Program Design

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| **Activity** | **Points** |
| Walk 10,000 steps in a day | 1 |
| Spend three hours outdoors in sunlight in a day | 2 |
| Sleep seven hours in a day | 3 |
| One month completing 90% of goals | 5 (bonus) |
| Three months completing 90% of goals | 20 (bonus) |
| One year completing 90% of goals | 100 (bonus) |
| Five years completing 90% of goals | 1,000 (bonus) |
| Ten years completing 90% of goals | 2,500 (bonus) |
| Fifteen years completing 90% of goals | 5,000 (bonus) |
| Twenty years completing 90% of goals | 10,000 (bonus) |
| Thirty years completing 90% of goals | 25,000 (bonus) |
| Forty years completing 90% of goals | 50,000 (bonus) |
| Fifty years completing 90% of goals | 100,000 (bonus) |

Conversion rate: 100 points = 1 Lumarian Crown

**Conditions**

* Customers required to own a smartwatch (or activity tracker) capable of accurately measuring number of steps, time spent outdoors in sunlight per day as well as number of hours of sleep per day.
* Policyholders must submit themselves to an annual health check-up with their GP.
* Any newly diagnosed medical conditions must be reported to the insurer.