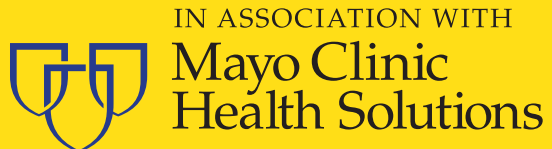




A life insurance  
innovation from Aviva

# Wellness for Life<sup>®</sup>

Live longer, feel better & save





## Wellness for Life®

### Why shouldn't achieving a healthy lifestyle help you save on insurance in the future?

The first of its kind in the life insurance industry, Aviva's Wellness for Life® Rider is designed to help you realize the benefits of living a healthy lifestyle. Electing the Wellness for Life® Rider provides you access to wellness tools and resources from Mayo Clinic Health Solutions that may help maintain or improve your health. And by meeting simple qualifications, you will receive Wellness Rewards, which reduce the cost of your insurance. *Please see the yellow box at the bottom of the next page for information on how to qualify.*

(Form 2WFLAJ07-2)

**Assess your health.** Knowing your personal health history and risks may help you discover lifestyle changes to improve your longevity and enhance your quality of life.

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**Visit your doctor.** It's been proven that regular checkups may result in early detection of risks and diseases.

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**Manage your weight.** Studies suggest that unhealthy weight gain may be a contributing factor to many illnesses. Managing your weight may help to improve your overall quality of life.

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**Be informed.** Having access to high quality information about health, wellness and your specific health risks and conditions has been proven to enhance doctor-patient relationships and may lead to improved personal health.

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# Benefits from Mayo Clinic Health Solutions



Wellness for Life participants receive exclusive benefits from Mayo Clinic Health Solutions, including:

**Mayo Clinic Health Assessment**, a confidential online questionnaire that identifies your health strengths and risks and provides you with a personalized Action Plan to help you begin working on those health and lifestyle areas you may need to improve.

**Your Personal Health Management Website.** Based on your responses to the Health Assessment, Mayo Clinic EmbodyHealth website is personalized with information and tools to help you reduce your health risks, manage your chronic conditions and reach your health goals.

**Mayo Clinic special offers**, such as discounts on health information resources and publications available for order through the EmbodyHealth website.

**"Ask Mayo Clinic" Nurse Line.** This toll-free, round-the-clock nurse line is staffed by experienced registered nurses who draw on the resources of Mayo Clinic to answer your health-related questions.

**Quarterly Mayo Clinic Newsletter.** Every three months, you'll receive the Mayo Clinic *EmbodyHealth* newsletter with important information on wellness and healthy living.

IN ASSOCIATION WITH  
 **Mayo Clinic  
Health Solutions**

**Wellness for Life® Rewards** are reductions in cost of insurance rates. Reward percentages are declared at the company's discretion, subject to a minimum guarantee. Participants become eligible for rewards beginning in their third policy year. There are two Wellness Reward levels, based on the Program's qualification requirements.

**QUALIFICATION LEVEL 1:** Participant satisfies biennial requirement for routine physical. (Insured must pay cost of physical.)

**QUALIFICATION LEVEL 2:** Participant satisfies biennial requirement for routine physical and maintains weight within a range established at the time of underwriting.

At Aviva, we never forget that our business is about the people we insure.

As you read this, thousands of Aviva associates are focused on our simple three-letter mission statement:

**You**

**You** can count on us to be here when you need us.

We're making business and investment decisions that will ensure we can meet our obligations to you and your loved ones.

We're developing new ways to provide better service to you.

We're challenging ourselves to reinvent the way we look at life insurance and annuities, so we can continue to meet the financial needs of a changing world—your world.

Most of all, we're drawing on the experience of our parent company, Aviva plc, with their more than 300-year legacy. As the oldest continuously operating insurance group in the world, Aviva has endured and thrived through centuries of war and peace, booms and recessions and constant change. The highs and lows have taught us to be prepared so you can count on us, especially during times of uncertainty.

We are honored that you've put your trust in Aviva.  
We won't let you down.

## About Mayo Clinic

Mayo Clinic is a not-for-profit group practice of medicine with a reputation for excellence that has been earned through more than 100 years of service to millions of patients. The Mayo model of medicine integrates clinical practice with innovative research and education programs. More than 2,000 Mayo Clinic physicians in virtually every medical specialty work together to serve a broad spectrum of health needs.

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Products issued by and all benefits are the responsibility of Aviva Life and Annuity Company 'Wellness for Life' rider form numbers: 2WFLAJ07-2; availability varies by state.

