

Welcome to LifeReturns®

How an app can help you get a discount of up to 35% on your life insurance premium. It's quick and easy, find out more!

INITIAL ASSESSMENT:



Use the in-app LifeReturns® screening technology that uses your smartphone to do a biometric screening of your vitals in a process similar to taking a “selfie” video.

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.



Through a combination of biometric screening and data input from you, the app gathers information on your body composition (BMI), blood pressure reading, applicable medical aid membership and physical fitness level.

DISCOUNT FACTORS:

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



Complete your in-app reassessment screening once a year.

Do a quick-and-easy in-app screening every year, between 1 January and the end of February to continue earning the best possible LifeReturns® discount that you qualify for.

This includes an active activity based, physical reassessment which will require a few minutes of physical exertion to increase your heart rate.



Your free annual reassessment, provides you with important health information and is done quickly and easily in the comfort of your home.

LifeReturns® is:  **Free of charge**



Requires no paperwork



Available to both new and existing clients

momentum
life insurance