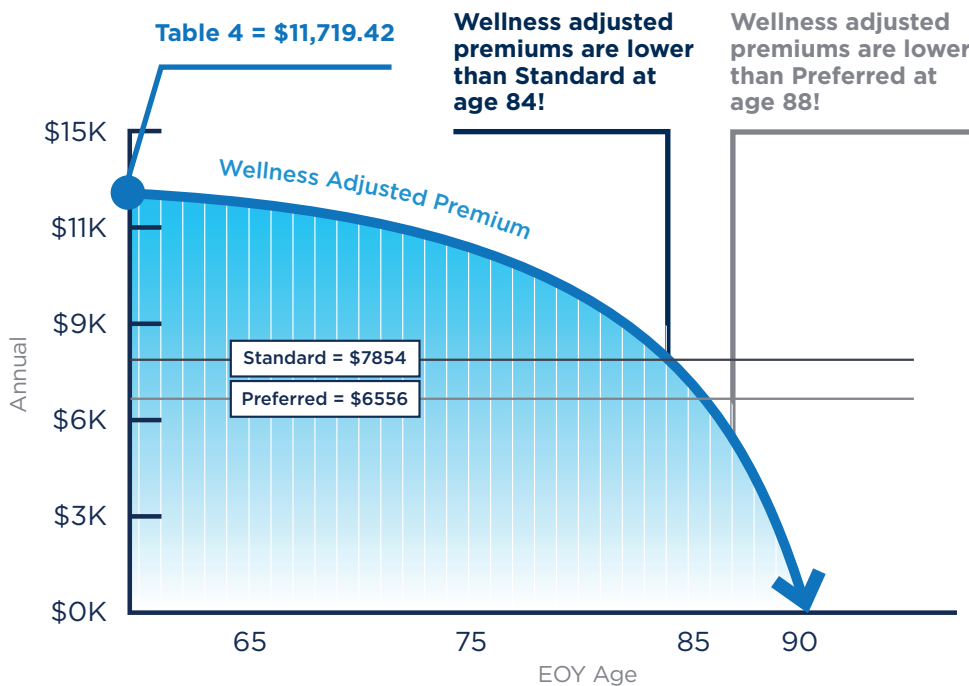




WINNING A RATED CASE WITH WELLNESS FOR LIFE® AND LIFETIME FOUNDATION ELITE

See how a Table 4 client can get to a point where their premium, with Wellness for Life Rewards®, is lower than a client who was Standard or Preferred at issue and didn't choose Wellness for Life®.

\$500,000, Male, Age 57, Non-tobacco, Issued Table 4, Level 2 Wellness for Life® Rewards



Based upon this hypothetical example, through age 90 the potential cumulative premium savings adds up to approximately **\$63,700!** Where else could your table rated clients save this much AND possibly pay lower premiums than clients rated standard or preferred in future years?

The example above assumes the current, declared Wellness for Life Rewards® Level 2 reduction of 1.0% on the policy's COI rates. Please note that the illustration system assumes the guaranteed Level 2 Reward reduction of 0.50%. Rewards are calculated by multiplying the percent reduction by the number of years the policy has been in force, up to a maximum multiplier of 20 for the life of the policy.



For more about Wellness for Life® see LR2009, an agent guide to the rider.

Did you know?

Our Wellness for Life® Rider is the first of its kind in the industry. Best of all, for **no additional cost**, it can be added to our permanent, single life insurance products **regardless of risk class!**

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Lifetime Foundation ELITE is issued by Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Policy form ICC17-IULC-C18, IULC-C18. Rider form number ULWFL-E14.

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Product and rider not available in all states.