

## **How is physical fitness used to determine the LifeReturns® premium discounts?**

- Physical fitness level will be determined through the digital in-app 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.
- $\text{VO}_2$  Max will be used as a proxy for cardiovascular fitness and will initially be estimated, using the answers provided by the insured life to the fitness questions, as well any compulsory reassessment digital screenings.
- We will measure the  $\text{VO}_2$  Max through an active physical fitness activity screening using the client's mobile device from the comfort of their own home.