



Final Expense Whole Life Insurance

Aetna Senior Supplemental Insurance

Aetna Senior Supplemental Insurance

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

30+
years in senior
market

400+
associates

30,000+
licensed agents

Top financial ratings

Rated "A" Excellent by A.M. Best Company*

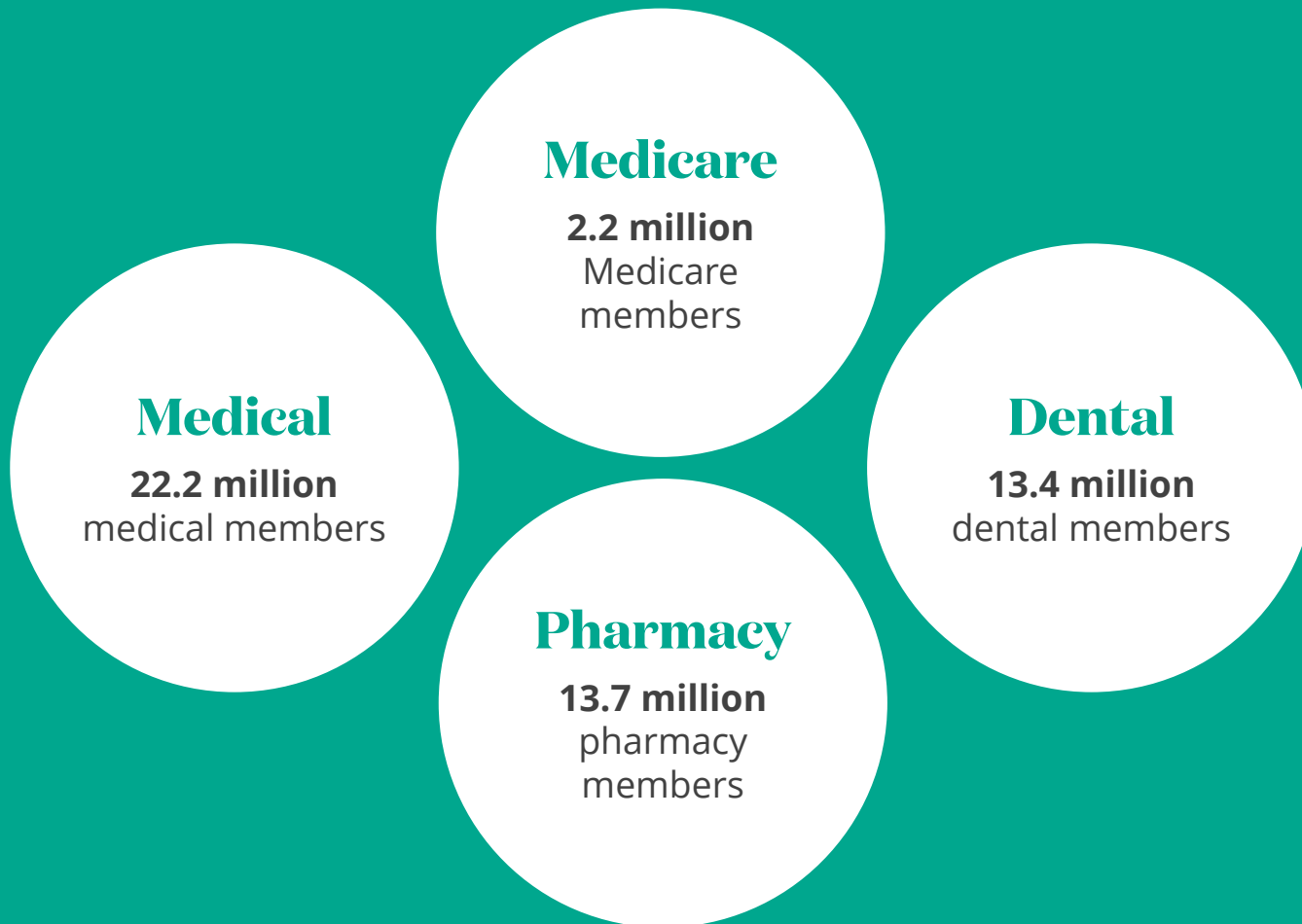
Aetna Senior Supplemental Insurance includes:

- Aetna Health and Life Insurance Company (AHLIC)
- Aetna Health Insurance Company (AHIC)
- American Continental Insurance Company (ACI)
- Continental Life Insurance Company of Brentwood, Tennessee (CLI)



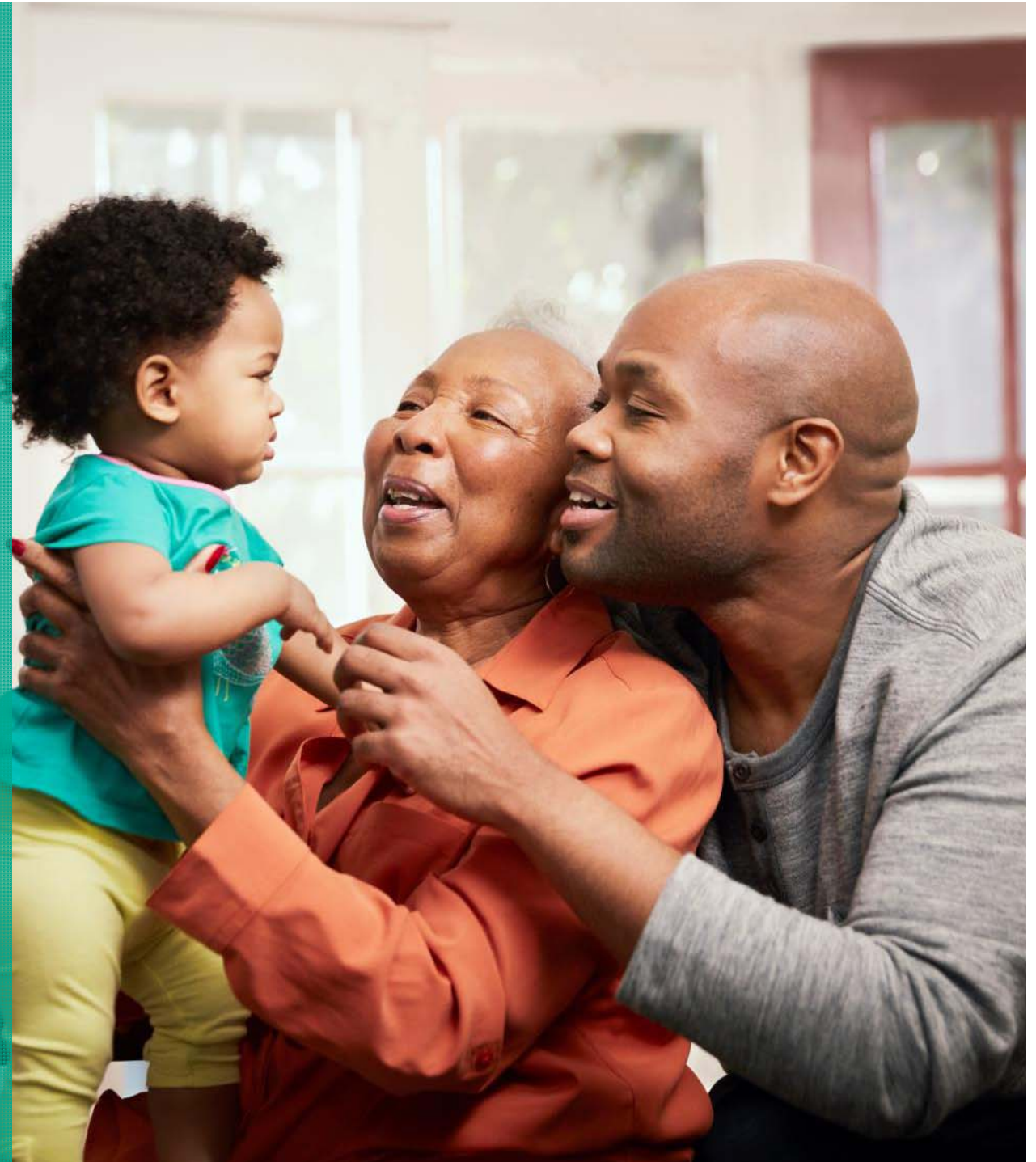
*"A" is the third highest rating out of sixteen possible ratings by A.M. Best Company (As of December 6, 2017). Founded in 1899, A.M. Best Company is the world's oldest and most authoritative insurance rating and information source.

A recognized leader in health insurance



Final Expense

Can your client's family
afford the costs of their
funeral and related
expenses?





Help ease the financial burden

- A funeral is the third largest family expense.¹
- On average, a funeral can cost \$10,000 or more.²
- Social Security benefits pay only \$255 to qualified dependents.³
- The majority of U. S. health care costs rise in the final phase of life, when living with eventually fatal chronic illnesses which have the most intense costs associated with the treatments.⁴

Sources:

1 Federal Trade Commission, www.ftc.gov

2 National Caregivers Library, www.caregiverslibrary.org

3 Social Security Rules and Regs, www.ssa.gov/pubs/10008.html

4 Rand: Living Well at the End of Live, www.medicaring.org

Average funeral costs

Item	National median cost
Nondeclinable basic services fee	\$2,100
Removal/transfer of remains to funeral home	\$325
Embalming	\$725
Other preparation of the body	\$250
Use of facilities/staff for viewing	\$425
Use of facilities/staff for funeral ceremony	\$500
Hearse	\$325
Service car/van	\$150
Basic memorial printed package	\$160
Metal casket	\$2,400
Total median cost of a funeral with viewing and burial	\$7,360
Vault	\$1,395
Total with vault	\$8,755

Source: National Funeral Directors Association, 2017 General Price List Survey; <http://www.nfda.org/news/statistics>



Final Expense

Level, graded or modified death benefit plans

- Plan options vary by state

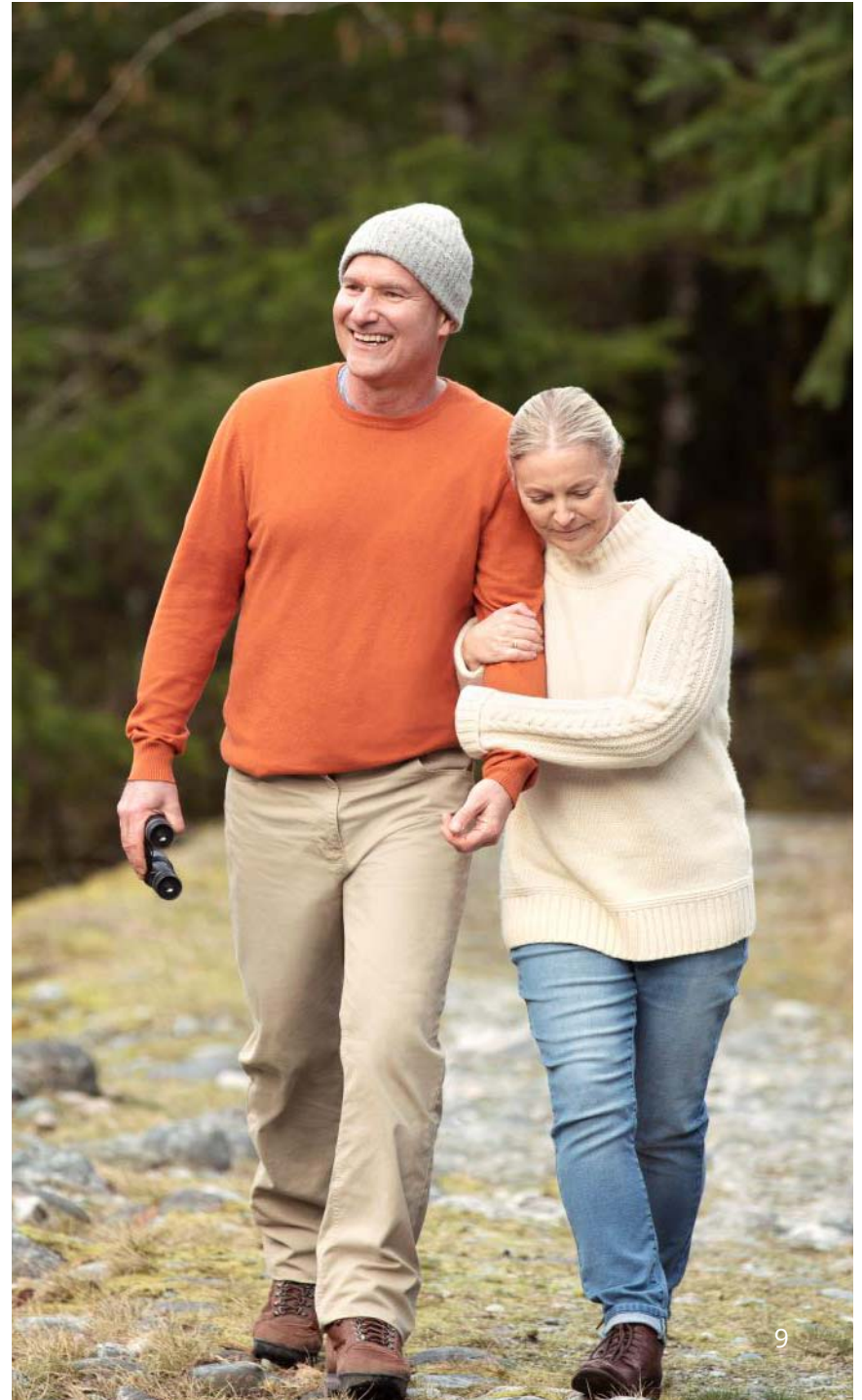
Point of sale pre-approval

- Applicant may know which coverage level he/she qualifies for based on the applicant's answers to application questions.
(does not guarantee approval of application)

Rates don't increase

ACI/CLI does not pay commissions on new Final Expense policies issued to an applicant under the age of 60 (regardless of benefit level selected)

This is a brief description of the Final Expense whole life insurance plans. Review the policy and state-specific outline of coverage for variations and complete details. Underwritten by American Continental Insurance Company, Continental Life Insurance Company of Brentwood, Tennessee.



Benefit plans

Plan	Death benefits	Issue ages	Maximum benefit
Level	Full benefit immediately	60-65	\$35,000
		66-80	\$25,000
		81-85	\$15,000
		86-89	\$10,000
Graded	Accidental death Full benefit immediately		
	Non-accidental death Policy year 1: 40% of benefit amount Policy year 2: 75% of benefit amount Policy year 3: Full death benefit	60-65	\$35,000
		66-80	\$25,000
Modified	Accidental death Full benefit immediately		
	Non-accidental death Policy years 1 and 2: ROP plus 10% Policy year 3: full death benefit	60-65	\$35,000
		66-75	\$25,000

All levels not available in all states.
Note: \$3,000 minimum benefit amount for all ages.

Determine level of coverage

- Review the health questions of the application (Section 3)
- If applicant can answer “no” to all questions in a section and the previous section(s), the client qualifies for that level of coverage
- Coverage levels vary by state. Sample shown is an application where all coverage levels are available.

Coverage level	Requires a “No” answer for all questions in
Modified (where available)	Section 3A
Graded (where available)	Sections 3A and 3B
Level	Sections 3A, 3B and 3C

Modified

Graded

Level

Application for Whole Life Insurance
Page 2 of 5 Applicant Initials _____

3. Health questions

A. Modified benefit plan
If you answered “yes” to any questions in Section A, you are not eligible for insurance coverage.

1. Do any of the following apply to you?

A. currently hospitalized, in a nursing facility, confined to a bed, receiving hospice care	<input type="radio"/> Y	<input type="radio"/> N
B. require use of oxygen for any lung or respiratory disorder	<input type="radio"/> Y	<input type="radio"/> N
C. have been diagnosed by a medical professional to have an aneurysm that has not been surgically repaired	<input type="radio"/> Y	<input type="radio"/> N

2. At any time have you been diagnosed or treated by a medical professional or had surgery for any of the following?

A. any condition requiring bone marrow, stem cell, or organ transplant	<input type="radio"/> Y	<input type="radio"/> N
B. kidney disease requiring dialysis	<input type="radio"/> Y	<input type="radio"/> N
C. Alzheimer’s Disease, dementia, mental incapacity	<input type="radio"/> Y	<input type="radio"/> N
D. Lou Gehrig’s Disease (ALS)	<input type="radio"/> Y	<input type="radio"/> N
E. a life expectancy of 12 months or less	<input type="radio"/> Y	<input type="radio"/> N
F. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), tested positive for the Human Immunodeficiency Virus (HIV)	<input type="radio"/> Y	<input type="radio"/> N

B. Graded benefit plan
If you answered “yes” to any questions in Section B, you qualify for the Modified benefit plan.

3. Do you have diabetes?

A. diagnosed by a medical professional before age 40	<input type="radio"/> Y	<input type="radio"/> N
B. in combination with any heart or circulatory disorder diagnosed by a medical professional (excluding high blood pressure)	<input type="radio"/> Y	<input type="radio"/> N
C. requiring 40 or more units of insulin daily	<input type="radio"/> Y	<input type="radio"/> N

4. Within the past 12 months, have you been diagnosed or treated by a medical professional or had surgery for any of the following?

A. heart attack, heart valve disorder, heart blockage, stroke or transient ischemic attack (TIA)	<input type="radio"/> Y	<input type="radio"/> N
B. any lung or respiratory disorder requiring the use of a nebulizer	<input type="radio"/> Y	<input type="radio"/> N
C. any lung or respiratory disorder and currently use tobacco	<input type="radio"/> Y	<input type="radio"/> N
D. internal cancer, melanoma, lymphoma, multiple myeloma, leukemia, systemic lupus (SLE)	<input type="radio"/> Y	<input type="radio"/> N
E. chronic pancreatitis, chronic hepatitis, cirrhosis	<input type="radio"/> Y	<input type="radio"/> N

5. Within the past 12 months, have you been recommended by a medical professional to have any of the following?

A. treatment or counseling for alcohol or drug abuse	<input type="radio"/> Y	<input type="radio"/> N
B. test, surgery, treatment or further evaluation that has not been performed or are there any test results pending	<input type="radio"/> Y	<input type="radio"/> N

C. Level benefit plan
If you answered “yes” to any questions in Section C, you qualify for the Graded benefit plan.
If you answered “no” to ALL questions in Section C, you qualify for the Level benefit plan.

6. Within the past 24 months, have you been diagnosed or treated by a medical professional or had surgery for any of the following?

A. aneurysm, heart attack, any circulatory disorder, stroke or transient ischemic attack (TIA)	<input type="radio"/> Y	<input type="radio"/> N
B. emphysema, chronic obstructive pulmonary disease (COPD)	<input type="radio"/> Y	<input type="radio"/> N
C. internal cancer, melanoma, leukemia	<input type="radio"/> Y	<input type="radio"/> N
D. neuromuscular disorder including, but not limited to, cerebral palsy, multiple sclerosis, muscular dystrophy	<input type="radio"/> Y	<input type="radio"/> N
E. any connective tissue disorder, ulcerative colitis, Crohn’s disease	<input type="radio"/> Y	<input type="radio"/> N

7. At any time, have you been diagnosed or treated by a medical professional or had surgery for any of the following?

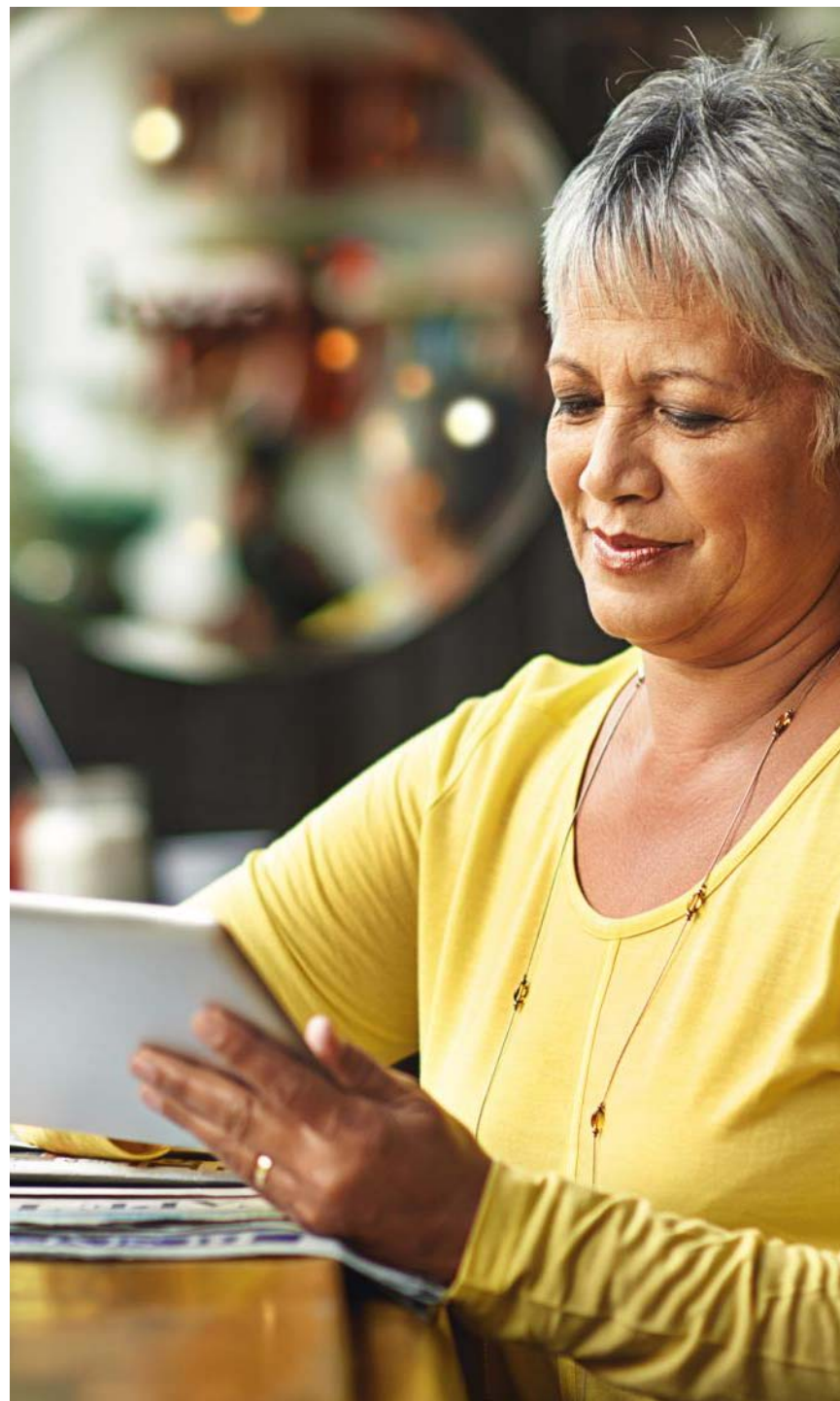
A. congestive heart failure, cardiomyopathy, Parkinson’s disease	<input type="radio"/> Y	<input type="radio"/> N
B. any permanent paralysis, amputation caused by disease	<input type="radio"/> Y	<input type="radio"/> N

8. Are you dependent on a wheelchair or motorized mobility device? Y N

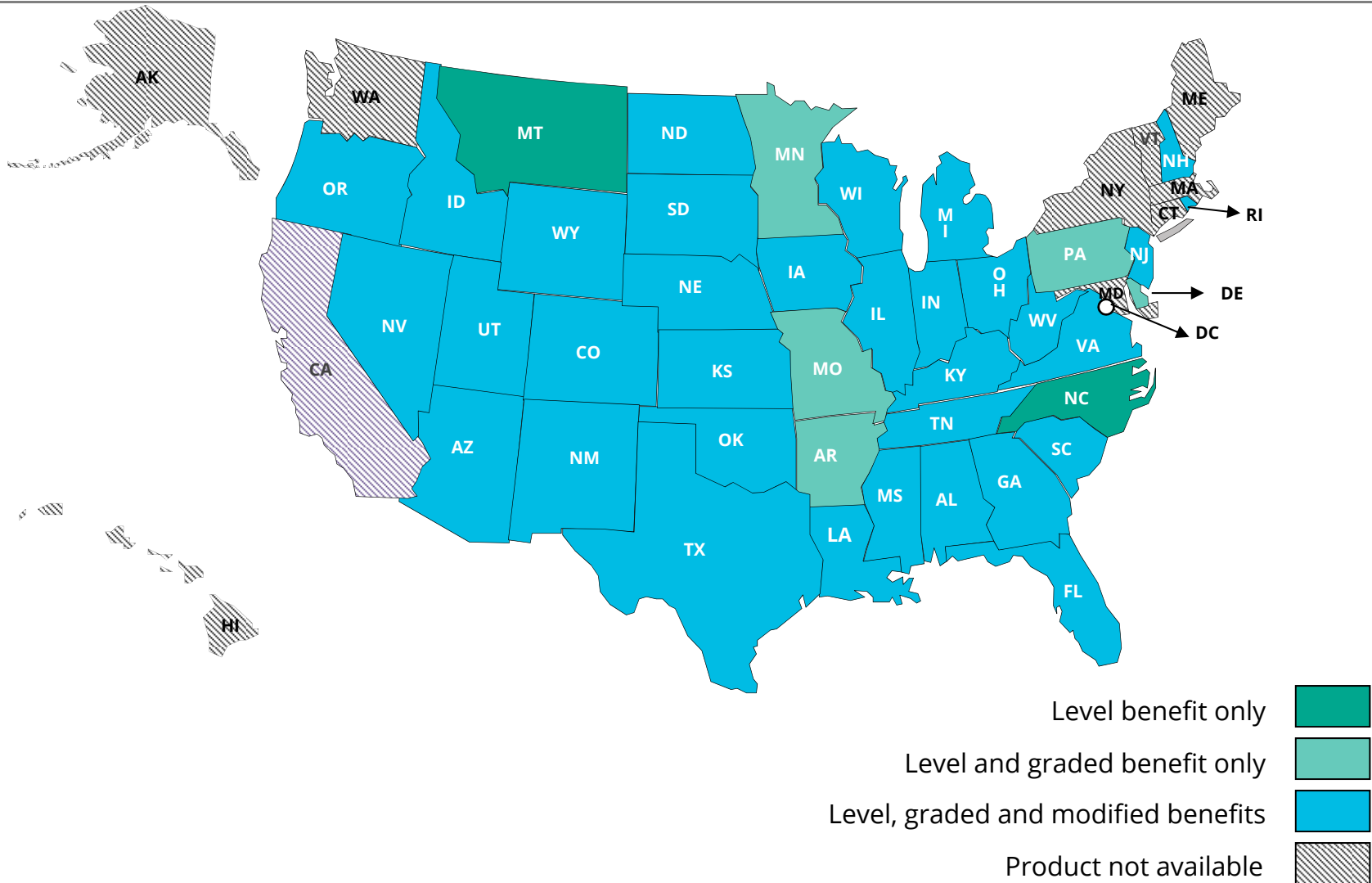
ACIFE01237AL 082112

Pre-approval process

- Applicant must sign HIPAA form before call
- Agent calls **877-538-2759**
- Available **Mon - Fri 7 a.m. - 9 p.m. CT**
- Review of health questions and prescription drug check
- If denied, applicant can appeal within 21 days
- If approved, application must be completed (including the pre-approval number) and submitted
- Pre-approval is valid for 30 days
- After 30 days, a new application and telephone interview are required
- Pre-approval does not result in immediate coverage and/or approval of an application
- Policy is effective when approved by home office



Product availability (as of July 2, 2018)



Things to
remember

Contestability period

By signing the application, the applicant and agent represent that the applicant has read, or had read to the applicant, the completed application, and the applicant understands that any false statements or misrepresentations made in the application may result in loss of coverage under the policy to which the application is a part.

If the policyholder dies within the 2 year contestability period, ACI/CLI will conduct a claims investigation into the insured's health condition at the time the application was taken. A false statement or misrepresentation may result in:

- **The policy being rescinded, if allowed under the law.**
- **Agent commissions are charged back if policy is rescinded.**

Compliance guidelines

Privacy

- Customer information must be protected and secured at all times, including:
 - Demographic, bank and health information
 - Coverage type, policy and claims information
- All business electronics and mobile devices must be encrypted
 - Do not download or store customer data unless absolutely necessary
 - Secure these devices when not in use
- Any loss of data / lost laptops / stolen devices must be reported to Aetna Compliance
 - Notify Aetna's 24hr hotline ASAP at **800-682-3213**
- Vendors and support staff must also comply with privacy laws.
 - Only provide the minimal amount of customer data needed to transact business

Here to help

Sales support

We have a dedicated agent services team for all of your administrative questions.

- Email: AetSSInformation@aetna.com
- Website: www.aetnaseniorproducts.com
- Phone: **800-264-4000**

Communications

Be sure the contact information in your agent profile is accurate. We send periodic emails about operational updates, product launches, sales incentives, rate changes, and more.

Sales support

Our sales management team offers **product training** and **support** to help grow your business.

WEST

AK, AZ, CA, CO, HI, IA, ID, KS,
MT, ND, NE, NM, NV, OK, OR,
SD, TX, UT, WA, WY

Regional Vice President

Tony Clark

Tony.Clark@aetna.com

804-381-1068

Regional sales manager

Kevin Moore

MooreK7@aetna.com

615-927-1089

Sales specialist

William Davis

William.Davis@aetna.com

615-807-7514

MIDWEST

AR, CT, IL, KY, MA, MI, MN, MO,
NJ, NY, PA, RI, TN, WI

Regional Vice President

George Pelekanos

George.Pelekanos@aetna.com

615-785-2599

Regional sales manager

David Friedman

FriedmanD@aetna.com

703-966-2524

Sales specialist

Rose Faulkner

Rose.Faulkner@aetna.com

615-807-7515

EAST

AL, DC, DE, FL, GA, IN, LA, MD,
ME, MS, NC, NH, OH, SC, VA, VT,
WV

Regional Vice President

Jeff Nasser

NasserJ@aetna.com

317-910-2830

Regional sales manager

Paul Ericson

EricsonP@aetna.com

615-202-9731

Sales specialist

Georgia Fletcher

Georgia.Fletcher@aetna.com

615-807-7517

Sales incentives



2018 Senior Supplemental Sales Contest

Complete details at
aetnaseniorproducts.com
(agent side)

Calling all A-listers

Experience Hollywood's playground, Palm Springs...Aetna-style!

Qualification period

January 1 – December 31, 2018

Destination

Palm Springs, California

Trip

Spring 2019

Qualifying products and requirements

Combination of any of these products:

Medicare Supplement = one for one on production

Final Expense = two for one on production

Complementary* = three for one on production

*Cancer and Heart Attack or Stroke; Home Care Plus; Hospital Indemnity/Flex; Recovery Care; Dental, Vision and Hearing

MGAs

\$ 5,000,000 production = 1 trip

\$10,000,000 production = 1 extra trip

\$15,000,000 production = 2 extra trips

Recruiting GAs

\$ 1,000,000 production = 1 trip

\$ 4,000,000 production = 1 extra trip

Agents

\$ 200,000 production = 1 trip

Underwritten bonus

(for agents only)

Submit \$80,000 or more in underwritten Medicare Supplement business and **earn an extra \$30,000 production credit towards qualification.**

E-App bonus

(for agents only)

Submit 60% or more of qualifying products via E-App and **earn an extra \$20,000 production credit towards qualification.**

President's cabinet

These contest qualifiers will earn an extra day's stay in Palm Springs:

Top 5 total production: MGAs, RGAs, Agents

Top 1 Final Expense: Agent

Top 3 Cancer and Heart Attack or Stroke: Agents

Top 3 complementary* products combined: Agents

*Does not include Final Expense and Cancer and Heart Attack or Stroke

Companions

Each qualifying winner/trip includes one companion (at least 21 years of age) to attend the trip at no additional charge.



Extra dough

2018 Med Supp Bonus Program

Complete details at
aetnaseniorproducts.com
(agent side)

Medicare Supplement applications

Can EARN EXTRA CASH for you the entire year

Qualification period

January 1 – December 31, 2018

Qualifying product

Medicare Supplement –
underwritten and open enrollment

Qualifying states

AL, AR, AZ, FL, GA, IA, ID, IL, IN, KS, KY, LA,
MD, MI, MS, NC, NH, NJ, NV, OH, PA, SC, TN,
TX, UT, VA, WI*, WY

*Applications signed between February 5 – December 31, 2018

From these Aetna companies

- Aetna Health and Life Insurance Company (AHLIC)
- Aetna Health Insurance Company (AHIC)
- American Continental Insurance Company (ACI)
- Continental Life Insurance Company of Brentwood, Tennessee (CLI)

Earn extra cash

\$100 for each **underwritten**
policy issued

\$25 for each **open enrollment**
policy issued

The more applications submitted and policies issued, the bigger the payout. There's no limit to the amount of extra cash you can earn! And, for states with the household premium discount, if two policies are issued, it counts as two policies towards the sales incentive.

Payout details

To receive a payout, you must submit a minimum of **4 signed applications within the same month and policies must be issued**. Each month, January through December, is counted separately; and you may participate in any or all of those months.

Thank you

aetna®