

## **Why does Myriad use BMI, blood pressure and medical aid membership factors, to determine LifeReturns® premium discounts?**

The factors included for the purpose of determining LifeReturns® premium discounts are all proven to affect insurance claims outcomes. For example, BMI and blood pressure play a significant role in cardiovascular health.

Similarly, medical aid members, whether they have an underlying chronic health condition or not, generally have access to higher quality health care, supported by our claims experience and research which also reflects this.