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
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

- **Medical**
  - 22.2 million medical members

- **Medicare**
  - 2.2 million Medicare members

- **Pharmacy**
  - 13.7 million pharmacy members

- **Dental**
  - 13.4 million dental members
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:
2 National Caregivers Library, www.caregiverslibrary.org
4 Rand: Living Well at the End of Life, www.medicaring.org
# Average funeral costs

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

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Death benefits</th>
<th>Issue ages</th>
<th>Maximum benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Level</strong></td>
<td>Full benefit immediately</td>
<td>60-65</td>
<td>$35,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>66-80</td>
<td>$25,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>81-85</td>
<td>$15,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>86-89</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Graded</strong></td>
<td><strong>Accidental death</strong></td>
<td>60-65</td>
<td>$35,000</td>
</tr>
<tr>
<td></td>
<td>Full benefit immediately</td>
<td>66-80</td>
<td>$25,000</td>
</tr>
<tr>
<td></td>
<td><strong>Non-accidental death</strong></td>
<td>60-65</td>
<td>$35,000</td>
</tr>
<tr>
<td></td>
<td>Policy year 1: 40% of benefit amount</td>
<td>66-80</td>
<td>$25,000</td>
</tr>
<tr>
<td></td>
<td>Policy year 2: 75% of benefit amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Policy year 3: Full death benefit</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Modified</strong></td>
<td><strong>Accidental death</strong></td>
<td>60-65</td>
<td>$35,000</td>
</tr>
<tr>
<td></td>
<td>Full benefit immediately</td>
<td>66-75</td>
<td>$25,000</td>
</tr>
<tr>
<td></td>
<td><strong>Non-accidental death</strong></td>
<td>60-65</td>
<td>$35,000</td>
</tr>
<tr>
<td></td>
<td>Policy years 1 and 2: ROP plus 10%</td>
<td>66-75</td>
<td>$25,000</td>
</tr>
<tr>
<td></td>
<td>Policy year 3: Full death benefit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Requires a “No” answer for all questions in</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modified (where available)</td>
<td>Section 3A</td>
</tr>
<tr>
<td>Graded (where available)</td>
<td>Sections 3A and 3B</td>
</tr>
<tr>
<td>Level</td>
<td>Sections 3A, 3B and 3C</td>
</tr>
</tbody>
</table>
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)

Level benefit only
Level and graded benefit only
Level, graded and modified benefits
Product not available
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: AetSSlinformation@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.

<table>
<thead>
<tr>
<th>Region</th>
<th>Vice President</th>
<th>Email</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WEST</strong>&lt;br&gt;AK, AZ, CA, CO, HI, IA, ID, KS, MT, ND, NE, NM, NV, OK, OR, SD, TX, UT, WA, WY</td>
<td><strong>Tony Clark</strong>&lt;br&gt;<a href="mailto:Tony.Clark@aetna.com">Tony.Clark@aetna.com</a>&lt;br&gt;804-381-1068</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Regional sales manager</strong>&lt;br&gt;Kevin Moore&lt;br&gt;<a href="mailto:MooreK7@aetna.com">MooreK7@aetna.com</a>&lt;br&gt;615-927-1089</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Sales specialist</strong>&lt;br&gt;William Davis&lt;br&gt;<a href="mailto:William.Davis@aetna.com">William.Davis@aetna.com</a>&lt;br&gt;615-807-7514</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MIDWEST</strong>&lt;br&gt;AR, CT, IL, KY, MA, MI, MN, MO, NJ, NY, PA, RI, TN, WI</td>
<td><strong>George Pelekanos</strong>&lt;br&gt;<a href="mailto:George.Pelekanos@aetna.com">George.Pelekanos@aetna.com</a>&lt;br&gt;615-785-2599</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Regional sales manager</strong>&lt;br&gt;David Friedman&lt;br&gt;<a href="mailto:FriedmanD@aetna.com">FriedmanD@aetna.com</a>&lt;br&gt;703-966-2524</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Sales specialist</strong>&lt;br&gt;Rose Faulkner&lt;br&gt;<a href="mailto:Rose.Faulkner@aetna.com">Rose.Faulkner@aetna.com</a>&lt;br&gt;615-807-7515</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>EAST</strong>&lt;br&gt;AL, DC, DE, FL, GA, IN, LA, MD, ME, MS, NC, NH, OH, SC, VA, VT, WV</td>
<td><strong>Jeff Nasser</strong>&lt;br&gt;<a href="mailto:NasserJ@aetna.com">NasserJ@aetna.com</a>&lt;br&gt;317-910-2830</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Regional sales manager</strong>&lt;br&gt;Paul Ericson&lt;br&gt;<a href="mailto:EricsonP@aetna.com">EricsonP@aetna.com</a>&lt;br&gt;615-202-9731</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Sales specialist</strong>&lt;br&gt;Georgia Fletcher&lt;br&gt;<a href="mailto:Georgia.Fletcher@aetna.com">Georgia.Fletcher@aetna.com</a>&lt;br&gt;615-807-7517</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Sales incentives
2018 Senior Supplemental Sales Contest

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

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

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.

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)

Complete details at aetnaseniorproducts.com
(agent side)
Thank you