

Prepare
for lift off!

A booster rocket adds thrust to your takeoff, pushing you farther and faster.

An extra dose of vitamin C boosts your immunity and helps you fight off illness.

In much the same way, the Wellness for Life® rider empowers you to give your policy a boost as your policy values grow more efficiently.

When you purchase your policy, you simply choose Wellness for Life®, a rider that rewards you for seeing the doctor and increases the reward if your weight stays within a relatively stable range over time.

It couldn't be easier.



Global Atlantic Financial Group

Global Atlantic Financial Group, through its subsidiaries, offers a broad range of retirement, life and reinsurance products designed to help our customers address financial challenges with confidence. A variety of options help Americans customize a strategy to fulfill their protection, accumulation, income, wealth transfer and end-of-life needs.

Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. Its success is driven by a unique heritage that combines deep product and distribution knowledge with leading investment and risk management, alongside a strong financial foundation.

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Thinking Ahead

Give your policy a boost!

A consumer guide to Wellness for Life®



Claim the Rewards of Wellness

Wellness for Life® Rider is issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Rider form ULWFL-E14.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Accordia Life and Annuity Company and Forethought Life Insurance Company. Each subsidiary is responsible for its own financial and contractual obligations.

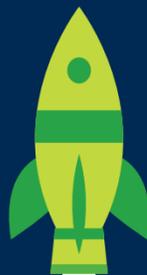
Not available in all states.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

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Ready to give your policy a **boost**?



Wellness for Life Rewards® are discounts on the cost of insurance charges for your policy.

There are two levels of Rewards you can achieve:

LEVEL 1

Rewards are discounts on your cost of insurance charges, which you earn by going to the doctor every two years.

LEVEL 2

Rewards are greater discounts you earn by going to the doctor every two years AND maintaining your weight within a reasonable range established at policy issue*

Does talking about weight make you uncomfortable?
We're good with where you are today. Your individualized weight range is based around **your current weight**, not some ideal weight from a chart. Once we set that as a starting point, your range will give you a reasonable amount of flexibility up and down. Want to see what your range could be? Check out our rangefinder tool at www.globalatlantic.com/wellness-for-life.

We boost your Rewards further by using a **multiplier** that increases with the age of your policy.¹

Over time, as your Rewards grow and accumulate, they can give you meaningful flexibility to access more cash or to choose to pay a lower premium and let your earned Rewards make up the difference.

It's simple to claim your Rewards!

1. You download a qualification form from www.globalatlantic.com/wellness-for-life and take it to your annual physical, so your provider can complete and sign it.
2. You mail it in.
3. You get a confirmation letter in return, letting you know which level of Rewards you've achieved for the upcoming policy year.

To ensure you get the Rewards you deserve on a continuous basis, you simply send in a newly signed exam form every other year.²

It's that easy.

¹ The "multiplier" grows until policy year 20 only and then remains steady at 20 for the remainder of the rider life.

² Your qualification form is considered "current" for 24 months from the date of the exam. If you have more than one current form submitted prior to an upcoming anniversary, we'll apply the Reward level from the better of the two. If you forget or miss a year, we'll pick back up at the next anniversary after you send in a form again – and we won't "restart" your multiplier, either. For example: If you skip year 10 but remember again in year 11, we'll use 11 as your multiplier.

What are your life insurance goals?

The primary purpose of life insurance is to provide a death benefit, but there are additional ways your policy can support **long-term financial goals** – and Wellness for Life® can provide a boost to help you get there.

If you're purchasing a life insurance policy with a focus on accumulating **cash value** that could be used during your lifetime, perhaps for supplementing your retirement income, Wellness can help. Your Wellness Rewards can reduce the impact of cost of insurance charges, allowing your policy's cash value to grow more efficiently. **That's a meaningful boost!**

If you're purchasing a policy with a focus on keeping a **death benefit guarantee** in place, Wellness can help there too. Wellness for Life Rewards® count the same as premium payments toward fulfilling the minimum premium requirement needed to keep your death benefit guarantee in effect. With Wellness Rewards, you could see your policy last longer or you could let your Rewards offset out-of-pocket premium payments in the future. **Either way, that's a meaningful boost!**