

How do I opt out of LifeReturns®?

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For a new policy, clients can opt-out by not completing the initial digital screening.

For an existing LifeReturns® policy, they cannot “opt-out” but they can elect to not participate in future screenings and over time their discount will reduce. The reduction will be limited every year due to the protection provided by the LifeReturns® Reassessment Protector.