

# An Agent Guide to Wellness for Life<sup>®</sup>

*Boost your client's policy values!*



Your clients qualify for Wellness for Life Rewards<sup>®</sup> (cost of insurance discounts) when they elect the Wellness rider on an eligible policy. Clients are rewarded simply for having a physical exam every other year.<sup>1</sup>

With **LEVEL 1 REWARDS**, your clients receive cost of insurance discounts just for going to the doctor.

**LEVEL 2 REWARDS** give your clients' policies an even bigger boost with greater discounts for going to the doctor AND maintaining their weight within a reasonable range.

Wellness also applies a "multiplier" to the discounts based on how long the policy has been in force. The discounts your clients get through Rewards can become more significant over time as the **cost of insurance typically increases** and the multiplier for the length of time the policy has been in force will also grow.<sup>2</sup>

Wellness for Life Rewards boosts your clients' ability to build cash value within their policies through COI reductions over time.

Wellness for Life Rewards also count toward the minimum premium test for Lifetime Foundation ELITE, supporting the guaranteed death benefit. This means that, over time, it is possible to reduce a client's out of pocket premium payments, or clients could see their death benefit carry beyond the guarantee period, due to accumulated cash value from Wellness for Life Rewards.

## HOW IT WORKS

Mark the checkbox for Wellness in the rider section of your client's application.

To earn Rewards, your client should take the qualification form with them to their annual physical. When they return a form signed by their doctor with their current weight, indicating they underwent a physical, we will send back a confirmation of what Reward level they have earned. Rewards can begin as early as the third policy year, if a valid form is returned prior to the second policy anniversary.

<b>COST</b>	FREE	
<b>AVAILABILITY</b>	<b>Eligible Plans</b>	Global Accumulator, Lifetime Builder ELITE, Lifetime Foundation ELITE
	<b>Issue ages</b>	21-85
	<b>Risk Classes</b>	All classes available on bases plans, including substandard
<b>RESTRICTIONS</b>	Minimum face amount of \$100,000. The Primary Insured Rider can be used to meet minimum. Only available on primary insured.	
<b>POLICY CHANGES</b>	If your client makes a change to their policy (for example: face amount, rate reclassification or a change to their death benefit options), the weight range to qualify for Level 2 Wellness Rewards remains the same. Wellness Rewards are discounts on current cost of insurance charges in any new face amount.	

<sup>1</sup>This rider is only available at policy purchase.

<sup>2</sup> The "multiplier" grows until policy year 20 only and then remains steady at 20 for remainder of rider life.

<sup>3</sup> A Reward level is good for two years from the date of the physical exam. After that time frame, a new Qualification form is needed. The actual reduction amount is declared annually, subject to a minimum guarantee.

The Wellness for Life Rider is not available in all states.

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