

The answer
is **yes.**

Products issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company, and not that of any other insurer or company. The Wellness for Life Rider is not available in all states.

The Wellness for Life® Rider has an administrative expense charge that will be included in the monthly deduction of the policy only in the first policy year and is not payable after the Rider is terminated. This expense charge covers a portion of the cost of the Wellness Benefits plus the administration expenses associated with the Rider.

Product availability varies by state. Guarantee UL Solution policy form number 2UHE11. Advantage Builder policy form number 2EFE11. No-Lapse Guarantee Rider form number 2NLEFE11. Wellness for Life® Rider form number 2WFLAJ07-2. Riders are subject to state availability, certain limitations and may require additional premiums unless otherwise specified. See terms of the rider for full details.

The No-Lapse Guarantee Rider is called the "Extended Guarantee Rider" in Connecticut and the "Death Benefit Guarantee Rider" in Illinois.

The Wellness for Life® Rider is a non-illustrated form in the state of Indiana, therefore this brochure (WL17140) should not be provided to customers in Indiana.

Products issued by
Aviva Life and Annuity Company
7700 Mills Civic Parkway
West Des Moines, IA 50266-3862
www.avivausa.com

**Good drivers save
on their insurance.**

Shouldn't you
save on your
life insurance,
too?

The power of Aviva's
Wellness for Life® and
No-Lapse Guarantee
rider combination

We are building insurance around you.®



Aviva's **Wellness for Life**® rider can help you save on your insurance costs over time. You'll earn Wellness for Life Rewards® when you demonstrate that you care about your health by having a physical exam every other year.

Your premium will never increase based on the outcome of your visit.

There are 2 Reward levels:

- **Level 1 Rewards** – Receive discounts on your insurance costs by simply going to the doctor.

OR

- **Level 2 Rewards** – Receive greater discounts on your insurance costs by going to the doctor AND maintaining your weight within a reasonable range.

Discounts can become more significant over time as we multiply them by your policy's age.¹

It's a win-win for you.

Wellness for Life, No-Lapse Guarantee (NLG) a Powerful Combination

Aviva's No-Lapse Guarantee (NLG) rider is an optional benefit that protects your permanent insurance policy from lapsing, provided premiums are paid as scheduled. When you combine the NLG rider with our Wellness for Life rider, you can be rewarded with substantial premium savings over the life of your insurance policy.

At Aviva, we are putting people before policies.

¹The "multiplier" grows to 20th policy year only and then holds steady at 20 for remainder of rider life.



In other words, with Wellness for Life® and NLG, your premium is guaranteed to never go up and may go down!*

The following hypothetical example illustrates the power of the Wellness for Life® and NLG combination:

Male Age 45 | Non Tobacco | \$250,000 Face Amount | Advantage Builder with Wellness for Life

Policy Year	NLG Premium	Wellness Reward EXAMPLE - .5% discount**	Net NLG Premium [^]
10	\$2,253	\$32	\$2,227
15	\$2,253	\$79	\$2,185
20	\$2,253	\$168	\$2,106
25	\$2,253	\$263	\$2,014
30	\$2,253	\$444	\$1,848
35	\$2,253	\$737	\$1,595

Net NLG Premium =

Gross annual premium outlay reduced by guaranteed Level 2 Wellness Reward of .5%** earned in previous policy year (annually declared discount could be higher). This lesser premium amount could be paid without negatively impacting the policy's No Lapse Guarantee. Paying only the Net NLG Premium will result in lower policy cash values and may impact future Wellness Rewards.

Over time, the savings can really add up!

This hypothetical example is for illustration purposes only.

* The premium guarantee assumes premiums are paid on a timely basis, no loans or withdrawals are taken from the policy, and no policy changes are made.

** Level 2 Wellness Reward = .5% reduction to current (non-guaranteed) COI, multiplied by the number of years the policy has been in force. Policy year multiplier caps at 20. [Level 1 Wellness Reward guaranteed to be .25% (annually declared discount could be higher.)]

[^] The Net NLG Premium is not guaranteed and subject to change.

Wellness for Life® Program participants also receive exclusive benefits from Mayo Clinic, including:

- **Mayo Clinic Health Assessment**, a confidential questionnaire used to populate your personal, password-protected health management website.
- Your **Personal Health Management Website**. Based on your responses to the questionnaire, Mayo Clinic will personalize your health management website with information and tools to help you reduce your health risks, manage your chronic conditions and reach your health goals.

- **Mayo Clinic Discounts** special offers on several books and DVD's.
- **'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.