

## **How does Myriad determine what the LifeReturns® premium discounts are going to be?**

The following factors are used to calculate LifeReturns®:

1. Body Mass Index (BMI) – Up to 15%
2. Blood Pressure Reading - Up to 10%
3. Registered Medical Aid Membership – Up to 5%
4. Physical Fitness Level – Up to 5%
5. Regular Debit Order Payment – Up to 5%