

# Lifestyle Credits Program

Giving your client the best potential rate.  
We give credit where credit is due.

People with favorable lifestyle factors are a better risk than those who have unfavorable lifestyle factors, and we give them credit for that. Unlike programs that monitor a client's lifestyle on an ongoing basis, we give risk-class upgrades, up front, without ongoing monitoring.

Our Lifestyle Credits Program gives your clients a one-risk-class upgrade if they meet certain criteria for favorable lifestyle factors.

## What are favorable lifestyle factors?

- Routine preventive care and screening studies
- Family history and longevity
- Regular exercise/physical activity
- Regular follow-up and compliance with a medical professional
- Cardiac risk factors such as blood pressure readings, cholesterol, and build – within normal ranges

## Do you have to ask to get the Lifestyle Credit applied?

No – this one-risk-class upgrade will automatically be applied if your client is eligible.

## How will Allianz Life Insurance Company of North America (Allianz) know if my client is eligible for this credit?

We have made changes to our application, phone interview, and exams to ensure this information is collected with no additional work for you.

## How will I know if a Lifestyle Credit has been applied?

Allianz will notify you if your client has qualified for a Lifestyle Credit. Notification is made on the financial professional website in the approval note. It will state that the Lifestyle Credit has been applied.

## What are the conditions of eligibility?

- Available on single life fixed index universal life insurance policies
- Issue age 25 to 70
- Up to Table 6 rating
- Maximum death benefit \$5 million

**For questions, call the Life Case Design Team at 800.950.7372 and ask to speak directly with an underwriter.**

For all that's ahead.®

Allianz 

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America. (P64090) (P95472)

**For financial professional use only – not for use with the public.**

Product and feature availability may vary by state and broker/dealer.

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