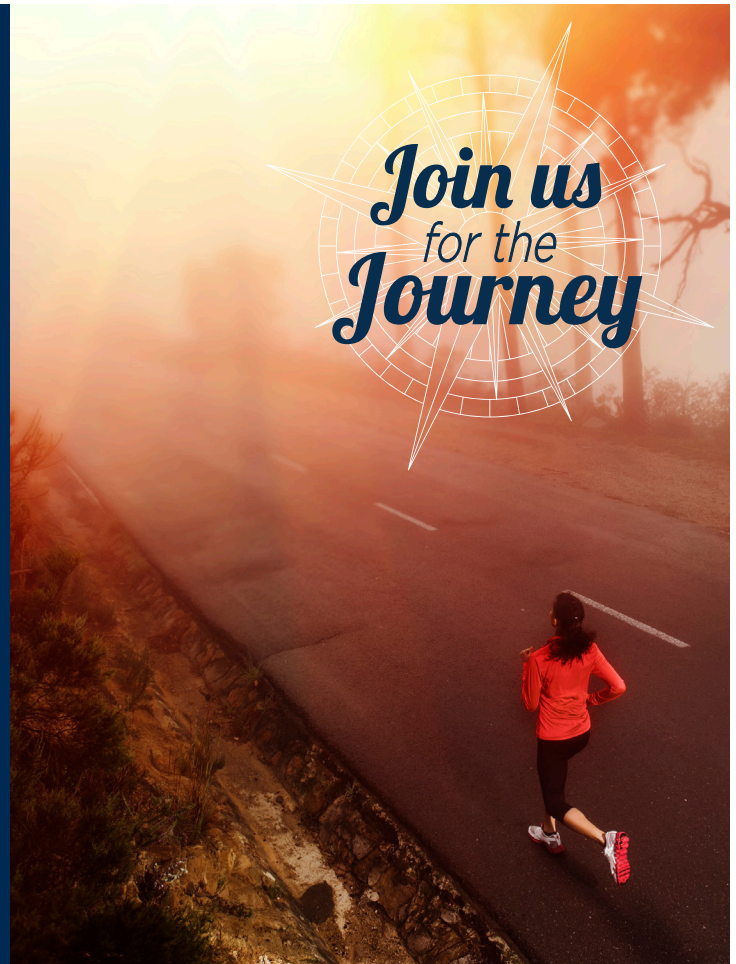


Introducing Accordia Life Credits, a new approach to underwriting at Accordia Life

This robust new rate personalization program will replace the Table Reduction Program and internal stretch guidelines.

With Accordia Life Credits, your clients will receive an individualized offer, more personal than traditional rate class alone.



Comparing **Accordia Life Credits** to our current program:

ACCORDIA LIFE CREDITS	TABLE REDUCTION PROGRAM
No Face limits	Limited to \$10M
Available through age 80	Limited to age 70
Available through Table 8	Limited to Table 3
Improvement in rate classes across the board from Preferred to moderately substandard	Not available on Preferred/Premier
Available on both lives for survivorship coverage	One life required to be Standard or better
Recognizes and rewards clients who focus on wellness	Not personalized to individuals



Accordia Life Credits is the next evolution in underwriting. Watch for more information as we get closer to our May 1 launch!