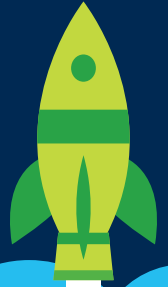


# Core Riders, featuring Wellness for Life®

Issued by **Accordia Life and Annuity Company**



## Our exclusive **Wellness for Life®** Rider

This is the original Wellness rider, offering **Wellness for Life Rewards®** designed to boost your policy with significant cost of insurance discounts.

A booster rocket pushes you further, faster. An extra dose of vitamin C boosts your immunity, helping you fight off illness. Wellness for Life® is a booster for your life insurance policy, helping you meet your goals more efficiently.

### **Wellness for Life Rewards®**

If you send in your Wellness for Life qualification form stating you've had a physical, we will credit you with Wellness for Life Rewards®. These patented rewards will give your policy a boost by reducing insurance costs on your policy. Those savings can add up over time.

Don't worry if you're not an athlete or yoga instructor. The point of Wellness for Life® is to reward people for maintaining their health. If you improve your health, that's great, too. But to qualify for the minimum Wellness for Life Rewards®, all you have to do is get a physical every two years. You can earn an even greater reward by keeping your weight within a given range established at the time you apply for your policy.

**HOW IT WORKS** Depending on how you structure your policy, the Wellness for Life® rider can be used to reduce your cost of insurance charges, which can increase your cash value, and Wellness Rewards® count toward policy minimum premium requirements, where applicable. To learn more about this rider, ask your insurance professional for our Wellness for Life® brochure.

**HOW TO GET IT** This rider, which is only available at policy issue, is for all insureds ages 21-85 that purchase a single life permanent policy. There is no charge for the Wellness for Life® rider.

- Not available in all states.
- Terms and conditions apply.

Form ULWFL-E14

Our universal life policies can be built for your specific needs. There are also riders that can help you customize your policy.

Consider these core riders on universal life policies, some of which come with no charge at all and some with no charge until used:

**Wellness for Life® Rider**

**Terminal Illness  
Accelerated Death  
Benefit Rider**

**Waiver of Surrender  
Charges Due to  
Confinement Rider**

**Overloan Protection Rider**

**Accelerated Access Rider**

## Terminal Illness Accelerated Death Benefit Rider

*Automatically added to every policy*

We automatically provide this valuable feature at no charge. Terminal illness can cause a lot of hardship, emotionally and financially. This rider helps with the latter by providing some of your death benefit up front to assist with health costs and other expenses.

**WHAT IT DOES** This rider allows you to access up to 50% of your policy's death benefit up to a maximum of \$250,000 when the life expectancy of the insured is 12 months or less. A fee will be assessed when the rider is exercised.

**HOW TO GET IT** The Terminal Illness Accelerated Death Benefit Rider is included at no extra charge on all new policies. If the insured receives a diagnosis with a 12-month life expectancy, you can receive an accelerated death benefit by notifying our Claims Department.

Form ICC13-LTABR-E14 or LTABR-E14

## Waiver of Surrender Charges Due to Confinement Rider

Paying for care in a nursing home or due to hospitalization and losing income in the process can be financially draining. This rider is designed to help.

**WHAT IT DOES** The rider allows for an annual withdrawal up to 25% of the net account value without incurring surrender charges, if the base policy insured is confined to a hospital or inpatient nursing facility for at least 30 consecutive days. The standard withdrawal processing fee is assessed.

**HOW TO GET IT** The rider can be added at no charge at issue.

Form ULNHW-E14

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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.

Some riders are not available in all states, contain certain limitations and may require additional charges or premiums.

This brochure contains highlights only.

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This material is not intended to be used and cannot be used to avoid tax penalties. It was prepared to support the promotion or marketing of the matter addressed in this document. In order to comply with certain U.S. Treasury regulations, please be advised of the following: Unless expressly stated otherwise, any U.S. Federal tax advice contained in these materials, including attachments, is not intended or written to be used, and cannot be used, by any person for the purpose of avoiding any penalties that may be imposed by the Internal Revenue Service

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

## Overloan Protection<sup>1</sup> Rider

The Overloan Protection Rider is like an automatic shut-off valve.

**WHAT IT DOES** If you borrow up to a certain percentage of the policy's cash value after your policy has been in force for 15 years and the insured has reached age 75, the rider will be activated and future loan activity will cease. This will prevent you from borrowing too much from the policy and causing it to lapse which could result in negative tax consequences. If you're planning to use your policy's cash value for supplemental income, this rider may offer an extra layer of protection. There is no initial cost for the rider, however a one-time charge is assessed if it is used.

**HOW TO GET IT** This rider is available to all policyholders and can be added at issue or after the policy is in force.

Form ICC13-ILOPR-E14, ILOPR-E14, ICC13-ULOPR-E14, ULOPR-E14, ICC15-CILOPR-C16 or CILOPR-C16

<sup>1</sup>The tax treatment of this rider, if activated, is not settled under current law. In particular, it is not clear whether the rider will result in a taxable event at the time it is activated. Anyone contemplating the purchase of this rider should consult a tax advisor as to the possible tax ramifications.

## Accelerated Access Rider

This rider can offer living benefits to help you through life's unexpected events.

**HOW IT WORKS** The Accelerated Access Rider allows you to accelerate a portion of your life insurance death benefit in the event you are diagnosed with a chronic or critical illness that meets certain eligibility requirements.

**HOW TO GET IT** Available at issue on permanent universal life policies. Any benefits paid under this rider, along with accrued interest on those benefits, will reduce the policy death benefit payable to the beneficiary in the form of a lien.

Form ICC16-LCCABR2-I16 or LCCABR2-I16