

# NEWS RELEASE



## **Aviva's *Wellness for Life* program offers savings for healthy living**

**WEST DES MOINES, Iowa** (Oct. 20, 2011) — Being health conscious has many benefits, and Aviva USA is making healthy choices even more rewarding for its customers through its *Wellness for Life* rider.

The *Wellness for Life* program is a unique enhancement to a life insurance policy in the form of an optional rider that can reduce out-of-pocket premium costs over time. The policy charges are discounted if the insured meets health-conscious criteria like visiting the doctor at least every other year for physical exams, and cost savings are even greater if the insured simply maintains his or her weight within a range established at policy issue. In essence, customers earn rewards when they take steps that can result in living a healthier, longer life.

About 70 percent of Aviva's eligible policyholders now purchase the \$100 rider. *Wellness for Life* customers also receive exclusive wellness benefits and resources through Mayo Clinic.

"Just as good drivers save money on their car insurance, we believe living a healthy lifestyle should generate savings on your life insurance premiums," said Rhonda Elming, senior vice president, product management, for Aviva USA. "The innovative *Wellness for Life* program demonstrates that Aviva understands our customers have individual needs. We are committed to developing products to meet those needs. In short, we put people before policies."

By visiting the doctor every other year – which may result in early detection of health risks or diseases and can lead to more effective treatments – customers can either lower their premiums or increase the cash value of their universal life insurance policy. Regardless of the customer's weight at the time the policy is issued, further discounts can be achieved by maintaining weight. Best of all, premium costs will *never* increase as a result of the doctor visits.

Aviva USA is part of Aviva plc – the world's sixth-largest insurance group. Aviva USA is a sales leader of indexed life insurance and indexed annuities.

The company first launched *Wellness for Life* in 2007, and the product has grown in popularity ever since. The first customers who purchased the rider are beginning to realize the cost of insurance savings that start to accrue in the third year after issuance of the life insurance policy.

"Although the savings start small, the long-term implications are substantial for customers planning to invest for decades in a universal life policy," said Claudette Gonzalez Klein, a Certified Financial Planner™ and owner of Klein Financial Services in Palo Alto, Calif. "Many of my clients have purchased the *Wellness for Life* benefit and, by adhering to the program's

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simple guidelines, will realize insurance premium savings over the course of 30 years. For example, a 45-year-old nonsmoking woman with a \$100,000 life insurance policy could save about \$1,000 – that’s an enormous return on the one-time cost of just \$100. It’s a great way for people to be rewarded for simply taking care of themselves and living a healthy lifestyle.”

Wellness for Life provides other tangible benefits beyond just dollars saved. Aviva and Mayo Clinic are working together to provide wellness benefits, resources and expertise to help Wellness for Life policyholders manage their health. Mayo Clinic is an internationally known healthcare organization. Wellness for Life participants receive exclusive benefits from Mayo Clinic, including access to a toll-free, around-the-clock nurse line to answer health-related questions, and a personalized health management website with tools and information to help reduce and manage health risks. No other insurer provides these types of benefits to its life insurance policyholders.

“The Wellness for Life program enables consumers to reap big rewards – both from a financial standpoint with reduced cost of insurance as well as by encouraging healthy living and an emphasis on wellness,” Aviva’s Elming said. “Regular doctor visits, maintaining weight and using the resources Wellness for Life offers to manage and monitor your health are combined with the security a life insurance policy offers. Over time, the savings can really add up, and the benefits of a healthy lifestyle can help customers feel better and live longer.”

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**About Aviva USA**

*Aviva USA is a sales leader of indexed life insurance and indexed annuities. Headquartered in West Des Moines, Iowa, Aviva USA also has offices in Topeka, Kan., and Melville, N.Y. Aviva USA has approximately 1 million customers and employs more than 1,500 people across the country. Aviva USA is part of Aviva plc and can trace its presence in the United States back to 1896.*