



momentum
life insurance

Why Myriad?

From its start in 2002, Myriad has grown to a powerhouse in the life insurance industry, with over 300 000 insured lives and the addition of R11 billion worth of cover in South Africa every month. The total sum assured on the existing Myriad book amounts to over R800 billion.

The Myriad product range has led the life insurance industry in innovation and is responsible for the design of many of the risk benefits available today.

The essence of Myriad is its building blocks, which makes it the most flexible product in the market. With a variety of choice between price and benefits, you can design tailor-made solutions that are just right for your clients and their individual needs. There's no reason why you shouldn't close a deal!

More cover, better benefits

Myriad can provide your clients with more cover and better benefits than they will get anywhere else. This results in loyal and satisfied clients.

Our disability and critical illness benefits are all market-leading. Where else can you cover 150% of your clients' income? Where else can you get a critical illness benefit that keeps on paying, no matter how long they live?

When it comes to claims, your clients are in the safest possible hands. This is borne out by the fact that we've only had one Ombudsman ruling against us since we started Myriad. Over the past 10 years, Momentum has paid R26.5 billion in risk claims.

With our robust and clearly defined income disability benefits, you run the least risk of a claim not being paid. And with our elevated critical illness benefits, you don't have to worry that someone will approach your clients with a benefit that covers more conditions or has higher payout levels.

Lower premiums, better value, or both

Clients who are also Multiply members are rewarded with discounts on their monthly premiums of up to 60%, making Myriad one of the most-cost effective solutions in the market today. It will be difficult to find a better deal for your clients, or to offer them value that is more aspirational than this.

Myriad has the most sophisticated pricing engine in the market. We're the only life insurance company that applies personal risk rating as opposed to grouping clients in rate bands. And our refined underwriting through Momentum Interactive is in a different league. This means our pricing is accurate, our clients pay a fair premium and don't cross-subsidise higher risk

clients. This unique approach has saved our clients over R700 million in premiums over the last 10 years.

This also means we're attracting healthier lives, which results in less chance of premium increases in the years to come. In addition, our premium guarantee terms are the longest available in the market, thanks to our unique premium guarantee term extender.

Easier to do business with

Myriad offers financial advisers a unique product advice tool called Myriad Designer, which helps you to select the most appropriate benefits according to your clients' needs. It assists you to sell more benefits, do quotes in just a few clicks and automatically record your advice. Through expert guidance, the tool takes away the complexity of risk products, uncovers selling opportunities and saves you a lot of time in the process.

Our new business process has also been streamlined, with less paperwork and faster turn-around times.

And of course, we offer spare cover to help you easily upsell to your existing clients with just a one-page questionnaire.

In addition, our living product philosophy means you don't have to worry about your clients' benefit version. We'll automatically update their claim definitions in line with our latest enhancements. To date, we've made living benefit enhancements worth R200 million!

More opportunities, more sales

Myriad is constantly developing new and innovative solutions to real problems. This creates great opportunities for you to approach your clients who you know have unmet needs.

Take our new generation income protection solution, for example. Not only do we cover 150% of our typical clients' cover, we also give between 30% and 45% of their premiums back at retirement through our unique Retirement Booster.

Our solution does not stop there. Our new generation income protection solution has redefined savings solutions as well. At a premium that is four times more cost-effective than a conventional savings product, Myriad can give your clients a cash payout when they are 80 years old that is so significant that it can give them an income for another 10 years.

Many clients are afraid that they'll become a burden on their children when they run out of money one day, but they simply cannot afford to save more. What better solution than to increase their disability premium slightly and give them the promise of a significant cash amount when they are 80 years old, if they didn't claim.

Once again, Myriad has created an opportunity for you to take a truly unique solution to your clients.

Why Myriad?

With our focus on excellence and our passion for innovative solutions, combined with your resourcefulness and resilience, we can indeed prosper - together.



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