                                                           | 5                                                                                                  | 5                                                                                            |

Multiply Inspire Plus members on rewards level 5 get up to **R1 000 in HealthReturns** every month and up to **75% from Multiply partners.**



## Active Dayz

### Work hard, prioritise rest.

More energy ✓ Enhanced mood ✓  
Better health ✓ Rewards ✓

Track your Active Dayz, achieve your activity goals and get rewarded!

We'll calculate your maximum heart rate by subtracting your age from 220.

$$\text{220} - \text{Your age} = \text{Heart rate MAX}$$

A percentage of your maximum heart rate will be used to calculate your workout intensity.

**High intensity:**  
≥ 80% of max heart rate

**Moderate intensity:**  
65% – 79% of max heart rate

**Low intensity:**  
50% – 64% of max heart rate

### 7 different ways to earn Active Dayz

#### Single activity



≥ 8 500  
Steps walked



≥ 20 minutes  
High intensity workout



≥ 40 minutes  
Moderate intensity workout

#### Combo activities



≥ 20 minutes  
Moderate intensity workout  
+



≥ 20 minutes  
Moderate intensity workout



≥ 20 minutes  
Moderate intensity workout  
+



≥ 5 000  
Steps walked



≥ 20 minutes  
Moderate intensity workout  
+



≥ 45 minutes  
Low intensity workout



≥ 45 minutes  
Low intensity workout  
+



≥ 5 000  
Steps walked

Remember to link your device to track your Active Dayz.





# Take charge and **recharge**

Want to know how your body's doing? Your heart reveals a lot about your health and fitness. A quick finger scan on the app gives you daily insight into your overall wellness and how well your body's coping with rest and recovery.

Get a Healthy or Super Healthy score and earn Recharge Dayz.

Earn Recharge Dayz, achieve your recharge goals and double your rewards!



# Watch your healthy habits **pay off**

Weekly and Monthly Wins is our way of rewarding you for your consistent efforts to stay active and to recharge.

## Weekly Wins

In it to win it!  
Hit your activity goals for the week and get rewarded.

Up to **R480 a month**

## Monthly Wins

You're on a roll.  
Get rewarded for every 4-week streak.

Up to **R270 a month**



Double your Weekly and Monthly Wins when you achieve your recharge goals.

PLATŌ

Dis-Chem+  
Better health starts here

Nando's

SweepSouth

WIMPY  
Coffee

**momentum**

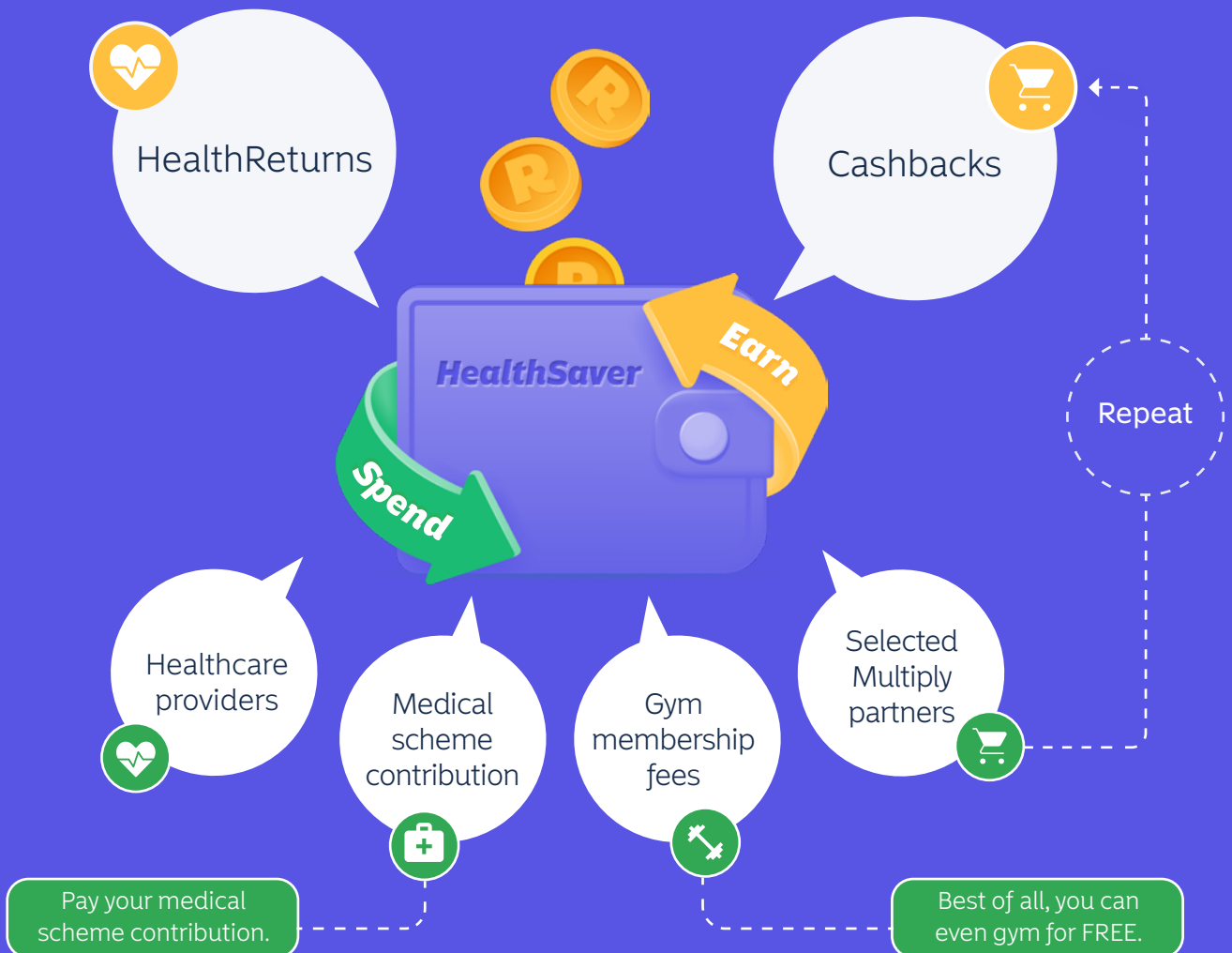
group | FOUNDATION

Donate your Wins to make a real difference by supporting charities, communities and people who need it most.



# Get money back in your pocket

**Earn HealthReturns** for knowing your health and maintaining healthy habits.  
Plus, **get cashbacks** for shopping at Multiply partners.



You can also use the money in your HealthSaver, once a year, to pay for education or to contribute towards your Momentum FundsAtWork and Provident Fund.

## Earn HealthReturns for every step you take to know and improve your health.

|                       | Health & fitness assessment | Weekly Wins       | Monthly Wins      | Total per month     |
|-----------------------|-----------------------------|-------------------|-------------------|---------------------|
| Multiply Inspire      | Up to <b>R50</b>            | Up to <b>R120</b> | Up to <b>R80</b>  | Up to <b>R250</b>   |
| Multiply Inspire Plus | Up to <b>R250</b>           | Up to <b>R480</b> | Up to <b>R270</b> | Up to <b>R1 000</b> |



# BIG savings from Multiply partners

Save with fantastic discounts or cashbacks directly from our partners or online on the Multiply Mall.

## Gyms

**Virgin**active

up to **50%**

**planet**fitness

up to **60%**

**ZONE**FITNESS

up to **75%**

## Groceries

**Pick n Pay**

up to **10%**

**Checkers**

up to **12%**

**W**  
WOOLWORTHS

up to **15%**

**SHOPRITE**

up to **12%**

## Health and selfcare

**Dis-Chem**+

Better health starts here

**5%**

+  
earn rewards  
from Dis-Chem

**CLICKS**+

up to **10%**

+  
double Clicks  
Clubcard  
points

## Entertainment

**NuMetro**

up to **60%**



## Sports and fitness

**GARMIN**

up to **40%**

**SUUNTO**

up to **40%**

**POLAR**

up to **40%**

**amazfit**

up to **40%**

**SPORTSA**

up to **30%**

**THE PRO SHOP**  
Golf is our game

up to **25%**

**CMC** | CHRIS WILLEMSE CYCLES  
A CYCLES LAB COMPANY

up to **25%**

**bounti**

up to **30%**

## Healthy living

Curated wellness partners for DNA testing, nutrition coaching, quality supplements and more.

**DNALYS/S**  
Biotechnology

**20%**

**TAILORBLEND**  
CUSTOM NUTRITION MADE EASY

**25%**

*Danna Health*

**20%**

**mygrow**

up to **50%**

**oasis**

**10%**

**neurocycle**

**30%**



**20%**

## Convenient healthy food

**db DINNERBOX**

**10%**

*we are*  
**FOOD**

**10%**

**PLATED**  
CONVENIENCE

**10%**





# Pack your bags for your next adventure!

## Travel



up to **25%**

**FlySafair**<sup>®</sup>

up to **30%**



**AIRLINK**

up to **25%**

**AIR MAURITIUS**

up to **30%**



up to **40%**

**QATAR**  
AIRWAYS القطرية

up to **30%**

**AVIS**

up to **40%**

**SANI SIXT**  
RENT A CAR

up to **40%**

**PROTEA HOTELS.**  
MARRIOTT

up to **40%**

**Kruger Gate**  
HOTEL

up to **30%**



up to **30%**

**arda**

up to **30%**



**DREAM**  
HOTELS & RESORTS

up to **30%**



wysa

# Multiply's 24/7 **mental wellness** coach

Health isn't just physical; your mind matters too. Wysa's got your back with a safe, anonymous AI chatbot that helps you reset, reframe, and build resilience.





# Find your *feel-good* fam

**Your journey to health and wellbeing can be challenging and isolating. But, it doesn't have to be.**

Join the MultiplyCONNECT Facebook community and be inspired, get tips and support, and connect on your journey to health and wellness.

**CONNECT** with fellow action takers

Take on regular **CHALLENGES**

**SHARE** your journey and **INSPIRE** others

 Find us on Facebook



Start earning today!

**Multiply Inspire**

**FREE**

Up to R250\* in HealthReturns

Base level partner rewards

\*Capped at 10% of your medical scheme contribution

**Multiply Inspire Plus**

**R219**

Up to R1 000\*\* in HealthReturns

Up to 75% partner rewards

\*\*Capped at 40% of your medical scheme contribution



Main member

**R219**



Partner/spouse

**R99**



Adult dependant  
(18 years and older)

**R45**



Child dependant  
(Under 18 years)

**R19**





### Get in touch

To find out more about Multiply's partners and incredible rewards, contact your financial adviser or visit **[multiply.co.za](https://multiply.co.za)**.



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