

## What effect does an underwriting loading have on my LifeReturns® discounts?

A policy may be loaded, which could lead to a higher discounted premium. Underwriting decisions will not change the LifeReturns® discount percentage. Please take note that normal underwriting rules will remain.

**Example:** A client's contractual premium is R1 000 (excluding policy fee) and they qualify for a LifeReturns® discount of 20%. This means that if the policy is accepted without any underwriting premium loading, then the discounted premium will be R800. If instead, the client receives a 50% underwriting premium loading, then the new premium will be R1 500 and using the 20% discount, the discounted premium will be R1 200.