

Now your table rated clients could pay significantly less over the course of their life insurance policy with Aviva's Wellness for Life® Rider. For the one-time cost of \$100 (\$8.33 per month for the first year only, guaranteed), your clients are guaranteed a reduction in their NLG premiums beginning in policy year three if they:

1. Obtain a routine physical* from a licensed physician once every two policy years (Required for Level 1 and Level 2 Wellness Rewards)
2. Maintain body weight within the guidelines stated in the policy (Required for Level 2 Wellness Rewards only)

Take a closer look right now and find out how much a table rated 6 client could potentially save when the Wellness for Life® Rider is purchased with Aviva's Guarantee UL Solution and its contractual No-Lapse Guarantee (NLG).

\$500,000, Male, Age 57, Non-tobacco, Issued Table 6

EOY Age	Annual Premium	Net NLG Premium with Level 2 Wellness Rewards	Potential Premium Savings
57	\$15,982	\$15,982	Not eligible for Wellness Rewards until policy year 3
65	\$15,982	\$15,659	\$323
70	\$15,982	\$15,123	\$859
75	\$15,982	\$13,953	\$2,029
80	\$15,982	\$11,542	\$4,440
85	\$15,982	\$8,521	\$7,461
90	\$15,982	\$4,081	\$11,901
95	\$15,982	\$0	\$15,982

Based upon this hypothetical example, through age 95 the potential cumulative premium savings adds up to approximately \$200,000! Where else other than Aviva could your table rated clients save this much on their life insurance?

Wellness Rewards illustrated as a .50% reduction in current (non-guaranteed) COI rates, multiplied by the number of years the policy has been in force, up to a maximum of 20.

Help your clients get the coverage they need and give yourself a competitive edge today with Aviva's Wellness for Life® Rider.

Did you know?

Aviva's Wellness for Life® Rider is the only one of its kind in the industry and can be added to many life insurance products issued by Aviva Life and Annuity Company regardless of risk class!

* Insured must pay cost of physical

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Customers should always assess all features and limitations of products they are considering.

The data shown is taken from various company illustrations. Product features and rates are subject to change. The net NLG Premium is due in all years to guarantee the death benefit. The lifetime death benefit guarantee may be shortened if certain adjustments are made to the policy, including but not limited to: a change in face amount; policy loans or withdrawals, a change in underwriting class, or the addition of, deletion of, or change to any rider.

Guarantee UL Solution [2UCA09] (NY versions available) and the Wellness for Life® Rider [2WFLAJ07-2] are issued by Aviva Life and Annuity Company, Des Moines, IA. Rider must be applied for at issue; product and Rider availability vary by state.

Aviva Life and Annuity Company

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