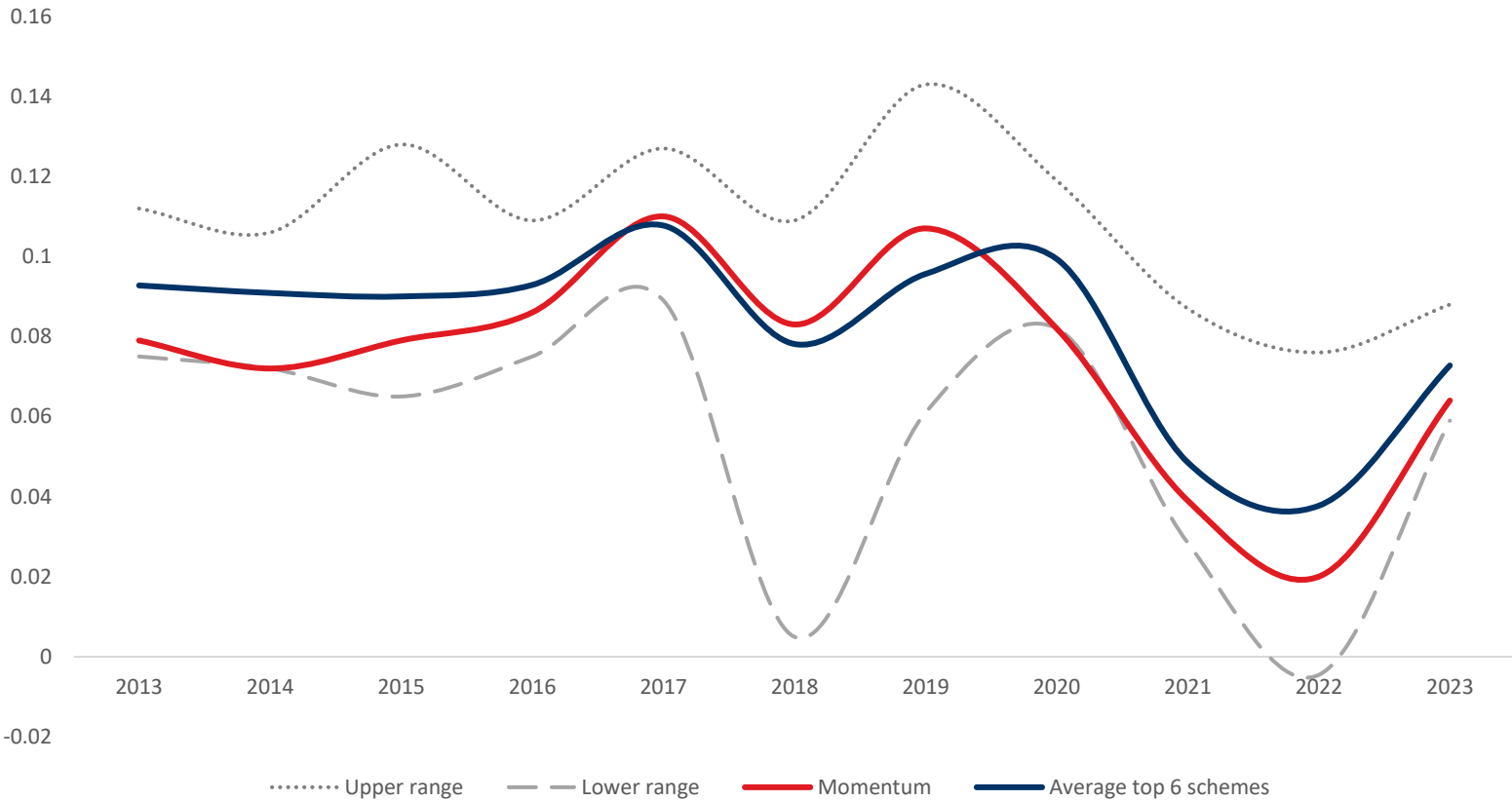


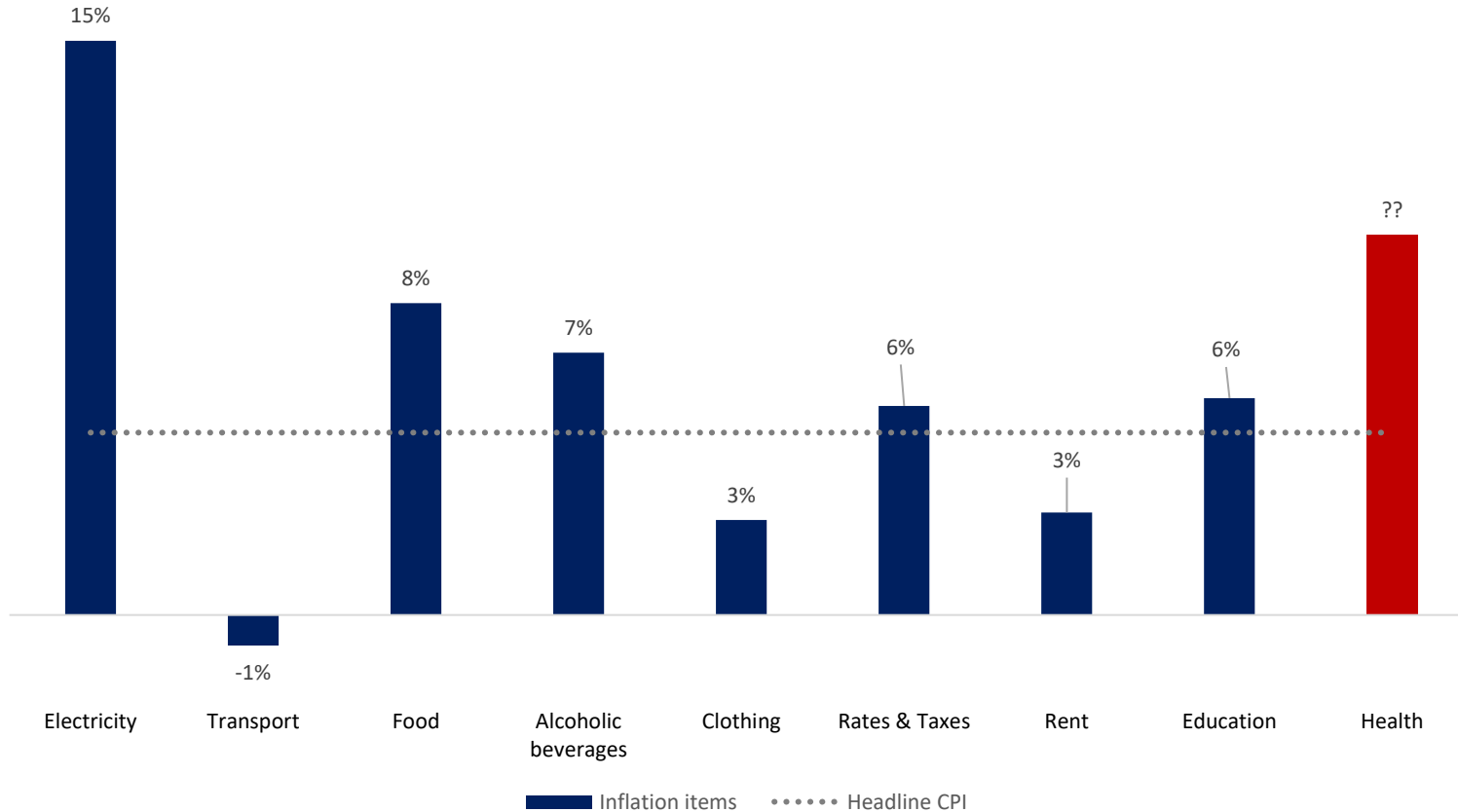
The logo for Momentum Medical Scheme is centered within a large, semi-transparent blue circle. The word 'momentum' is written in a bold, sans-serif font, with the first letter 'm' in red and the remaining letters in dark blue. Below it, the words 'medical scheme' are written in a smaller, dark blue, sans-serif font. The background of the slide features a blue gradient with a diagonal ribbed pattern on the left and several white, glossy spheres of various sizes scattered across the scene.

momentum
medical scheme

Increase analysis last 10 years

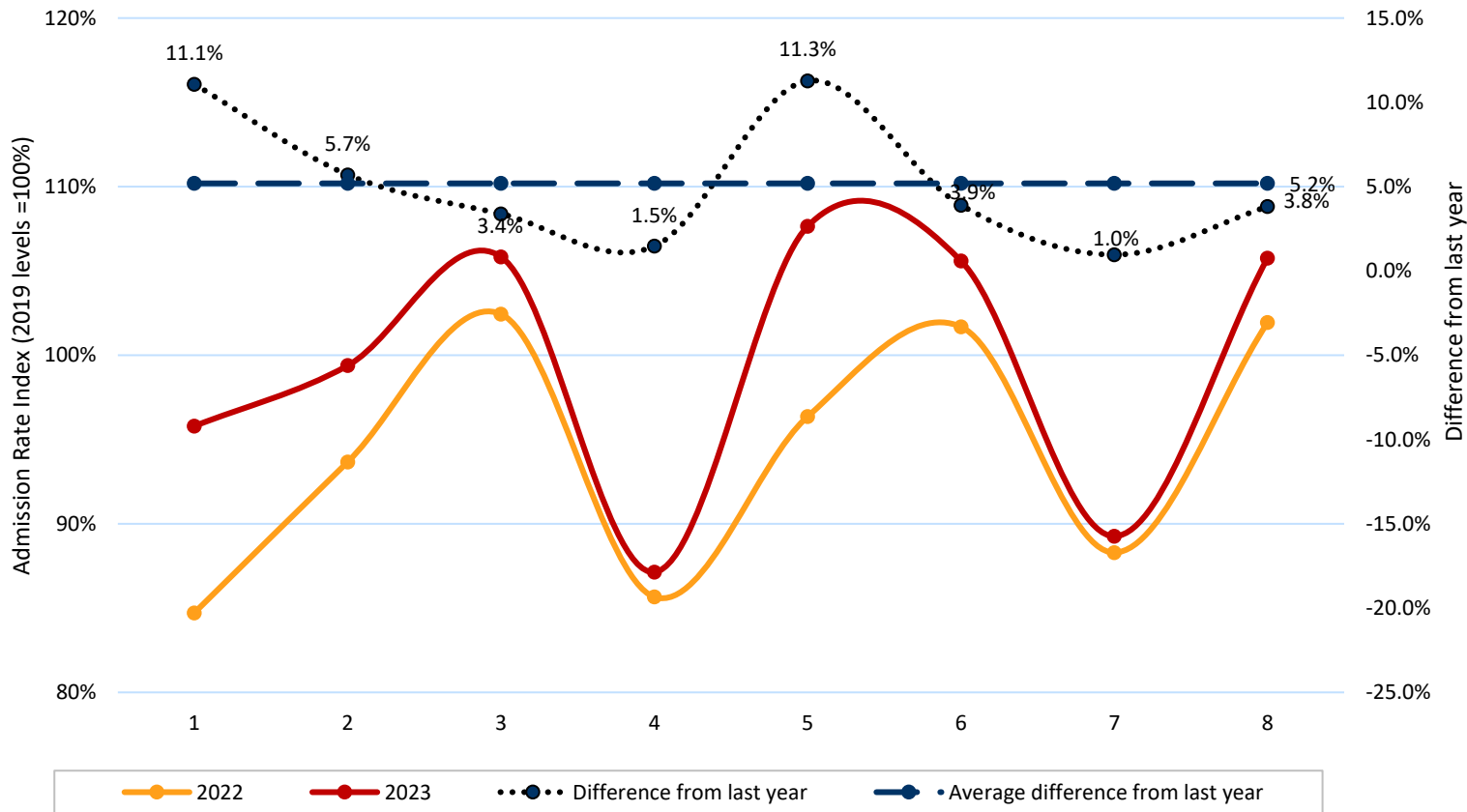


Inflation make-up: September 2023

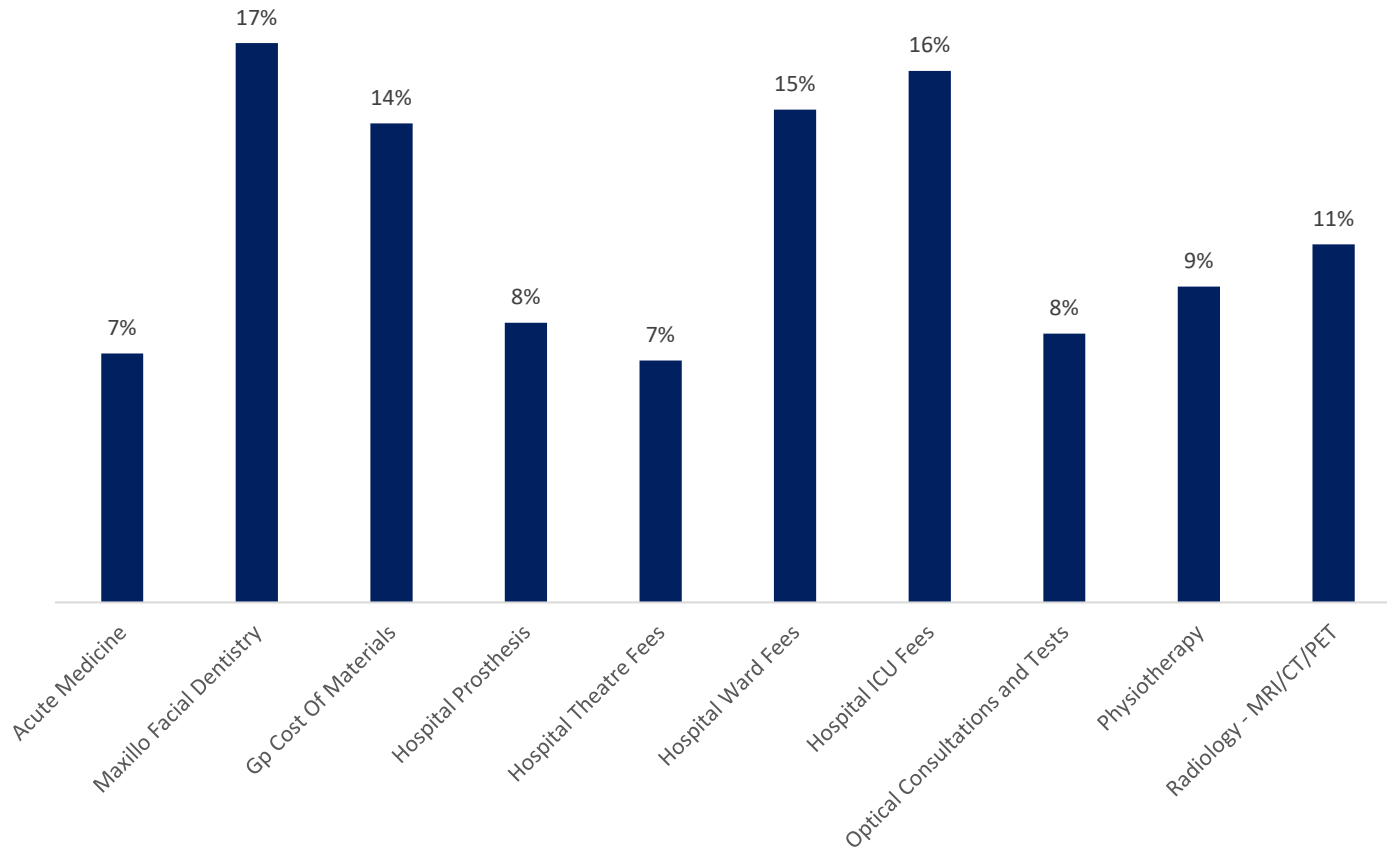


Hospital admissions 2023

Current Admission rate vs 2019 levels by admissions type - IBNR adjusted



Some drivers of medical inflation 2022 - 2023



Increases for 2024



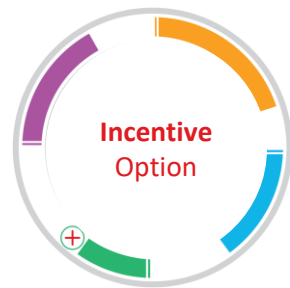
9.6%



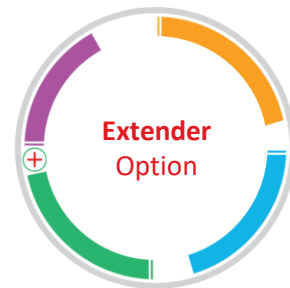
9.6%



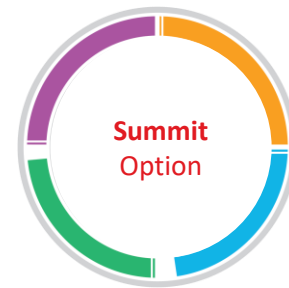
9.1% - 9.9%



9.1% - 9.9%



9.1% to 9.9%



9.9%

momentum
medical scheme

9.6%