



become

bringing wellness to life

True health is not a condition, it is a way of life. It is about what you eat, how you think, how you feel, the relationships you hold. It is about how you manage your finances; it is about the exercise you do. It is about how you care for your home and world. To be well means to feel more complete, more alive, more often. It is the possibility of becoming all you can be.

become is Nedgroup Life's partnership with you on the journey to wellness and benefits you in the following ways:

become is a true wellness programme

The rising pressures of modern living have led to a progressive increase in chronic disease across the globe. The reasons for this are complex, and fitness and good nutrition alone will not solve the problem. Though these are extremely important contributors to a healthy lifestyle, true health requires a far more comprehensive approach that considers all the factors that make you a productive, successful and healthy human being. **become** looks at all aspects of your life: it looks at your physical, mental, relationship, environmental and financial well-being. It encourages you to recognise your unique and multi-faceted nature and offers guidance on how to develop your health potential in all areas of your life.

become offers cash-back for healthy behaviour

become rewards you for making choices that actively lead to improving your health. By assessing the state of your health, engaging with **become**'s resources, being more active and interacting with carefully-selected health partners you earn points which help you progress through stages of wellness. The higher your stage, the greater the discount – up to 20% – on your standard monthly premium: a discount that is paid directly into your Health Wallet and available to you as cash.

become is free

There is no cost to join the programme.

MAKE THINGS HAPPEN

NEDGROUP
LIFE

become focuses on creating wellness, not simply treating illness

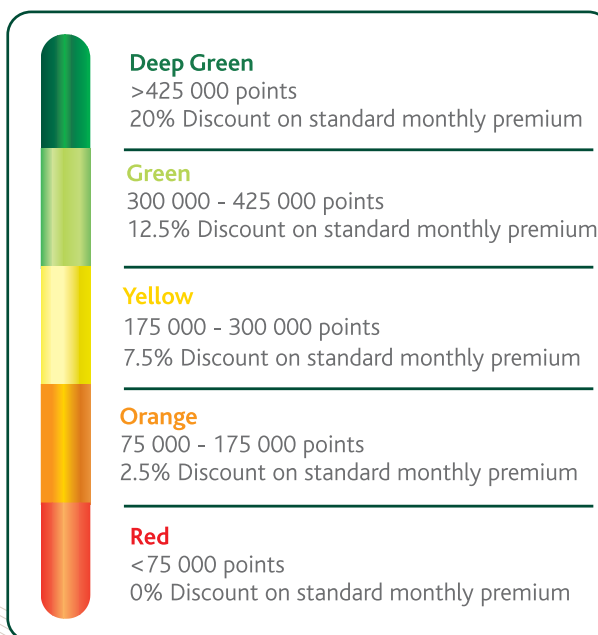
Modern health care has, in fact, turned out to be disease care. People generally find themselves treating symptoms of an illness – an ultimately negative approach with no long term efficacy. True wellness is not simply about being disease-free, it is a positive solution that means respecting the way your physical self, your inner self and the world around you are connected, and making the most of that network. By understanding how multi-dimensional you are and helping you make the right choices, **become** is committed to you living better longer.

become provides you with the tools needed to become well

The programme offers you a comprehensive set of informative and motivational resources that highlight the need for better health, and then guide you on your journey to wellness. These include self-assessments that help you measure your progress on the path to wellness, as well as multi-media content from experts in numerous fields. Engaged through the **become** website portal, these constantly-updated resources are both enlightening and inspirational – necessary tools for true health improvement.

How does it work?

Every time you make a choice to be healthier, we reward you with points that accumulate and move you up through the **become** stages of growth. The more you grow towards the ultimate goal of Deep Green, the more discount – up to 20% – you get on your standard monthly premium. That discount is saved in your Health Wallet, ready for you to redeem annually as cash to spend on anything you wish.



How do I earn points?

Points can be earned in four major ways:

1. Assess your health

The **become** website provides self-assessment tests to evaluate the current health of every aspect of your life from fitness, nutrition, emotional balance and mental clarity to family, finances and environment. Your results will reveal which areas are thriving and which might need focus. They will also earn you points in two ways:

By completing each self-assessment you receive 1,000 points and earn up to another 3,000 points depending on your results. You also get to complete the tests twice every year so you can personally monitor the progress of your wellness journey.

2. Be Active

Exercise is one of the most obvious foundations of good health and become rewards the following physical activities:

	Short /Medium Distance	Long Distance	Max Points in Year
Running	2,500	5,000	60,000
Cycling	2,500	5,000	60,000
Swimming	2,500	5,000	60,000
Surfski / Kayaking / Paddling	2,500	5,000	60,000
Mountain Biking	2,500	5,000	60,000
Hiking Walking	2,500	5,000	60,000
Triathlon	2,500	5,000	60,000
Gymming	100 points per Visit		19,200
Bootcamp Adventure	350 points per visit		4,900
Max Fitness Points			60,000

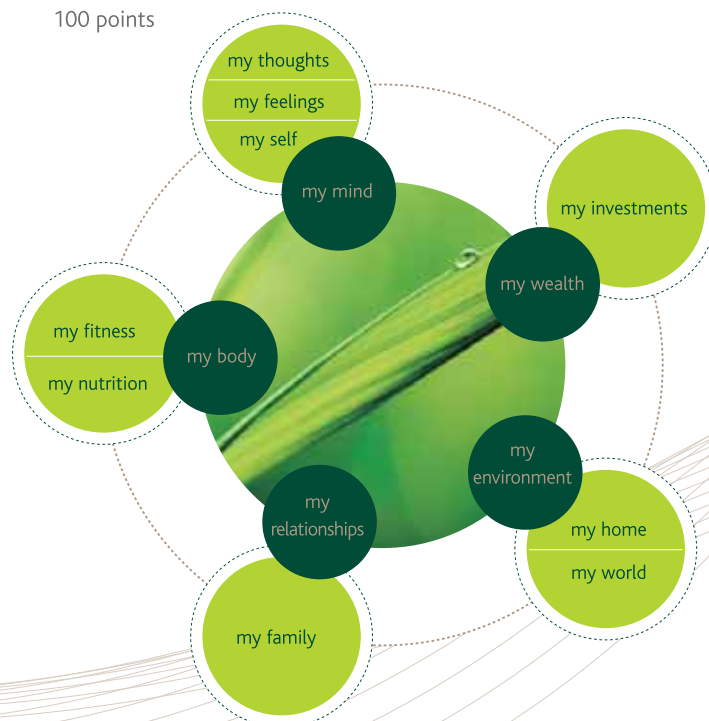
3. Spend Wisely

Earn 2 points for every rand spent at our Health Partners, many of which provide significant discounts to **become** members. And swiping a Nedbank credit card earns you a further 1 point for every rand spent at our Health Retailers. A maximum of 5,000 points can be earned for the body, mind, relationship, environment and wealth sections.

4. Engage

The **become** website is a live portal to wellness, including regularly updated content to help motivate and guide you on your journey to true health. A maximum of 1,000 points can be earned per month by engaging. You are rewarded for engaging with the website in the following ways:

- Web visit 10 points
- Reading articles 50 points
- Listening to podcast 100 points



Additional points are awarded for the following:

- Nedgroup Investment client 25,000 points
- Annual health assessment Up to 175,000 points
- Married 10,000 points

What if I already belong to a wellness programme?

If you are already a member of another wellness programme, we will acknowledge your status in that program by awarding you up to 100 000 points when you transfer over to **become**.

Confidentiality clause

Our job is to add to your peace of mind. On your journey to wellness we do not want you to have any concerns over the confidentiality of your personal information and the integrity of any interactions shared with **become**.

become respects your privacy and no personal information will be disclosed to third parties without your permission.

What is my standard monthly premiums

Your standard monthly premium is the premium you pay to Nedgroup Life excluding any premium loadings or the policy fee.

Your next step

To begin your journey with **become** you must register yourself on www.become.co.za

Click on register me. Your First name, Surname, Policy number and email address will be required. Once you have captured those details, an email will be sent to you with a Username and Password. You can access the **become** website with these details. Should you prefer a personal username or password you will have an option to amend it once you have logged in.

Key terms and conditions

1. This document contains a summary of the terms and conditions, please access the **become** website for the complete version.
2. **become** is managed by the Nedbank Group Limited
3. **become** benefits are available only in South Africa.
4. **360life** insurance, underwritten by Nedgroup Life Assurance Company Limited is a partner to **become**.
5. **become** is an extended benefit offering to **360life** insurance, available at no cost to the eligible members.
6. The insured life of **360life** policy qualifies for **become** benefits.
7. The policy owner of **360life** policy qualifies for the **become** rewards.
8. Commencement of membership is when **360life** policy has been accepted by Nedgroup Life and a policy number has been issued.
9. Is it the responsibility of the insured life to register on the **become** website to qualify for the benefits.
10. If you cancel or lapse your **360life** policy, all your **become** benefits will cease, until your **360life** policy is reinstated.
11. **become** will appoint Partners (service providers) in its sole discretion and shall have the right to review such appointments from time to time.
12. **become** may conclude, terminate, cancel, amend or vary the Partners agreements and make necessary adjustments if required.
13. You will not qualify for benefits from Partners who have been terminated from **become**.

14. Nedbank Group may terminate or suspend **become** by giving reasonable notice to you and all points earned up to that date will be terminated.
15. **become** has taken the utmost care and diligence in the accuracy of the information, advice and products provided by our Partners. However, **become** cannot accept liability of any loss, damage or expense that may be incurred by you directly or indirectly as a consequence of reliance on **become**.
16. **become** reserves the right to make alterations to the terms and conditions.
17. **become** partners with you on your journey to wellness by giving you the necessary resources, advice and encouragement, which necessitates us to communicate enhancements and special offers to you.

Bank on our AskOnce service promises

Nedbank Group is committed to providing you, our client, with world-class service when you engage with us. To show this commitment we have put our money where our mouth is and promise the following:

- You only have to ask once. The person you talk to will take the responsibility for ensuring your request is resolved
- We will actively manage our branch queues - if you feel that you have waited too long, please ask the branch manager to assist you
- You will always have the option to speak to a "real" person at our contact centres
- Our contact centres will call you back if your request is not resolved the first time
- At your request, we will always send an SMS confirmation for high-value credit card transactions
- Your credit card will be delivered to your branch of choice, on time, every time
- When you switch your current account to Nedbank, we will move your debit orders for you. Hassle-free

If you feel that we have not lived up to our promise(s), please call 0860 ASKONCE (0860 275 662) and we will resolve your query and donate R50 to a Nedbank-approved charity.

Physical address

Ground Floor
Clifton Place
19 Hurst Grove
Musgrave
Durban
4001

Postal address

PO Box 149175
East End
4018

Client Services Contact Centre

0860 263 543
become@nedgrouplife.co.za and/or
info.become@nedgrouplife.co.za

www.nedgrouplife.co.za
www.360Life.co.za
www.become.co.za



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