

An Agent Guide to Wellness for Life[®]

Accordia Life's Wellness for Life[®] rider helps clients save on their cost of insurance over time.

Clients qualify for Wellness for Life Rewards[®] (cost of insurance discounts) when they elect the Wellness rider on an eligible Accordia Life policy. Clients are rewarded when they demonstrate they care about their health by having a physical exam every other year.¹

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

LEVEL 2 REWARDS offers clients greater discounts by going to the doctor AND maintaining their weight within a reasonable range.

The discounts your clients get through Rewards will become more significant over time as the **cost of insurance typically grows** and the multiplier for the length of time the policy has been in force increases.²

Wellness for Life Rewards can allow your clients to build cash value within their policies through COI reductions over time.

HOW IT WORKS

Write "**Wellness**" in the section marked "other riders" on your clients' application.

When the policy is 18 months old, Accordia Life reminds your clients to schedule their physical exam and asks them to bring the qualification form to the appointment.

Your clients return the qualification form to Accordia Life, signed by their doctor with their current weight, indicating they underwent a physical. Information on which level of Rewards they will get is mailed to them.³

Wellness Rewards begin in policy year 3.

WELLNESS BENEFITS

Accordia Life has an established relationship with Mayo Clinic to offer your clients resources for help living a healthy lifestyle, including:

- An online health assessment
- Personal health management website
- "Ask Mayo Clinic" 24-hour nurse line

¹This rider is only available at policy purchase.

²The "multiplier" grows to 20th policy year only and then holds steady at 20 for remainder of rider life.

³A Reward level is good for 2 years from the date of the physical exam. After that time frame, a new Qualification form is needed. The actual reduction amount is declared by Accordia Life annually, subject to a minimum guarantee.

COST

The total administrative charge for Wellness is \$100. This is deducted monthly at a rate of \$8.33 per month for the first policy year.

AVAILABILITY

Eligible Plans

- Accordia Life Provider
- Lifetime Builder
- Accordia Life Assure

Issue ages 21-85

Risk Classes All classes available on bases plans, including substandard

RESTRICTIONS

Minimum face amount of \$100,000. Term rider can be used to meet minimum. Only available on primary insured.

COMMISSIONS

This is a non-commissionable rider

POLICY CHANGES

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.