

Amway[™] Customer Insurance & Membership Benefits 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 > Banking & Insurance > USI Affinity > Accident Insurance
Automobile (Including boat, motorcycle, RVs and more)	Answer Financial ¹ : Safeco, Progressive, Esurance, Mercury, Titan	Quotes: 1-866-234-6300	Side-by-side comparison quotes from top-rated insurers, apply online, 24/7 service center, average customer saves \$440 a year on auto insurance*, extended call center hours, licensed & bilingual agents ready to help.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Automobile
Critical Illness	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 > Banking & Insurance > USI Affinity > 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 > Banking & Insurance > USI Affinity > Dental
Homeowners/ Renters/ Condominium/ Earthquake	Answer Financial ¹ : Safeco, Stillwater, ASI, Safeway, Northlight	Quotes: 1-866-234-6300	Side-by-side comparison quotes from top-rated insurers, apply online, 24/7 service center, save on auto & home when purchased with same insurance company, extended call center hours, licensed & bilingual agents ready to help.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Homeowners
Medical Insurance	Large variety of national carriers which vary by state	Quotes: 1-800-254-2327	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 > Banking & Insurance > USI Affinity > Medical Insurance
Pet Insurance	VPI (Veterinary Pet Insurance)	Quotes: 1-866-234-6300 Group name: Amway	Plans for dogs, cats, birds, and more. Vaccination and routine care. Use any licensed veterinarian.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Pet Insurance

*National average auto insurance savings per year reported by new customers surveyed by Answer Financial from July 1 - December 31, 2015.

United States Offerings - Side Two

Insurance Product	Provider	Where To Call	Value-Added	Where To Find on Amway.com
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	Large variety of national carriers which vary by state	Quotes: 1-800-254-2327	Employer group health plans, including group dental and group vision, all in one package. Obtain quote online.	More Products > Partner Stores > Banking & Insurance > USI Affinity >Small Business Health
Term Life	Variety of carriers including: American General Life Insurance Company, Pruco Life, Transamerica, and more	Quotes: 1-855-681-1451	Online quoting or speak with a licensed agent. Variety of term level plans available: 1, 5, 10, 15, 20, or 30 years. Apply for coverage up to \$2 million. Low cost life plans available for children and/or grand children.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Life Insurance
Travel/Trip Insurance	USI Travel Insurance Services	Quotes: 1-800-937-1387	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 > Banking & Insurance > USI Affinity > Trip Insurance
Whole Life (aka Permanent Life)	Variety of carriers, including: Assurity Life Insurance Company, American General Life Insurance Company, and more	Quotes: 1-855-681-1451	Wide variety of lifetime policies including some that build cash value and one that returns the premium to you if a claim is not submitted. Or choose a simple final expense policy.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Life Insurance

Discount Program	Provider	Where To Call	Value-Added	Where To Find on Amway.com
Lifestyle Benefits & Virtual Health Clinic	New Benefits	Request more information: 1-800-254-2327	Save time and money accessing services to reduce your health care expenses and services for everyday life. Choose from several packages which includes your family members. This is not insurance - this is a discount program.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Lifestyle Benefits & Virtual Health Clinic
Prescription and Healthcare Discount Card	WellCard™ Health	Order your free card: 1-800-254-2327	Discounts on brand name and generic medications at more than 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 > Banking & Insurance > USI Affinity > WellCard Health

Lifestyle Benefits & Virtual Health Clinic is not available to WA or VT residents. 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 designs and how to enroll for insurance coverage or register for the non-insurance programs.

¹Answer Financial(R) Inc. offers insurance products and services through its insurance agency licensed affiliate Insurance Answer Center, LLC (California License # 0B99714); in New York as Insurance Answer Center, LLC, an Insurance Agency; in Michigan as Insurance Answer Center, LLC, an Insurance Agency; and in Missouri as Answer Financial. Answer Financial affiliated agencies are not insurance companies, but act as agents for certain insurance companies. Answer Financial's affiliate Right Answer Insurance Agency, LLC (CA License #0H52358) operates as an insurance broker in California and an agent in all other states. Answer Financial is paid commissions and may receive other performance-based compensation for its services. The compensation received by Answer Financial and its employees may vary by insurance company. Not all insurance products and services are available in all states. Rates are subject to change.

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