

What discounts do I earn for physical fitness?

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We will allocate a LifeReturns® discount percentage based on the fitness level achieved.

Level 3 or higher is required to qualify for a LifeReturns® physical fitness discount as shown in the below table:

Physical fitness level	Description	LifeReturns® discount percentage
Level 1	Poor	0%
Level 2	Fair	0%
Level 3	Good	5%
Level 4	Very good	10%
Level 5	Excellent	15%

Please check the [VO2 max table](#) to see the mapping of the VO2 max and physical fitness levels.