

# Individual Whole Life Insurance

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

## Product Specifications

### Base Plans

#### Immediate Benefit Plan

The Immediate Benefit Plan offers full benefits for all years of eligibility at Preferred or Standard rate levels.

- Issue age range: **40-89**
- Minimum issue amount: **\$2,000**
- Maximum issue amounts:
  - Issue ages 40–55: **\$50,000**
  - Issue ages 56–65: **\$40,000**
  - Issue ages 66–75: **\$30,000**
  - Issue ages 76–89: **\$25,000**

#### Modified Benefit Plan

For clients who don't qualify for coverage under the Immediate Benefit Plan, the Modified Benefit Plan offers full return of premiums paid, plus 10% interest for the first two years.

- Issue age range: **40-75**
- Minimum issue amount: **\$2,000**
- Maximum issue amount: **\$25,000**

#### Premium Payment Options

Lifetime

#### Rating Classes

- Male/female
- Tobacco user/nontobacco user\*

#### Underwriting

The streamlined, three-tier application and “Instant Decision” EApp selects plans as follows:

- Preferred Benefit Plan if no “yes” answers to health questions in application sections 1, 2 and 3
- Standard Benefit Plan if no “yes” answers to health questions in application sections 1 and 2
- Modified Benefit Plan if no “yes” answers to health questions in application section 1

#### Super Preferred Rate

As an added incentive for Medicare Supplement clients, a super preferred rate\*\* that's 10% lower than the preferred rate and won't impact your commission is available.

Please note: The applicant will need to qualify for the preferred rate.



## Available Riders

### Accelerated Death Benefit Rider

This rider allows clients to access up to 50% of the full death benefit early (minus loan costs) if two doctors determine death is expected within 12 months.

- Minimum benefit: \$1,000
- Maximum benefit: \$15,000
- Rider is provided at no cost on Immediate Benefit Plans of \$5,000 or more
- \$200 administrative fee is deducted from accelerated death benefit

### Accidental Death Benefit Rider

In the event of an accidental death, this rider pays 100% of the base plan's face amount.

- Issue ages: 40–70
- Coverage ends on the policy anniversary after the insured person turns 75
- Gender-distinct rates
- Immediate Benefit Plans only

### Child/Grandchild Rider

A rider that covers children and grandchildren (nine individuals or fewer) at up to five times the face amount, up to \$35,000.

- Available up to age 25
- Benefit amounts: \$2,500 to \$10,000, in \$2,500 increments — can't exceed the face amount of base policy
- Issue ages: Older than 30 days and younger than 18 years
- Convertible at ages 22 to 25 to a whole life policy after at least two years of coverage and if the primary policyholder qualifies for the Immediate Benefit Plan

For agent use only. Not for public distribution.

\* Tobacco user/nontobacco user – Tobacco use includes all forms of tobacco and smoking, including cigarettes, cigars, nicotine patch, e-cigarettes, vaping products, snuff, chew, etc.

\*\* Your clients may qualify for the super preferred rate on Final Expense if they were issued a CVS Health/Aetna company Medicare Supplement policy underwritten in the last 180 days. The Final Expense super preferred rate is 10% lower than the preferred rate.

