

Managing Your Money

Wellness For Life

(NAPSA)—Being health conscious has many benefits, and Aviva USA is making healthy choices even more rewarding for its life insurance customers through its Wellness for Life rider. The 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.

“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 Aviva USA senior vice president of product management Rhonda Elming. “Aviva’s innovative Wellness for Life program demonstrates we are a company that puts people before policies.”

Beyond saving dollars, the Wellness for Life program provides wellness benefits, resources and expertise to help policyholders manage their health. Participants in Wellness for Life receive exclusive benefits from the Mayo Clinic, such as 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.

The long-term savings can be substantial for Wellness for Life customers, and the program has been so popular, about 70 percent of Aviva’s eligible policyholders now purchase the \$100 rider.

“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 Corporation in Palo Alto, Calif. “Many of my clients have purchased the Wellness for Life benefit and, by adhering to the pro-



Making healthy choices can be even more rewarding than many people realize.

gram’s simple guidelines, will realize insurance premium savings over the course of 30 years.

“For example, a 45-year-old nonsmoking woman 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.”

The benefits of a healthy lifestyle can help customers feel better and live longer. When you couple that with the security a life insurance policy offers with reduced costs over time, it’s an attractive combination for consumers.

“Aviva understands our customers have individual needs, and we are committed to developing products to meet those needs,” Aviva’s Elming said.

For more information, log on to www.avivausa.com and click on the Wellness for Life tab.