

Momentum LifeReturns®

Get comprehensive and affordable life insurance, with up to 35% discount on your premiums

LifeReturns®, get a discount on your life insurance when you complete

1
a LifeReturns®
**biometric
digital
screening**

and

2
a few
mandatory
**health and
fitness
questions**

Getting a LifeReturns® discount is:

- ✓ quick (biometric screening in just 90 seconds),
- ✓ easy (no paperwork), and
- ✓ free.

How it works

Get screened with the latest digital technology. Your individual insurance risk factors will determine the LifeReturns® discount you qualify for, which can be up to 35% off your contractual Myriad life insurance premium.

Initial screening

As part of the application process, you will receive an SMS with a link to the digital screening which you have to complete in order to determine the discount you qualify for. Alternatively, your financial adviser will enable the screening link for you on their own smartphone when they meet with you.

Once you have completed the LifeReturns® digital screening, you will see how much discount you qualify for and the discount will be applied to the Myriad life insurance quote your adviser prepares for you.

The app uses a combination of state-of-the-art biometric facial screening and a few mandatory questions to determine your discount.

Factors that determine your discount:



Body Mass Index (BMI)

Your weight relative to your height indicates the estimated fat percentage in your body.

Blood pressure and medical aid membership

If your blood pressure is within Myriad's acceptable range and you are a member of an approved, medical scheme, you qualify for an additional 50% of your BMI discount.



Physical fitness level

Your cardiovascular fitness is measured by a questionnaire (for the first assessment) and by an active activity based physical assessment for the annual reassessment.



Regular debit order discount

Get an upfront reward with a monthly discount of 5% off your premium if you pay your premium regularly via a debit order.

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LifeReturns® gives you up to 35% discount on your life insurance premiums

There is no additional membership cost or paperwork required to participate in LifeReturns®: just screen and submit your results via the approved screening app to activate your LifeReturns® discount on your new Myriad life insurance policy. The LifeReturns® Reassessment Protector offers a 10% minimum protected discount to every insured life who completes a LifeReturns® digital screening.

You will know your results within a few minutes. Your LifeReturns® discount is shown on the mobile device immediately following the in-app screening and you will also receive an SMS that includes your full set of screening results.



Discount factors

The following table shows the discount factors and how much discount is available for each:

Discount factors	Discount percentage	Reassessment frequency
BMI (Body Mass Index)	0 - 15%	Annual
Blood pressure		
Medical aid membership		
Fitness	0 - 15%	Monthly
Regular debit order	5%	
Total monthly LifeReturns® discount available	35%	

Annual reassessment

A compulsory annual reassessment is required to get the best possible LifeReturns® discounts relating to the BMI, blood pressure, medical aid membership and fitness factors.

- Complete a quick-and-easy reassessment screening every year, between 1 January and the end of March to continue earning the best possible LifeReturns® discount that you qualify for.
- The annual LifeReturns® reassessment screening consists of a free digital health screening plus an optional fitness assessment completed on a smartphone in the comfort of your home.

Discount certainty

For your peace of mind, you also get a LifeReturns® Reassessment Protector.

- If your screening results deteriorate but you continue doing your reassessment, your discount will not drop by more than 5 percentage points per year.
- If you complete a reassessment and you qualify for a higher discount, it will be applied to your next debit order.
- If you don't do a reassessment by the due date, you can lose a maximum of 5 percentage points from the BMI, blood pressure, medical aid membership and fitness factors for the year.
- The LifeReturns® Reassessment Protector provides a 10% minimum protected discount locked-in over a three-year interval after every compulsory screening.

Make the most of technology, complete a LifeReturns® digital screening to see what discount you qualify for.



LifeReturns®, save on your premium

LifeReturns® is a modern risk selection and pricing mechanism that accurately determines your life insurance risk. By completing a quick and easy digital health screening with your smartphone, a process similar to taking a selfie video, we can assess your health risk factors and give you a personalised **discount of up to 35% on your life insurance premiums.**

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