

# Amway™ Customer Insurance & Membership Benefits Program

**Amway Customers are an important part of building your business.**

The Amway Customer Insurance and Membership Program offers reputable, top-rated national insurance carriers and partners - recognized brand names that your Customers are accustomed to receiving from Amway Partner Stores. The more your Customers take advantage of an Amway Amway Partner, the better chance you have of maintaining that Customer; it's just one more way of demonstrating the value of being your Customer. All plans and products available to your Customers are also available to IBOs.



## Auto and Homeowners Insurance

Did you know your Customers might be able to save hundreds of dollars on their auto & home insurance?

### Auto Insurance

- > Compare rates side-by-side from the nation's top insurers
- > Get a free quote in minutes with no obligation to buy
- > Custom plans with flexible payment options
- > The average customer saves \$444 a year on auto insurance\*

### Homeowners Insurance

- > Compare rates from top-rated insurers
- > 24/7 availability from licensed agents
- > Bundle auto & home together for additional savings



## Lifestyle Benefits and Virtual Health Clinic

Everyone could use an advantage in handling the everyday things in life. Lifestyle Benefits and Virtual Health Clinic provides your Customers an assortment of non-insurance benefits and discounts on services for the life, business, and healthcare for the entire family.

### Lifestyle Benefits

- > The Expense Tracker
- > Financial Helpline
- > Legal Care Direct
- > Roadside Assistance
- > Worklife Services
- > Small Business Legal Plan
- > Tax Helpline

### Virtual Health Clinic

- > Telehealth
- > Doctors Online
- > Health Advocacy
- > Medical Bill Saver™
- > Nurseline™
- > Pharmacy Discounts
- > Health Wealth Connection

\*National average auto insurance savings per year reported by new customers surveyed by Answer Financial from January - June, 2016 .



## Life Insurance

Amway Customers can shop on-line or speak with a dedicated Amway program licensed agent who will counsel your Customers on the numerous life insurance plan options and pricing.

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### Term Life

Typically purchased for a specific time period, term life insurance is often used to help protect mortgages or pay benefits to family members in the event of an untimely death.

- > Variety of insurance carriers to choose from
  - > Choice of term level plans: 1, 5, 10, 15, 20, or 30 years
  - > Apply for up to \$2 million in coverage
  - > Quick online quotes
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### Whole Life

Whether coverage is needed to replace income, pay for college expenses, or use it for estate planning, whole life insurance (aka permanent life insurance) should almost always be part of good financial planning.

- > Choose a plan which offers cash value
  - > Variety of lifetime policies, including one that returns the premium if a claim is not submitted
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## Junior Estate Builder

Your Customers can give their children and grandchildren the priceless gift of protection. This child life insurance policy not only protects them today, but helps establish future financial security that lasts a lifetime.

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### Plan Highlights

- > Choice of \$15,000 or \$20,000 in coverage
  - > Annual rates lock in at \$35 or \$45, respectively
  - > Term life converts to whole life coverage at age 25
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### Plan Benefits

A Junior Estate Builder is affordable. Plus, the whole policy builds cash value with the option to increase coverage at ages 25, 28, and 31—guaranteed without medical exams or questions. Customers have 30 days to review the coverage with a full refund if they're not satisfied.

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**For more information, call 800-254-2327 Monday - Friday 8 a - 5 p ET.  
Or visit the USI Amway Customer site: [www.usiaffinity.com/agcustomersus](http://www.usiaffinity.com/agcustomersus)**

Insurance coverages are subject to each carriers' own eligibility and underwriting criteria; complete details of coverages, exclusions and limitations are outlined in the policies. USI Affinity or the carrier will provide you with details regarding rates, plan design and how to apply for coverage or register for the non-insurance discount program packages. Lifestyle Benefits & Virtual Health Clinic is not insurance but a discount program and is not available in WA or VT.