How is BMI used to determine the LifeReturns® premium discounts?

- BMI calculates the insured life's weight relative to their height and indicates the estimated fat percentage in their body. The insured life's weight *(kg),* divided by their height *(m),* 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. Also see article "Why don't you have blood pressure and medical aid membership as stand-alone factors, independent of BMI?"