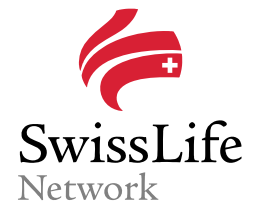


Momentum Collective Benefits South Africa



- Belongs to the financial services giant First Rand Group, which has assets under management amounting to ZAR 900 billion (June 2007)
- More than 150 years experience in group insurance business
- Ranked fourth in terms of premium volume in the group benefits market; total group risk premium income reached ZAR 1.2 billion as of June 30, 2007
- Innovative in its medical underwriting processes
- Very active in the area of benefits communication to employees
- Member of the Swiss Life Network since 1977

Special Advantages

- Catastrophe cover is offered, under which the insurer covers total claims in excess of a certain amount, up to a predetermined total amount
- Industry leader in HIV management and modelling
- Alternative Risk Transfer (cell-captive insurance) solutions for group risk business and post retirement medical aid funding
- Offers a full range of group risk products and services

Coverages and Products

Types of Benefit:

- ★ Group Life
- ★ Survivors' Pension (rider)
- ★ Long-Term Disability Pension / Lump Sum
- ★ Short-Term Disability Pension / Lump Sum
- ★ Accidental Death & Dismemberment
- ★ Critical Illness
- ❖ Old Age Pension / Lump Sum
- ❖ Medical

Financial Products:

- ✕ Deposit Administration
- ✕ Pooled Investment Funds
- ✕ Company-Specific Portfolios

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- ★ Coverage available and poolable
 - ❖ Coverage available

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