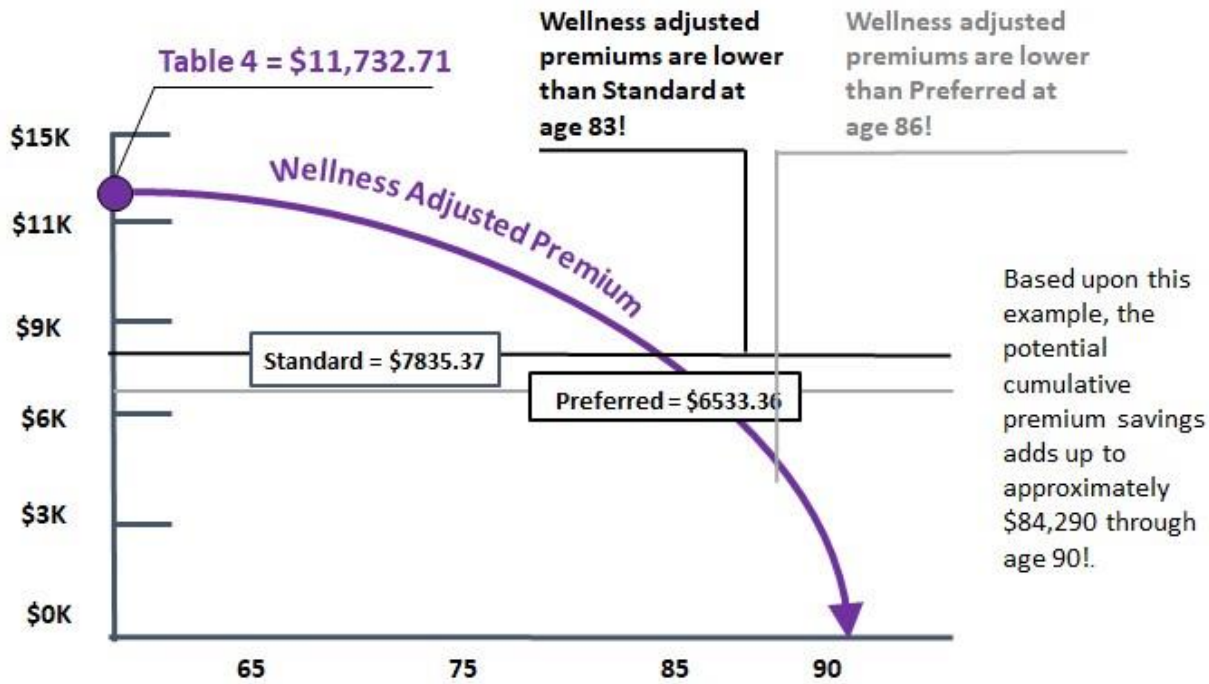




Through **Global Atlantic's Wellness for Life®** program, a Table 4 rated client is able to reduce their premium to become lower than a Preferred rated client who that didn't elect to add the Wellness for Life® program onto their policy. See below for more details.

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



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.

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

Eligible Plans: Global Accumulator, Lifetime Builder ELITE, Lifetime Foundation ELITE
Issue Ages: 21-85
Risk Classes: All classes available on bases plans, including substandard

Case Study provided by Global Atlantic Life Insurance

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.

Most insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Ask your financial professional to provide you with costs and complete details. Guarantees are based on the claims-paying ability of the issuing insurance company. AIMCOR Group, LLC is not an insurer and does not issue contracts for coverage. This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. **The information is not intended as investment advice**