

The factors determining my discount

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What factors do you use to determine the discounts?

The factors used are:

- Body Mass Index (BMI)
- Blood pressure reading
- Registered medical aid membership
- Physical fitness level
- Regular debit order payment

How often is Myriad planning to change the discount factors?

The factors included in, and levels required for, LifeReturns® discount percentages will not be changed before 31 December 2027. The factors referred to are:

- Body Mass Index (BMI)
- Blood pressure and medical aid membership
- Physical Fitness
- Regular debit order.

Any changes after this initial period will be communicated at least twelve months before the changes are to become effective.

When will my discount get updated?

Screening results will be processed daily until a daily cut-off time. Results that are received after the cut-off time will be processed the following day. Once results are updated, the correct premium will be calculated immediately. Therefore, if clients do their screening before cut-off, they can expect their correct premium to reflect the following day. Cut-off times are as follows:

- Weekdays - 18h00
- Saturdays - 14h00

- Sundays - 12h00

Where can I view the discount that I qualify for?

The discount will be shown on the smartphone used for the digital screening and indicated on the LifeReturns® offer that comes with the quote, and on the clients momentum profile on momentum.co.za

How long is my discount valid for?

Irrespective of when in the year your cover starts, your discount will be valid until the end of the reassessment period of the following year, plus one year, unless new information becomes available that invalidates the data on which this LifeReturns® discount offer is based. If a valid set of screening results is received during a compulsory reassessment period, the discount will be valid until the end of the following compulsory reassessment period.

Where can I view all discounts that apply to my policy?

The discount will be shown on the smartphone used for the digital screening and indicated on the LifeReturns® offer that comes with the quote. Once the policy is in force, clients can view the discount(s) on their Momentum App or by logging on to their profile on the Momentum website, as explained in the LifeReturns® Handy Guide.

What could cause my discount to reduce?

The discount could reduce because of the following:

- After the initial digital screening, it is possible for the discount to reduce following the BMI validation by a nurse, i.e., if the nurse validated BMI is different from the one declared by the client during the initial screening
- Poorer BMI results than before
- A poorer blood pressure reading than before or no longer being a member of a registered medical aid - this will remove the additional 50% applicable on the BMI discount percentage
- Poorer fitness levels than before
- Missing a debit order payment
- Not completing the compulsory annual reassessment digital screening.

What is the maximum discount that can be lost in a single year?

The absolute maximum discount that could be lost in a worst-case scenario, is 10 percentage points in a single year. This considers a scenario where a client loses 5 percentage points due to not completing a reassessment or having poorer results than before, and an additional 5 percentage points for missing a regular debit order payment.

The LifeReturns® Reassessment Protector will protect a reduction in discount in all instances other than missing a regular debit order (unless the discount reduces below the minimum protected discount, then it also protects against the loss of the regular debit order discount). Here are some examples:

Example: Screening results deteriorated

A client enjoys a 20% discount but on completing a reassessment their screening results only earns them a 10% discount for the next year. The LifeReturns® Reassessment Protector ensures their discount cannot reduce by more than 5 percentage points per year, so their discount only reduces to 15% until the next compulsory reassessment.

Example: Debit order discount not protected by LifeReturns® Reassessment Protector

A client enjoys a 30% discount but neglects to complete a reassessment by the due date. The LifeReturns® Reassessment Protector ensures that the discount only reduces by five percentage points. However, at the same time this client also misses a debit order payment. Their discount reduces by an additional 5 percentage points to 20% as the LifeReturns® Reassessment Protector does not provide protection against missed debit orders. (Unless it would have reduced their discount below the 10% minimum protected discount level.)

Example: Minimum protected discount applicable

A client enjoys a 10% screening discount and misses a debit order payment, and their reassessment results are worse than their previous screening. The client will not experience a reduction in their discount as the protection provided by the LifeReturns® Reassessment Protector ensures that their discount will not reduce below the 10% minimum protected discount and will not reduce below 10% for the next three years, as they have completed a reassessment during the reassessment period.

Example: Minimum protected discount not applicable

A client enjoys a 15% initial discount, but misses a debit order payment, and does not complete a reassessment by the due date. The client will lose 10 percentage points of their discount and be left with only a 5% discount. Five percentage points are lost because they missed their regular debit order and another 5 percentage points are lost because they did not complete a reassessment. In this instance the 10% minimum protected discount does not apply as the reassessment was not completed.

How do I inform Myriad of improved discount factor results?

The only way Myriad can record improved results is through the digital screening process.

Clients can provide results by completing the annual compulsory reassessment digital in-app screening or voluntary digital screening (at a fee determined from time to time).

Do the discount factors make provision for older ages?

The discount model does not change at older ages, but age is allowed for inherently in the fitness component since the fitness requirement will vary by age. Optimal blood pressure is deemed to be appropriate irrespective of age and medical aid membership remains a relevant factor for accessing quality healthcare at older ages. The norms specified for healthy BMI is wide enough to cater for different age profiles and what is deemed a healthy BMI even at older ages.

If something changes on my discount factors must I inform Myriad, and will it affect my discount?

Clients do not need to inform Myriad of such when it happens. Clients will get an opportunity to do so during the compulsory or voluntary reassessment following the change. Myriad will always use the set of results that provides the highest discount until the compulsory reassessment period ends.

If one of my rating factors improve, what would cause my discount not to increase?

It is important to remember that we will always use the full set of screening results, and we will not only update one improved factor to get a higher discount. This means that the LifeReturns® discounts may not change after an improvement in one rating factor's results.

For example:

- the discount can increase due to improved BMI, but reduce due to poorer blood pressure results, or
- improved BMI results do not move the client into a different discount category.

Must I be vaccinated against Covid 19 to participate in LifeReturns®?

No, this is not a requirement to take up LifeReturns®.

I am pregnant. What weight do you use for the BMI calculation?

We will use the client's current weight, as validated by our Fastlane practitioner, at the point of screening. Clients will have an opportunity to rescreen at any time.

How is the discount calculated for my Last Survivor Death Benefit?

Both lives must complete the screening to earn a discount on the Last Survivor Death Benefit.

No discount will be applied to this benefit if only one or none of the two lives completes the screening. The lowest discount of the two lives will be applied to the Last Survivor Death Benefit premium.

How is the discount for my Funeral Benefit calculated?

The main life (principal member) needs to complete the digital screening and will receive the corresponding discounts on their Funeral Benefit. If the spouse of a life is added to a Funeral Benefit, the spouse will be required to complete the screening and will receive their corresponding discount.

If any extended family members or children are added to the Funeral Benefit, they do not need to complete the screening. Their applicable LifeReturns® discount will be the lowest discount for which the main life or spouse qualifies for on that policy.

Do all clients on a single policy qualify for discounts?

Yes, all clients that complete the digital screening will have their applicable discount applied on their respective benefits.

What discounts do I earn for BMI, blood pressure and medical aid membership?

The discounts that can be earned based on clients BMI, blood pressure reading, and medical aid membership are as follows:

Body Mass Index (BMI)	BMI description	BMI only discount percentage	BMI, blood pressure and medical aid combination discount
<18	Poor	0%	0%
≤19	Fair	2.5%	3.75%
≤20	Good	5.0%	7.50%
≤21	Very good	7.5%	11.25%
≤25	Excellent	10.0%	15.00%
≤28	Very good	7.5%	11.25%
≤30	Good	5.0%	7.50%

≤32	Fair	2.5%	3.75%
>32	Poor	0%	0%

The discount percentages shown in the last column refer to the discount available for BMI if clients have both optimal blood pressure and they are a member of a registered medical aid - calculated as (BMI only discount percentage) x 1.5, e.g, 7.50% x 1.5 = 11.25%.

How is BMI used to determine my premium discount?

BMI calculates clients' weight relative to their height and indicates the estimated fat percentage in their body. Clients' weight (in kilograms) divided by their height (in meters) squared is used to calculate their BMI.

Example:

A client who is 1.81m tall and weighs 102kg has a BMI of $102/1.81^2 = 31.1$, qualifying for a 2.5% BMI discount, or 3.75% discount if the blood pressure and registered medical aid membership criteria are also met.

$$\text{Body Mass Index} = \frac{\text{Weight (kg)}}{\text{Height}^2(\text{m})}$$

Why do you use BMI instead of Body Fat Percentage?

BMI has proven to be an important factor driving claims experience for different benefits and it is a simple metric that is easily and objectively measurable.

Does the screening app validate my BMI?

No, not currently, but this is the technology that Myriad is exploring.

Momentum will validate clients' BMI, as calculated from the digital screening, with a Fastlane medical practitioner. If the medical practitioner's BMI validation differs from the digital screening result, we will use the medical practitioner's results as the verified results and adjust the LifeReturns® discount percentage accordingly. In such instances, a revised LifeReturns® offer will be sent to clients together with their policy contract. In some instances, we may waive the validation or use existing information available to us to validate the screening results. As part of the reassessment screenings we may ask the client to validate their BMI if they indicate a material change in weight.

How is my blood pressure and medical aid membership used to determine premium discounts?

Both these requirements must be met to qualify for an additional 50% of the discount earned for BMI. If either of these two criteria are not met, no additional BMI LifeReturns® discount will be allocated.

Blood pressure

Client blood pressure (systolic and diastolic), as measured during the digital screening, must be normal and within Myriad's acceptable range. For the purposes of LifeReturns® discount the acceptable blood pressure range is defined as:

Systolic blood pressure ≤ 130 and Diastolic blood pressure ≤ 85

Medical aid membership

Membership of a registered medical aid will be determined via the digital screening questions and verified later using available alternative data sources. If this verification indicates that clients are not medical aid members, they will lose the additional blood pressure and medical aid membership discount percentage when the next digital annual reassessment screening is due.

For a list of registered medical aids, please visit the following websites:

[South Africa](#)

[Namibia](#)

Do I have to belong to Momentum's medical aid to get my discount?

Any registered medical aid is acceptable. However, this excludes medical insurance products, e.g., hospital cash plans and gap cover.

How is physical fitness used to determine premium discounts?

Fitness level will be determined through the digital screening process.

The digital screening's aim is to measure cardiovascular fitness, and the exact nature of the test differs depending on whether it is the initial screening, or whether it is a compulsory reassessment screening. VO2 max will be used as a proxy for cardiovascular fitness and will in the initial screening be estimated using the answers provided by the client to the fitness questions and with reassessments, we will measure the VO2 max through an activity-based physical fitness assessment using the client's mobile device and a step-test

in the comfort of their own home.

[Click here](#) for the VO2 max tables.

What discounts do I earn for physical fitness?

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.

What if I want to improve the outcome of my passive fitness assessment?

The standard process will be for clients to perform the voluntary reassessment screening, which includes an active fitness assessment. If the outcome of the voluntary screening provides improved results, the results will be updated. This functionality is not currently enabled but will be available soon. As a temporary workaround, advisers can resend a screening link for an initial screening and clients can rescreen.

Is it possible to opt-out of the active fitness assessment?

Yes, a client can select not to complete the active fitness assessment component. Although skipping the fitness assessment will impact the associated fitness discount, the impact will be limited by the protection offered by the LifeReturns® Reassessment Protector. They can still perform the rest of the screening to enjoy discounts from other discount factors and benefit from the protection provided by the LifeReturns® Reassessment Protector.

Why do clients rated as poor, or fair get zero percent fitness discount?

fitness assessment.

LifeReturns® is a risk selection model, as such, it provides deeper discount levels for clients who are less of an insurance risk. Clients rated as poor, or fair do not present a below average claim risk when considering their fitness only.

Is it safe to do the fitness assessment without medical support?

Our active fitness assessment requires a client to get their heart rate up using simple exercises in a short period of time, e.g. jogging or stepping. Since we have simplified the process to allow clients to perform these tests in the comfort of their home it is the client's responsibility to ensure that the environment is safe to avoid injuries and that their health can handle the required exercises.

We expect that most healthy individuals will be able to complete the assessment without issues, but we are aware that some clients may not be able to do these given their health - we encourage caution in such instances. Myriad provides the option for clients to skip the active physical fitness assessment during a reassessment if they are worried about their health or received advice from their medical professional to not exert themselves. Although skipping the fitness assessment will impact the associated fitness discount, the impact will be limited by the protection offered by the LifeReturns® Reassessment Protector. However, they can still perform the rest of the screening to enjoy discounts from other discount factors and benefit from the protection provided by the LifeReturns® Reassessment Protector.

How does the regular debit order discount work?

We will reward clients upfront with a monthly discount of 5% on their premium if they pay their premiums regularly via a debit order and perform a digital LifeReturns® screening. When clients take out a Myriad policy and perform a digital LifeReturns® screening, this discount is applied immediately and will remain on the policy for as long as they regularly pay premiums via regular debit order (monthly or annually).

The regular debit order discount is only available for payments made via debit order, our required method of payment.

Can I lose the regular debit order discount?

If clients miss the premium on the policy (i.e., miss a debit order payment), the regular debit order discount will fall away. We will cancel the discount from the first day of the month following the date we received the unpaid debit order notification from the bank.

We will only reinstate the regular debit order discount after 24 consecutive months with no missed debit order premium payments.

When a regular debit order discount is lost, does this apply to all my policies?

No, it applies to the policy where a debit order was missed. For example, if clients take out a new policy, we will apply the 5% regular debit order discount to the new policy until we receive the first unpaid premium notification from the bank for the new policy.

When will I not lose my regular debit order discount if a debit order payment is missed?

Clients will not lose the discount if there is a valid and acceptable reason by Momentum for missing the debit order, e.g., if it was their bank's error or Momentum's error. If clients forget to mention a change in debit order account, they will not lose the discount, but only if they can prove that there were sufficient funds in the new account when the debit order was due. If the debit order is missed due to insufficient funds, reversal of the debit order by the client, or due to a blocked debit order, then the regular debit order discount will be lost.