

The Perfect Addition

Our Exclusive,
New Final Expense
Product for 2020



Accendo

The Need for Final Expense

You understand the need for Final Expense Insurance

- 59% of Americans would borrow or struggle to cover a \$1000 emergency expense¹

Unique opportunity to add a new Final Expense product from a major brand

- Nearly 70% of Americans live within three miles of a CVS Pharmacy² and regularly take advantage of its products and services
- Voted America's most trusted drug store in a national *Reader's Digest* poll³

¹ Bankrate.com survey of over 1,000 U.S. adults, January 2020

² Larry Merlo, President and CEO of CVS Health, Town Hall Los Angeles, September 2018

³ *Reader's Digest*, Most Trusted Brand, Voted by America, 2018

A Trusted Name With an Available **Super Preferred Rate**

The perfect addition to your offerings provides a powerful cross-selling opportunity with Aetna Med Supp

Sell Med Supp and Final Expense
from one leading carrier – Aetna / CVS

Simple application questions provide the right product based on client's health

Strong commissions that are fair, competitive and attractive to recruits



How Accendo Final Expense Can **Add to Your Bottom Line**

Super preferred rate that's 10% lower than the preferred rate and that isn't subtracted from your commissions

Strong level commissions, paid twice a week

Easy quoting process without a height/weight chart — plus, a simple eApp process that allows for electronic signatures

Broad qualifying age range — you can sell to anyone between the ages of 40 and 89

Flexible coverage amounts with a low minimum policy requirement (\$2,000)

Auto-drafts to match Social Security deposit schedules helping to keep premiums current



How Accendo Final Expense Can **Help Your Clients**

Peace of mind from a trusted brand, helping to ease the strain of losing a loved one

Competitive rates including a super preferred rate, making final expense coverage affordable and accessible

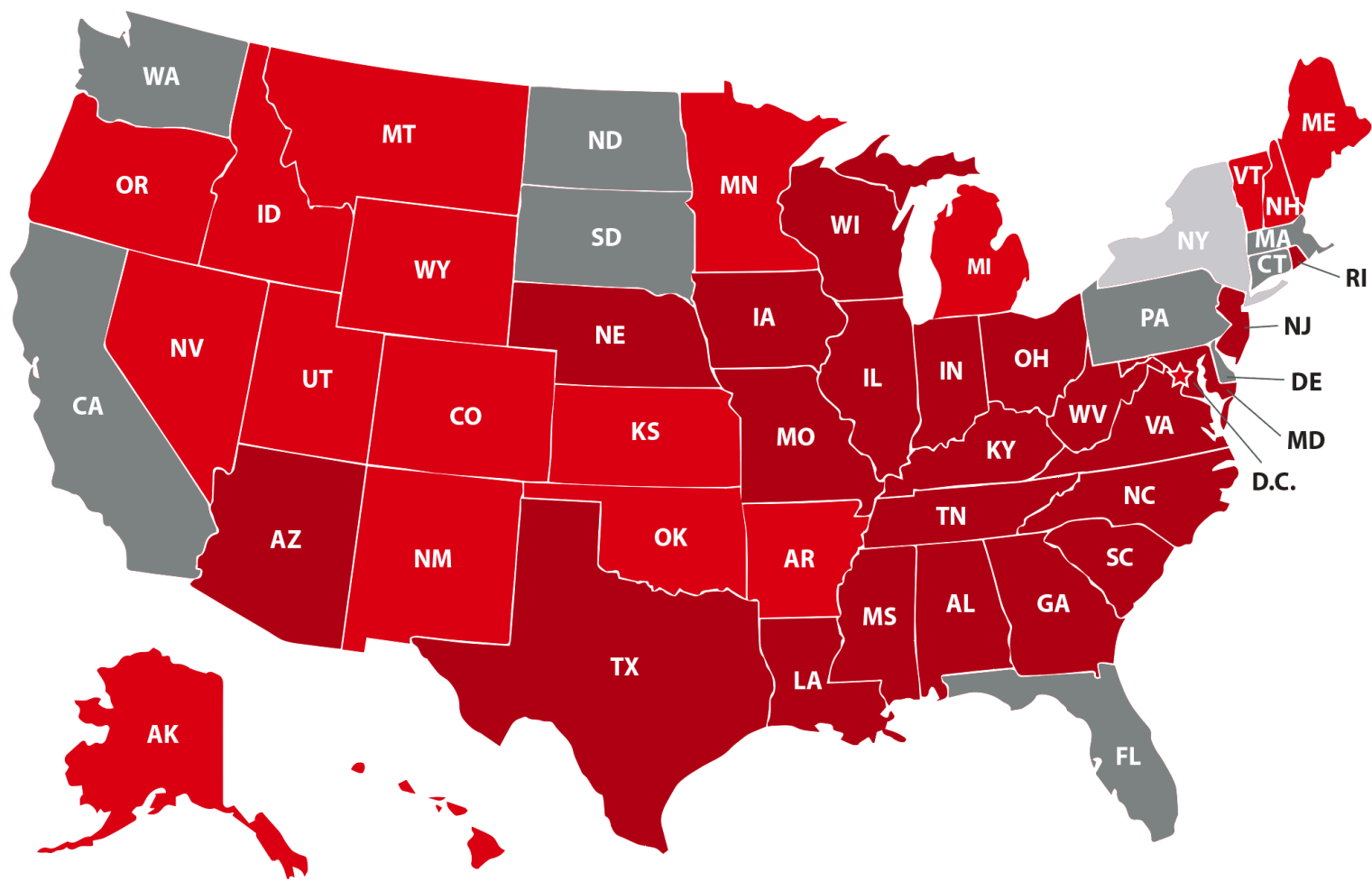
Flexible coverage amounts, starting as low as \$2,000

Attractive riders for clients, including:

- A child/grandchild rider that can be converted to lifetime coverage at five times the face amount (up to \$35,000)
- An accelerated death rider that allows access to up to 50% of the face amount
- An accidental death rider that doubles the payout amount when life is cut short due to an accident

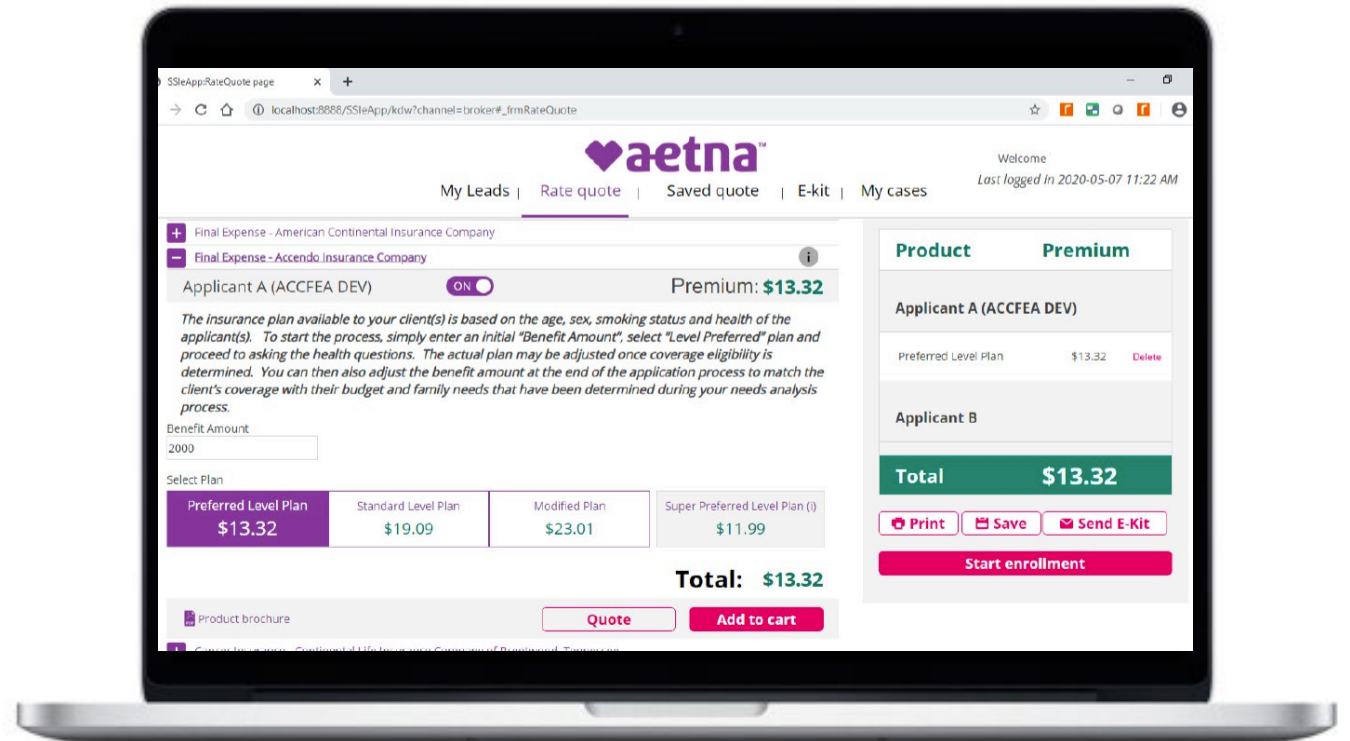


A Broad National Footprint



A Simple, **Streamlined eApp Process**

Allows for point-of-sale decisions and electronic signature when you can't meet clients in person



Available Now: **A Complete Marketing Program**

- CUSTOMER BROCHURE
- AGENT RECRUITING FLYERS
- AGENT RECRUITING SOCIAL MEDIA
- AGENT RECRUITING EMAIL
- AGENT TRAINING DECK

Peace of mind has a familiar name.

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



 **CVS Health.**

Covering your final expenses at a time of loss.

A funeral can be one of the largest family expenses — running \$7,360 or more on average, not including the cemetery plot, tombstone, and other related costs.¹ Plus, Social Security benefits pay only \$255 to qualified dependents and the Veteran's Administration benefit offers only \$300.² That's why final expense insurance was created. It's a whole life insurance policy designed to cover funeral costs or medical bills with a cash payment made directly to your beneficiaries. These policies typically:

- Require no medical exam
- Have low premiums that don't go up as long as you keep your premiums current

Peace of mind from a name you trust: CVS Health.

Final expense insurance plan that's as convenient, affordable and reliable as you'd expect from our plan is offered by Accendo Insurance Company, which is part of the CVS Health family of companies and an Aetna affiliate. And it was created the way we approach everything — with features and benefits that meet your needs and exceed your expectations.



Add-ons that meet your unique needs.

No final expense policy fits all. Fortunately, this plan allows you to make additions (or riders) to your coverage, including:

- **A Child/Grandchild Rider** that provides final expense coverage to your children and grandchildren and can be converted to lifetime coverage, five times the face amount, up to \$35,000.
- **An Accelerated Death Rider** that lets you access a portion of the face amount, up to 50%, if diagnosed with a terminal illness and death is expected within 12 months.
- **An Accidental Death Benefit Rider** that pays 100% of the face value if your life is cut short due to an accident.³

Competitive rates and flexible coverage amounts.

Providing great value for your money is part of our DNA. This new final expense plan was designed to give you competitive premium rates with flexible coverage amounts that meet your specific needs—from as low as \$2,000 to as much as \$50,000 for selected ages.

Broad qualifying age range.

Worried you've waited too long to get final expense insurance? If you're between the ages of 40 and 80, you can apply by simply answering a few health questions—no medical exam required.

Matches Social Security deposit schedule.

If you're on Social Security, we set up your automatic payments to line up with the Social Security benefit deposit schedule. So it's always easy to pay your premiums when due as you keep your plan current.

Super preferred rate available.

You may qualify for the super preferred rate on this Final Expense plan, which is 10% lower than the preferred rate. If you were issued a CVS Health/Aetna Medicare Supplement policy underwritten in the last 180 days.⁴

¹National Funeral Directors Association 2020, nfda.org/news/statistics
²Social Security Rules and Regs, www.ssa.gov/pubs/10008.html
³Super preferred rate available on Final Expense if you 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. Available on level plans only and has a minimum benefit of \$1,000 and a maximum benefit of \$15,000. No cost on level plans of \$5,000 and greater.
⁴Coverage ends after the policyholder's 75th birthday. Available on level plans only and must be added at time of original application.

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 **INTEGRITY**
MARKETING GROUP

Tap the Potential of **the CVS Name**

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