



Health

Impact strategy

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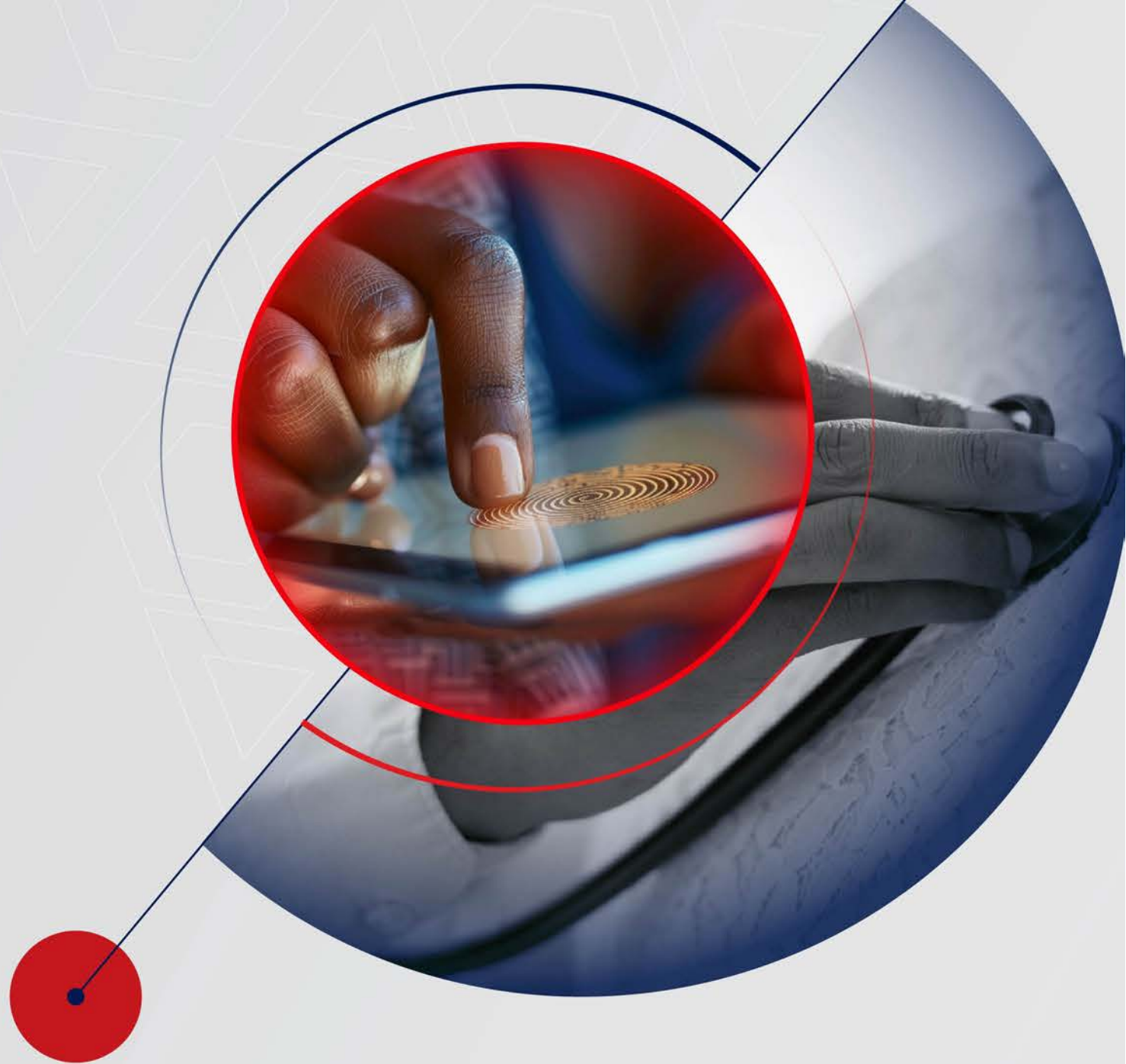


Agenda

- 1 Health today
- 2 Market dynamics and key considerations
- 3 Ambition and focus areas
- 4 Objectives and measures of success
- 5 Why we will win



Health today



Touching lives of families in South Africa and beyond

Beneficiaries at financial year end



- **> 30 million beneficiaries** in Africa and India

Where we have come from

Era	Client	Value Proposition
Pre 2017	<ul style="list-style-type: none">• Scheme	<ul style="list-style-type: none">• Admin and managed care
2017 to 2024	<ul style="list-style-type: none">• Employers and scheme members	<ul style="list-style-type: none">• Sustainable health benefits and improved health outcomes• More Health for More People for Less “MH4MP4L”• Offering value to members in a regulatory environment that does not allow for risk rating• Repositioned Multiply (Incentivised Wellness) as part of the Health value proposition
2025 to 2027	<ul style="list-style-type: none">• Employers and scheme members	<ul style="list-style-type: none">• “More Health 4 More People 4 Less (MH4MP4L)” enables “We build and protect our clients’ financial dreams”• Improving people’s health through optimal design and relevant consumption management supported by incentives

Where we have come from

Profit growth

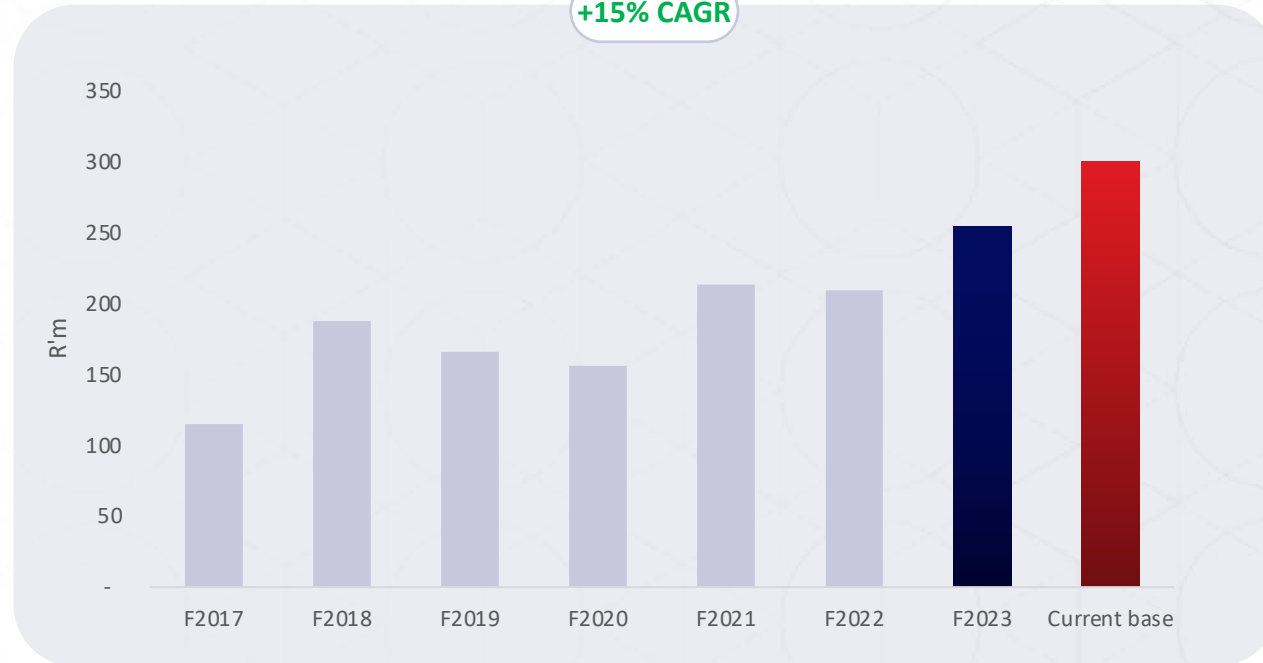


* The current base represents double the 1HF2024 earnings, rounded to the nearest R100 million.

Where we have come from

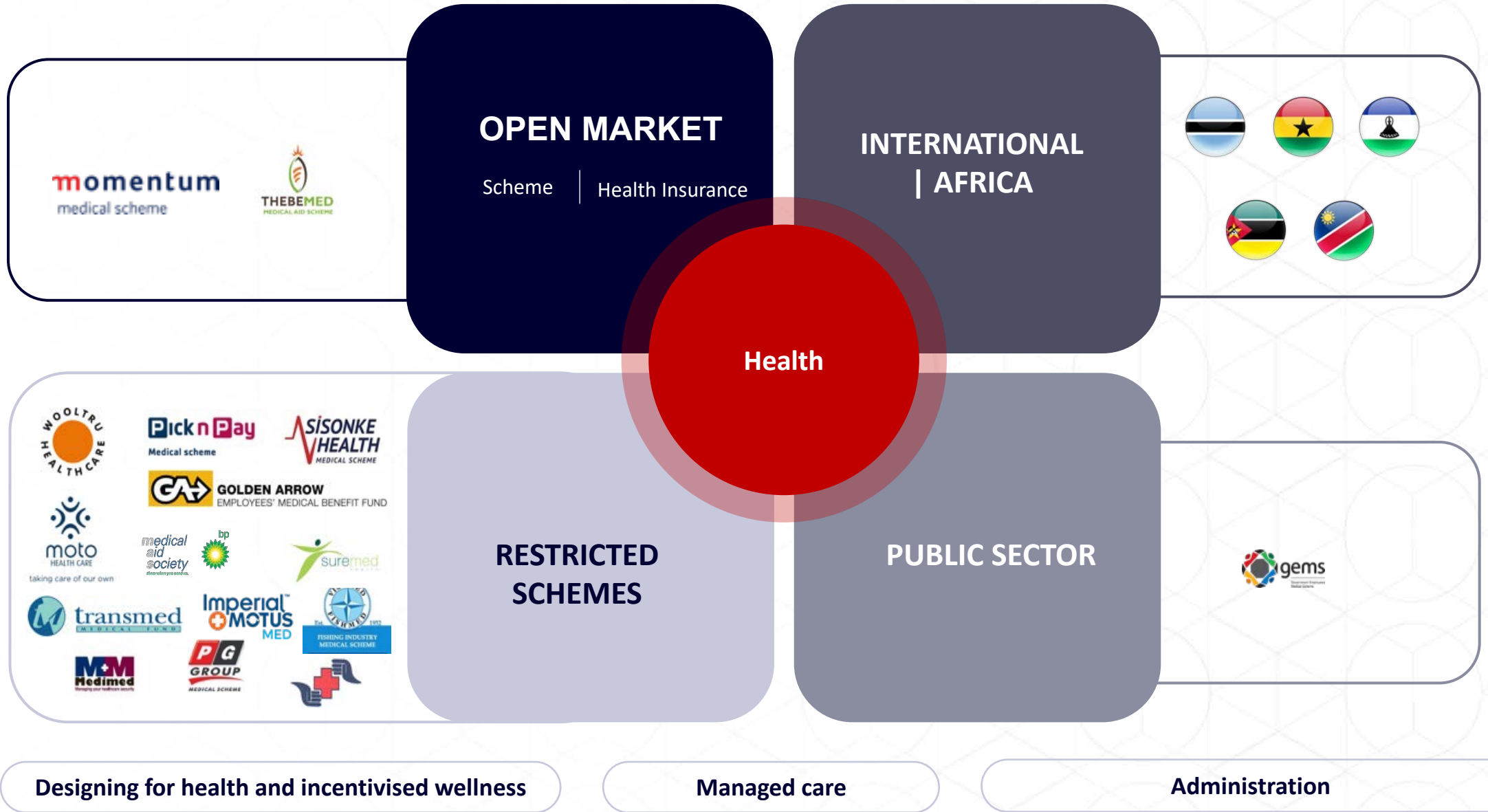
NHE growth

+15% CAGR

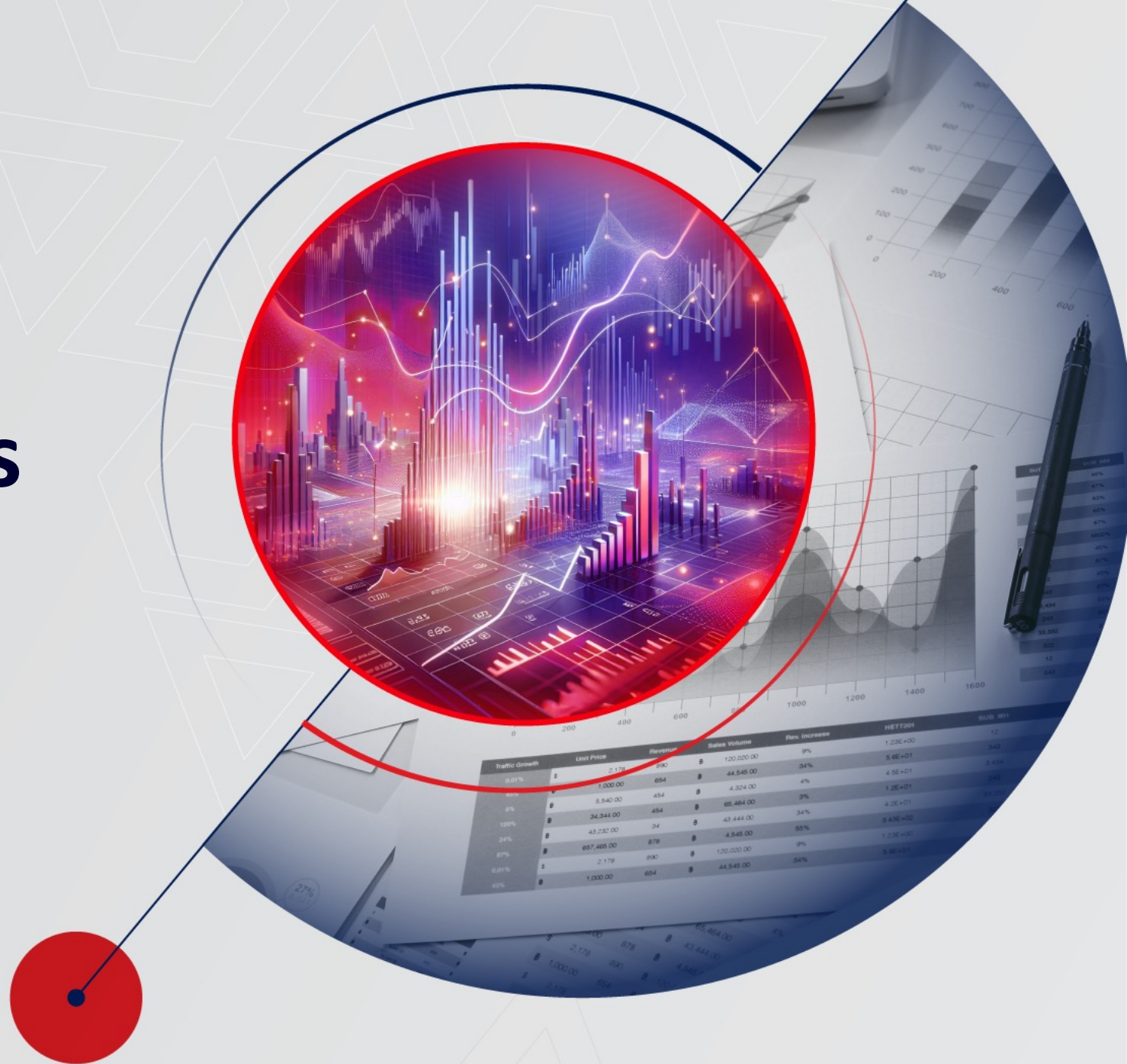


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Diverse business with wide spread of clients



Market dynamics and key considerations



Market trends and impact



NHI implementation uncertainty

- Signing of NHI Act into law creates uncertainty for all stakeholders.



Distribution

- Creating a Health focus in distribution.



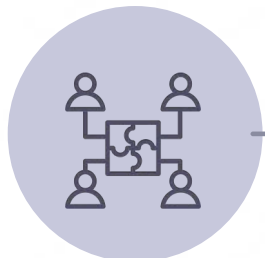
Market need for affordable solutions

- Need CMS to support industry with regulatory framework for sustainable affordable solutions.



Labour bargaining influence

- Work with unions to find suitable solutions.



Corporate collaboration

- EB to collaborate with Health to grow the employed but uninsured market.



Entry of non-traditional players

- Increased competition in the low-income market.

Ambition and strategic focus areas



LONG-TERM

WINNING ASPIRATION

“
More health for more people for less will be our way to *build and protect our clients’ financial dreams.*”

“

IMPACT STRATEGY

AMBITION

To grow a **streamlined Momentum branded value proposition** in selected markets, locally and outside our borders, while leveraging existing capabilities to achieve PPPs with different government entities at scale.

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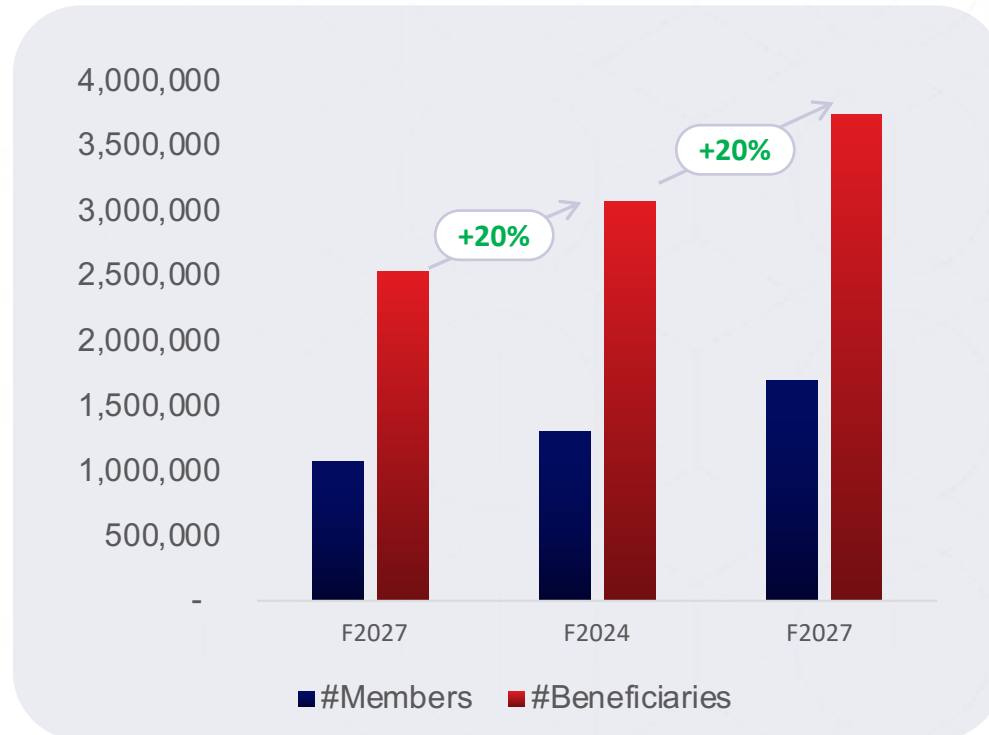


Ambition in numbers

2017 > 2024 > 2027

MH4MP4L as part of building and protecting our clients' financial dreams

Client growth



Profit growth

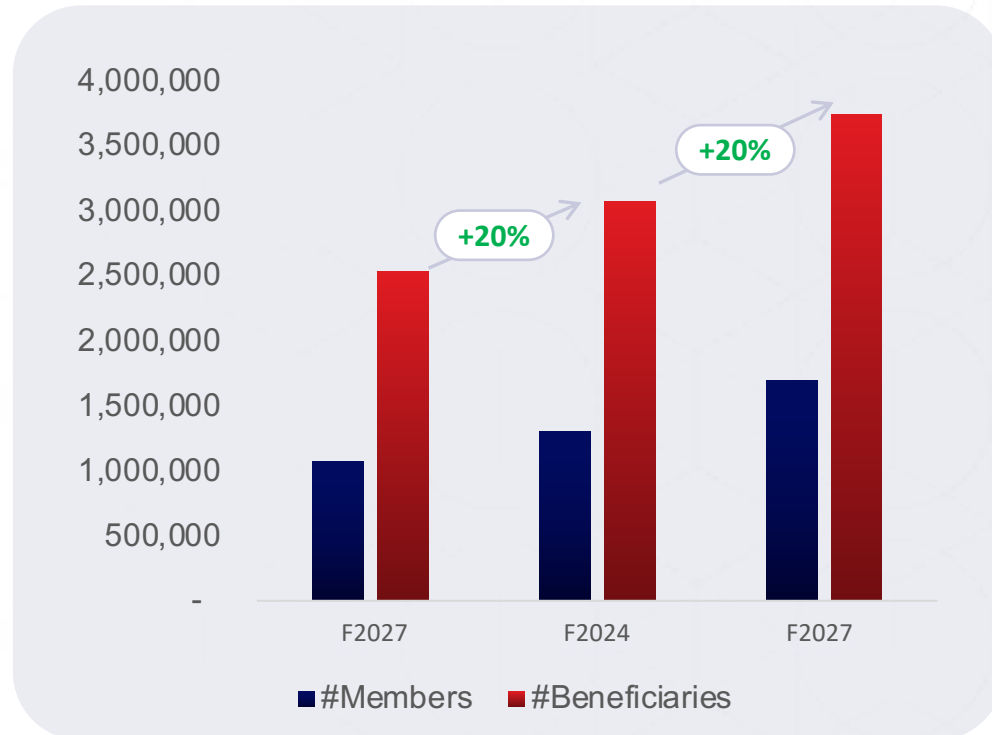


Ambition

2017 > 2024 > 2027

MH4MP4L as part of building and protecting our clients' financial dreams

Client growth



NHE growth



Strategic focus areas

What we will focus on in the next 3 years (F2025-F2027)



Digital transformation using data and insights

- Improve architecture of our **digital solutions** to enable **standardising client solutions**
- Invest in AI supported data and insights to **manage clinical risk**
- Triage primary healthcare through **Hello Doctor** to create appropriate access to care and cost-effective clinical pathways
- Improve the Mobile and Chat experiences for all stakeholders using new BOT and AI capabilities and further **enhance omnichannel self service**
- Align the broker experience for Health on VIA to other product houses to **improve broker efficiencies for sales, distribution and service**

Objectives and measures of success





Objectives and measures of success

FOCUS AREA	OBJECTIVES
OneHealth	<ul style="list-style-type: none"> Single, labour-aligned business on one platform, single brand, and aligned client value proposition Optimisation of corporate portfolio
Open market growth	<ul style="list-style-type: none"> Optimise existing and alternative channels with appropriate resources and technology to achieve growth Group collaboration in the employer market
Public sector sustainability	<ul style="list-style-type: none"> Sustainable public sector partnership model Growth into other public sector markets
Alternative growth	<ul style="list-style-type: none"> Growth through vertical integration in provision of healthcare at scale Participation in healthcare outside South Africa in collaboration with Group's Africa segment

MEASURES OF SUCCESS

R230m savings by F2027

350 000 new families by F2027

37.5% Multiply attachment by F27

New **municipal and other** public sector markets

National reach of pharmacies

Growth **beyond SA**



Unlock full potential of our businesses



Harness synergies of collaboration



Optimise our cost base



Invest aggressively in advice



Selectively expand our addressable market



Design simplified and impactful client experiences

Why we will win



Why we will win



Relationships with employers, channel and labour are the bedrock of our success

Focus on digitising all aspects of our business

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