

How an app can give a discount of up to 35%

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Initial assessment

The in-app LifeReturns® screening technology uses a client's smartphone to do a biometric screening of their vitals in a process similar to taking a “selfie” video. As part of the application process, clients will receive an SMS with a link to the digital screening which they have to complete in order to determine the discount they qualify for. Alternatively, their financial adviser will enable the screening link for them on their own smartphone.



Through a combination of biometric screening and data input from clients, the app gathers information on their 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

The reassessment screening must be completed once a year.

The quick-and-easy digital screening must be done every year, between 1 January and the end of March to continue earning the best possible LifeReturns® discount clients qualify for. This includes an active activity-based, physical reassessment which will require a few minutes of physical exertion to increase the 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:

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Free of charge



Requires no paperwork



Available to both new and existing clients