



# Get the Wellness Advantage on Your No-Lapse Guarantee Sales



## ■ Situation: Tim Judd is in need of a \$500,000 permanent life insurance policy that is guaranteed.

Tim has been shopping around and is looking for the most affordable coverage. When Tim approached his life insurance agent he was presented with one of Aviva's unique products. Tim's agent explained how the benefits of the Wellness for Life® Rider v2 could be used with the Advantage Builder Series III to potentially decrease the already competitive No-Lapse Guarantee premium.

## ■ Solution: Advantage Builder Series III with Wellness for Life® Rider v2

Male, age 35, Standard, non-tobacco  
\$2,597 annual premium  
\$500,000 initial face amount

Starting Policy Year	Age	Gross Annual Premium Outlay	Wellness Reward Amount	Net NLG Premium
10	45	\$2,597	\$27	\$2,574
20	55	\$2,597	\$134	\$2,480
30	65	\$2,597	\$356	\$2,274
40	75	\$2,597	\$856	\$1,814
50	85	\$2,597	\$2,550	\$357
51	86	\$2,597	\$2,930	\$47
52	87	\$2,597	\$3,399	\$0
53	88	\$2,597	\$3,987	\$0
54	89	\$2,597	\$4,586	\$0
55	90	\$2,597	\$5,030	\$0

Decreasing NLG Premium

Premium Decreases to \$0.00 by year 51 with the .50% reduction of Wellness Rewards

NLG Premium

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■ **Conclusion:** After learning about the Wellness for Life® Rider v2 and the effect it could have on his policy, Tim decided to purchase the Advantage Builder Series III with the Wellness for Life® Rider v2, knowing that he could use the Wellness Rewards to either decrease his No-Lapse Guarantee premium or increase the cash values within his policy.