

How does the LifeReturns® Reassessment Protector work?

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The LifeReturns® Reassessment Protector firstly limits the impact of annual discount reductions (either because clients have poorer digital screening results* or did not complete the compulsory annual reassessment digital screening). In both cases, the drop will be limited to five percentage points.

Example: Clients with a 30% LifeReturns® discount who have poorer digital screening results which should have only qualified them for a 20% discount, but because of the LifeReturns® Reassessment Protector, their discount will reduce to 25% instead of 20%.

* Please note that the LifeReturns® Reassessment Protector does not protect the 5% regular debit order discount. Refer to "*What is the maximum discount that can be lost in a single year?*" in the Related article list below.

Secondly, the LifeReturns® Reassessment Protector guarantees a 10% minimum protected discount locked-in for three-year interval after a compulsory reassessment. This ensures clients can maintain a minimum discount of 10% by simply completing a compulsory reassessment every three years.