



# Get the Wellness Advantage on Your No-Lapse Guarantee Sales - Scenario 2



■ **Situation:** What if Tim Judd still likes the idea of the Wellness for Life® Rider v2, but wants a built in guarantee? His agent could offer him Aviva’s permanent traditional universal life policy, Guarantee UL Solution Series II

■ **Solution:** Guarantee UL Solution Series II

Male, age 35, Standard, non-tobacco  
 \$2,726 annual premium  
 \$500,000 initial face amount

Starting Policy Year	Age	Gross Annual Premium Outlay	Wellness Reward Amount	Net NLG Premium
10	45	\$2,726	\$33	\$2,698
20	55	\$2,726	\$152	\$2,593
30	65	\$2,726	\$403	\$2,362
40	75	\$2,726	\$1,116	\$1,728
50	85	\$2,726	\$3,118	\$0
51	86	\$2,726	\$3,441	\$0
52	87	\$2,726	\$3,798	\$0
53	88	\$2,726	\$4,187	\$0
54	89	\$2,726	\$4,604	\$0
55	90	\$2,726	\$5,053	\$0

Decreasing NLG Premium

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

NLG Premium

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■ **Conclusion:** Tim Judd could purchase the Guarantee UL Solution Series II which is a traditional fixed UL policy and still receive the benefits of the Wellness for Life® Rider v2. Tim would be able to use the Wellness Rewards to either decrease his No-Lapse Guarantee premium or increase the cash values within his policy.