$\mathbf{Amway}^{{}^{\mathrm{\tiny TM}}} \operatorname{\mathbf{customer}} \operatorname{\mathbf{insurance}} \operatorname{\mathbf{benefits}} \operatorname{\mathbf{program}}$

United States offerings, side one

Insurance product	Provider	Where to call	Value-added	Where to find on Amway.com
Accident	American General Life Insurance Company	Quotes: 1-855-681-1451	Apply for individual or full family coverage. Accident related 24-hour coverage includes sport injuries, surgery, emergency, and follow up treatment. No medical underwriting.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Accident Insurance
Automobile (Including boat, motorcycle, travel trailer, motor home, and other RVs	Insurance Answer Center: Safeco, Travelers, Unitrin Direct, Esurance, Progressive, The Hartford and 21st Century	Quotes: 1-866-234-6300	Side-by-side comparison quotes online from top-rated companies, apply online, 24/7 claim services, save 15 percent when auto and home purchased with same carrier, licensed agents ready to help, extended call center hours.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Automobile
<u>Critical illness</u>	American General Life Insurance Company	Quotes: 1-855-681-1451	Apply for individual or full family coverage. Pays regardless of other insurance. Immediate payout with diagnosis of a critical illness such as heart attack, stroke, cancer, and many others. Renewable to age 75.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Critical Illness
Dental insurance	Humana Dental Insurance Company	Quotes: 1-855-681-1451	Available as a "stand alone" plan. Variety of plans. Choose a dentist from an extensive network, or choose your own dentist.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services>Dental
<u>Homeowners/renters</u> <u>condominium</u>	Insurance Answer Center: Travelers, Safeco, Foremost Mobile Home, The Hartford and 21st Century	Quotes: 1-866-234-6300	Side-by-side comparison quotes online from top-rated companies, apply online, 24/7 claim services, save 15 percent when auto and home purchased with same carrier, licensed agents ready to help, extended call center hours.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Homeowners
Medical insurance	Variety of carriers including: Aetna, Assurant Health, Humana and more	Quotes: 1-800-254-2327	Large selection of national carriers with online quoting and applications. Choose from traditional plans, Health Savings Accounts (HSAs), PPO Plans, International Medical Plans, and Short Term Health Plans.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Medical Insurance
Personal liability umbrella	Insurance Answer Center	Quotes: 1-866-234-6300	Purchase high-limit liability coverage.	Call 1-866-234-6300 to request a quote.
Pet insurance	VPI (Veterinary Pet Insurance)	Quotes: 1-800-254-2327 Group name: Amway	Plans for dogs, cats, birds, and more. Vaccination and routine care. Use any licensed veterinarian.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Pet Insurance

Ask us about lower group rates and additional group plans exclusively for Amway IBOs. Call us at 1-800-254-2327 for more information.



United States offerings, side two

Insurance product	Provider	Where to call	Value-added	Where to find on Amway.com
<u>Prescription and</u> <u>healthcare discount card</u>	WellCard™ Health	Order your free card: 1-800-254-2327	Discounts on brand name and generic medications at over 59,000 pharmacies nationwide. Mail order up to 90-day supply. Use network providers to receive discounts on: doctor visits, surgical centers, dental, vision, diabetic care supplies, and more. This is not insurance-this is a discount program.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> WellCard Health
Small business commercial	The Hartford Financial Services Group, Inc.	Quotes: 1-800-254-2327	Business Owners Policies (BOP), property, liability, umbrella coverage, workers' compensation.	Call 1-800-254-2327 to request a quote.
Small business health	Variety of carriers, including: Assurant Health, Blue Cross, Humana, and more	Quotes: 1-800-254-2327	Employer group health plans, including group dental and group vision, all in one package. Obtain quote on-line.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Small Business Health
<u>Term life</u>	Variety of carriers including: American General Life Insurance Company, Aviva Life Insurance Company, Pruco Life, Transamerica and more	Quotes: 1-855-681-1451	Online quoting. Variety of term level plans available: 1, 5, 10, 15, 20, or 30 years. Apply for coverage up to \$2 million.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Life Insurance
<u>Travel/trip insurance</u>	International Medical Group®	Quotes: 1-800-254-2327	Protection for unforeseen events that may force you to interrupt your travel plans, or even cancel your trip. Variety of plans include: emergency medical treatment and coverage for lost or stolen baggage.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Travel/Trip
<u>Whole life</u> (aka Permanent life)	Variety of carriers, including: Assurity Life Insurance Company, American General Life Insurance Company, Aviva Life Insurance Company and more	Quotes: 1-855-681-1451	Wide variety of lifetime policies, including one that returns the premium to you if a claim is not submitted.	More Products>Partner Stores & Services>Banking & Insurance>Wells Fargo Insurance Services> Life Insurance

Some products and services may not be available in all states.

Most programs accept major credit cards for premium payments.

You may be required to meet the insurance carrier's specific underwriting and eligibility criteria; the insurance carriers make all of the final decisions regarding coverage approval.

wfis.wellsfargo.com/AGCustomersUS

Products and services are offered through Wells Fargo Insurance Services USA, Inc., and Wells Fargo Insurance Services of West Virginia, Inc., non-bank insurance agency affiliates of Wells Fargo & Company.

Products and services are underwritten by unaffiliated insurance companies except crop and flood insurance, which may be underwritten by an affiliate, Rural Community Insurance Company. Some services require additional fees and may be offered directly through third-party providers. Banking and insurance decisions are made independently and do not influence each other.

© 2012 Wells Fargo Insurance Services USA, Inc. All rights reserved.

091512PSa 110712ab Ref Sheet AG Cust Insur US En