

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.

