



Accendo Final Expense

Individual whole life insurance

Underwritten by Accendo Insurance Company,
part of the CVS Health® family of companies and
Aetna affiliate



Agenda

About Aetna Senior Supplemental Insurance

Senior market experience

What are the costs of a loved one passing?

How to calculate how much coverage is needed

Accendo Final Expense Life Insurance

Coverage options and benefit riders

Start selling

Save time with these tips

**About
Aetna Senior Supplemental
Insurance**

Aetna Senior Supplemental Insurance

- Headquarters in Nashville, TN area (Franklin)
- Dedicated agent services team
- Business persistency
- Competitive premium rates
- Competitive commissions
- Cross-selling opportunities with complete senior market portfolio

35+

years in senior market

400+

associates

100,000+

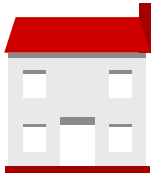
licensed agents

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Calculating the costs

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Financial obligations after passing



Household expenses

Average monthly bills multiplied by 3



Debt

Monthly amount multiplied by 3



Funeral costs

Average funeral can cost at least \$7,360



Subtotal

Equals household expenses + debt + funeral costs



Final estimated cost

To include inflation, multiply the subtotal by the inflation factor for the number of years before you reach age 90.

Number of years before reaching age 90				
10 yrs	20 yrs	30 yrs	40 yrs	50 yrs
1.34	1.81	2.34	3.26	4.38

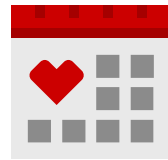
Accendo Final Expense Life Insurance

What's new?



Super preferred rate

Qualifying applicants can get a super preferred rate, which is 10% lower than the preferred rate



Social security payment option

Automatic payments that align with the Social Security benefit deposit schedule



Optional riders

Available for Level plan



Broad qualifying age range

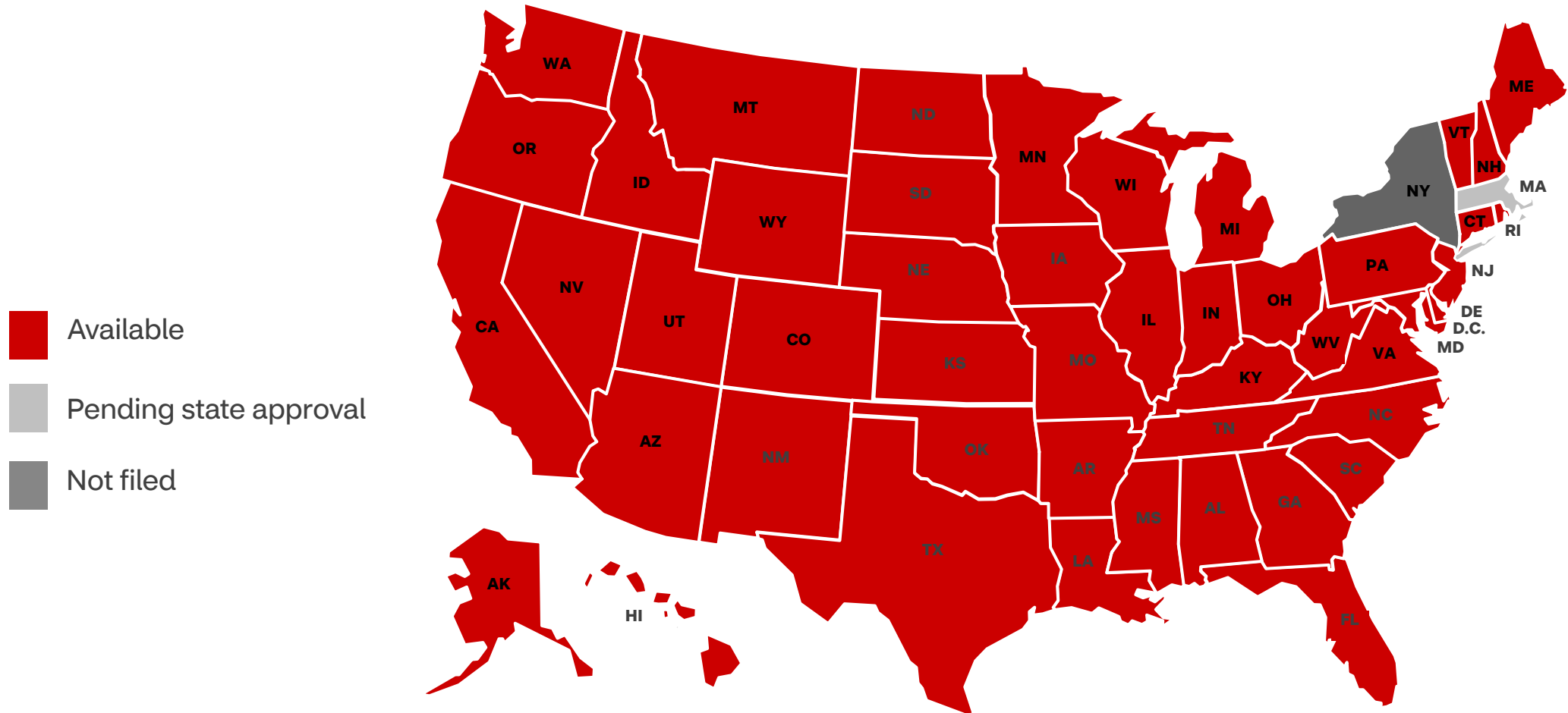
Ages 40-89, no medical exam required



Flexible coverage amounts

From \$2,000 to \$50,000 for selected ages

Plan availability as of February 26, 2021



Plan benefits

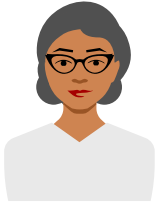
Plan	Death benefits	Issue ages*	Min. benefit	Max. benefit**
Level	Full face value for policy issue date regardless if death is due to an accident or natural cause.	40 – 55	\$2,000	\$50,000
	Accidental death	56 – 65	\$2,000	\$40,000
	Full benefit immediately	66 – 75	\$2,000	\$30,000
	Non-accidental death	76 – 89	\$2,000	\$25,000
	All policy years = Full benefit			
Modified	Full face value immediately from policy issue date if death is due to an accident.	40 – 75	\$2,000	\$25,000
	Accidental death			
	Full benefit immediately			
	Non-accidental death			
	Policy years 1 and 2 = 110% of earned premium			
	Policy year 3 = Full benefit			

*Age as of last birthday.

**Maximum benefit amount varies according to the age of the applicant at the time of policy issue.

Note: \$2,000 minimum benefit amount for all ages; annual policy fee \$40.

Benefit riders (available for Level Plan only)



Accelerated death benefit rider

Pays up to 50% of the death benefit (less policy loan) if a physician provides written certification that the insured meets the definition for a qualifying event



Accidental death benefit rider

This rider pays 100% of the base policy's face amount for accidental death for issue ages 40 through 70.



Child/Grandchild term insurance rider

Provides coverage through age 25 at time of policy issue for a child, stepchild, legally adopted child, grandchild, legally adopted grandchild, or great grandchild. Available in \$2,500 units, up to \$10,000 per child

Cash value flexibility

Non-forfeiture options enable full or partial benefits or a partial refund of premiums after a lapse in coverage due to non-payment of premiums. These options allow your clients to decrease their risk if their policy lapses due to non-payment at the end of the grace period.

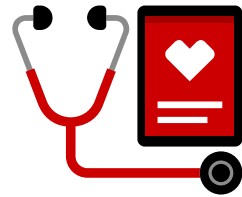
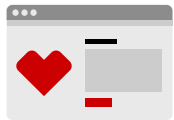
- Reduce paid-up insurance
- Extended term insurance
- Automatic premium load
- Build cash value automatically

For complete details of all provisions or benefits, please read the policy carefully.



Start selling!

Save time with these tips



E-App

Cross-sell other products, avoid errors, and save time with Aetna Quote & Enroll



Health questions

Review the health questions in Section 2, Part A of the application



Determine level of coverage

The applicant's answers to the health questions help determine which coverage level the applicant may qualify for



Enrollment tracker

Track the real-time status of the application on aetnaseniorproducts.com

In closing

With Accendo Final Expense Life Insurance, you get:

- Senior market experience
- Flexible coverage and payment options
- Electronic enrollment with cross-selling capability

Questions?

Just [contact your regional sales management team](#) or Agent Services at **866-272-6630**

Thank you

