

## How does my client opt out of LifeReturns®?

- If the clients are applying for a new policy, then they can choose to opt-out of LifeReturns® by not completing the initial in-app digital screening.
- Clients cannot choose to 'opt-out' of existing LifeReturns® policies, as they have already completed the relevant screenings for the discounts.
- Clients may elect however to no longer participate in future screenings and over time, their LifeReturns® discount will then reduce proportionately. The reduction in discount will be limited every year, due to the protection afforded by the LifeReturns® Reassessment Protector.