

# The Vive Score: *GROUNDBREAKING INSIGHT* into a policy's overall consumer value.

## You know that price isn't everything.

There's never been a consistent way to quantify consumer value until now with the Vive Score.

## The Vive Score weighs important factors beyond price.

The Vive algorithm considers the following weighted factors:

- **Carrier Rating** – as defined by the Comdex Index
- **Conversion Privileges** – based on product availability and conversion parameters
- **Product Features** – such as the competitiveness of premium grace periods and product riders
- **AU Eligibility** - whether a carrier offers Accelerated Underwriting with no exam, blood and medical history\*\*

Vive aggregates all of these factors to display an overall Vive Score for the product. Simply hover over the Vive Score on the quote screen to see more details.

\*\*The next generation of the Vive Score, under development now, will also factor in speed of policy issue, as well as advisor and client experience.

## You gain an instant level of product expertise.

The Vive Score is at its most valuable when you discuss options with a client before completing the order. It can provide you a sound, product-specific rationale for a recommendation that may not be the least expensive option. No matter how you leverage it, the Vive Score supports your reputation as an informed consultative professional.



Vive  
Get on with Life

