

PeakLife Indexed Universal Life Application Instructions for Selecting Bonuses Options

How to Select the Interest Bonus or the Enhancers on Policy Applications

Paper Cases:

- If **Interest Bonus (Annual Accumulated Value Enhancement or AVE)** is selected, it specifically needs to be marked on the application in the “Other” space within the rider section (see below), and FAVE election form should not be submitted.
 - If AVE is not indicated on the application but there is an illustration indicating AVE, the policy will be issued with AVE and application will be amended and a signed amendment required.
 - If AVE is not indicated on the application and no illustration is submitted, a case manager will reach out to confirm selection and a signed amendment will be required.
 - Indicate the selection of the Interest Bonus (AVE) in the “other” field within the rider section by using one of the following acceptable entries:
 - Interest Bonus
 - Fixed Bonus
 - AVE
 - AVER
 - Accumulated Value Enhancement
 - Annual Accumulated Value Enhancement
- If **Enhancer (Flexible Accumulated Value Enhancement or FAVE)** is selected, it will be business as usual – Flexible Accumulated Value Enhancement Rider election form is required to be completed and submitted prior to issue. Note, FAVE does not need to be indicated on the 8121 application (but it can be indicated in the “Other” space in the rider section).
 - Acceptable entries for the Enhancer in the “other” field within the rider section:
 - (nothing)
 - FAVE
 - Flexible Accumulated Value Enhancement
 - Enhancer
 - Multiplier Bonus
 - Must include FAVE election form

eApp Cases:

- eApp will allow the agent to select between the Interest Bonus (AVE) or Enhancers (FAVE) and this will automatically be printed on the application or FAVE election form.

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