

# Your total solution for your loved ones.

Protection Series<sup>SM</sup>—

**Final Expense**

**Individual Whole Life Insurance**

**Continental Life Insurance Company  
of Brentwood, Tennessee**

An Aetna Company



# Our commitment to you and yours

With so many insurance companies offering different types of insurance plans, we know that your choice comes down to not only benefits but the price that fits your budget, the company's financial strength, service, reputation, reliability, and experience.

Our unwavering commitment is to provide the best personal service possible, quick claims payment, quality products with solid financial backing, and helpful, friendly associates with extensive knowledge and experience.

Our valued policyholders and their family members rely on our company to be there when they need us. We take those obligations very seriously. Everything we do is focused on fulfilling our commitments in a timely, hassle-free manner.

# Your wishes. Your way.

A Final Expense Whole Life insurance policy can help your loved ones carry out your final wishes.

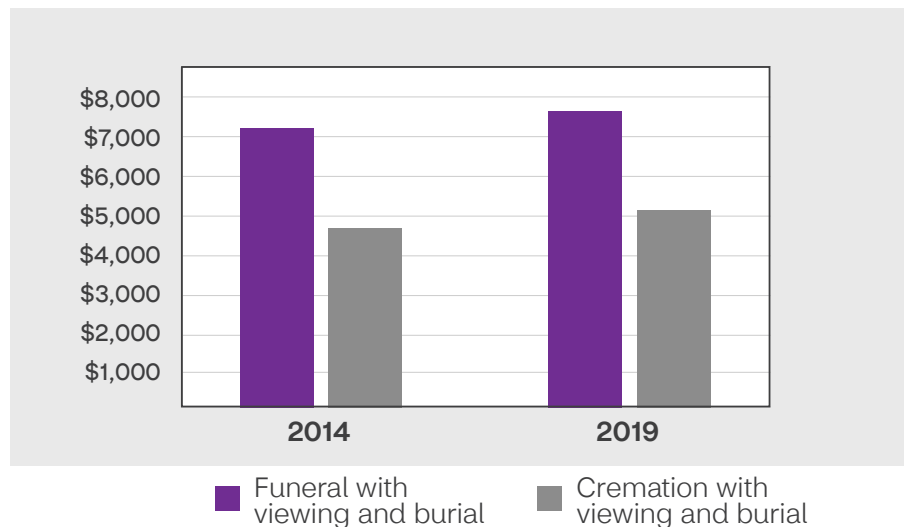
Families could have to make several important decisions soon after the death of a loved one. Along with those decisions, expenses from burial planning, debt balances, and out-of-pocket health care bills can quickly add up.

## Planning for tomorrow, today



A funeral can be one of the largest family expenses. On average a funeral can cost \$7,640 or more, not including the cemetery plot, tombstone, and other related fees. Cremation is a somewhat less expensive option, as data shows that the cost is now about 30% less than the traditional funeral.<sup>1</sup> Social Security benefits pay only \$255 to qualified dependents and the Veteran's Administration benefit offers only \$300.<sup>2</sup> The majority of U.S. health care costs rise in the final phase of life, and living with fatal chronic illnesses have the highest costs associated with the treatments.<sup>3</sup>

### Burial vs. Cremation<sup>1</sup>



## No one likes to think about this now

Early planning can give you peace of mind knowing that you have taken care of your final expenses, so your loved ones don't have to. This is why final expense insurance was created. A Final Expense whole life insurance plan can help minimize the emotional and financial burden a loss could have on your family. It can help fund your final wishes by providing a cash payment made directly to your beneficiaries. There is no medical exam required for this product and premiums will not increase as long as premiums are paid.

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#### Sources:

<sup>1</sup>Rates of Cremation and Burial, [www.nfda.org/news/statistics](http://www.nfda.org/news/statistics)

<sup>3</sup>Rand: Living Well at the End of Life, [www.medicaring.org](http://www.medicaring.org)

<sup>2</sup>Social Security Rules and Regs, [www.ssa.gov/pubs/10008.html](http://www.ssa.gov/pubs/10008.html)

The financial aftermath of a death may put strains on those left to cover the costs. Establishing a Final Expense insurance plan now, will allow you to make choices, plans, and decisions on what is truly appropriate for you and your family – and helps provide the funding when it's needed the most.

## Answer the hardest questions now

- Have you considered your final expense needs?  
Have you addressed the needs and made all the necessary decisions?
- How will your outstanding health care bills and funeral expenses be paid?
- Could your family afford to pay your total final expenses without significant sacrifices to their savings?
- Will your family be spared the cost and emotional drain at the time of death?

## Final Expense insurance can help

Final Expense whole life insurance underwritten by Continental Life Insurance Company of Brentwood, Tennessee, an Aetna Company, can help add certainty to the planning of your final wishes.

- Peace of mind that your family will be better prepared
- No medical exams – the issuance of the policy and plan type will depend upon your answers to the health questions in the application
- Find out today if you are pre-approved
- Renewable for life regardless of changes in health
- Premium rates that never increase
- Coverage and benefits that never decrease\*
- Guaranteed non-cancelable – as long as the premiums are paid on time
- 30-day free look period with a right to cancel and 100% refund



\* Benefits may be reduced by any loan balance on the policy at the time of death.

# Flexible coverage options

The level plan\* and optional riders provide flexible coverage options to meet your unique needs. Specific plan details can be found below.

## Level Plan

## Level benefit amounts

<p>Full face value from policy issue date regardless if death is due to an accident or natural causes.</p> <p><b>Accidental death</b> Full benefit immediately</p> <p><b>Non-accidental death</b> All policy years = full benefit</p>	<b>Issue age**</b>	<b>Min. death benefit</b>	<b>Max. death benefit***</b>
	45-55	\$2,000	\$50,000
	56-65	\$2,000	\$40,000
	66-75	\$2,000	\$30,000
	76-89	\$2,000	\$25,000

\*Annual policy fee \$40.

\*\*Age as of last birthday.

\*\*\*Maximum benefit amount varies according to the age of the applicant at the time of policy issue.

## Benefit Riders

### Accidental Death Benefits Rider

This rider pays 100% of the base policy's face amount for accidental death for issue ages 45 through 70.

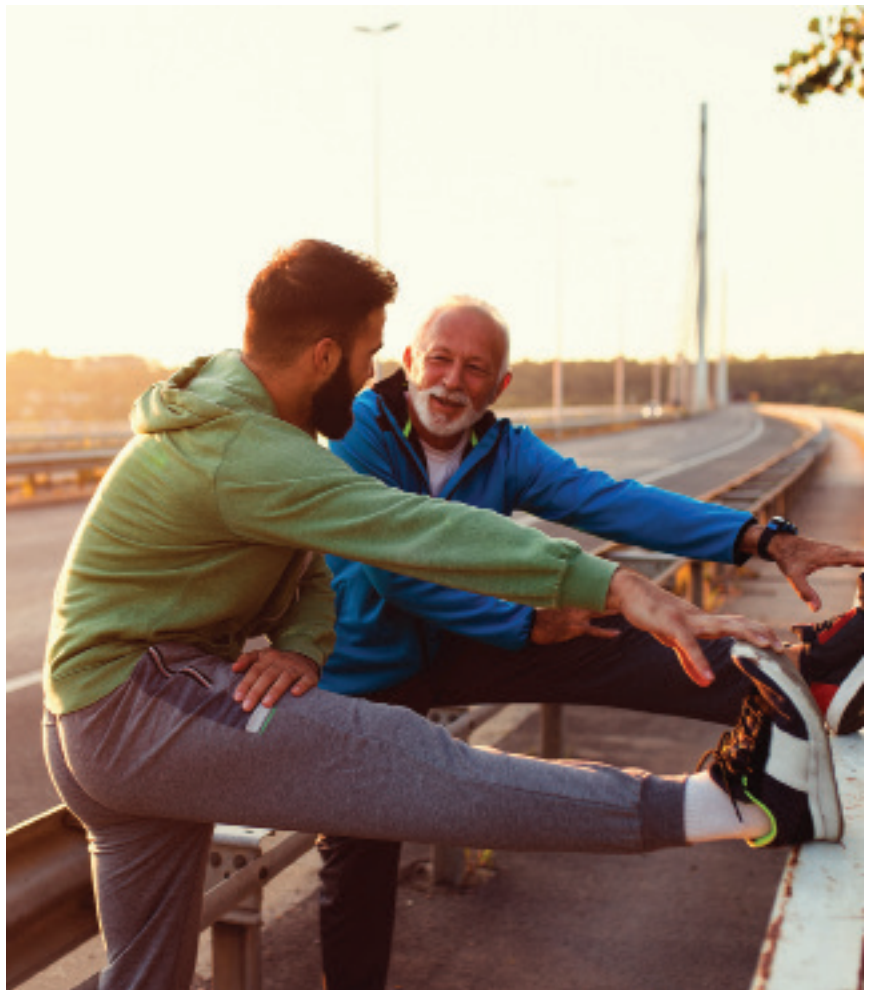
### Children's Term Insurance Rider

This rider provides coverage for a child, stepchild, legally adopted child, grandchild, legally adopted grandchild, or great grandchild.

This benefit is available from \$2,500 up to a maximum of \$10,000 per child, in \$2,500 increments.

Coverage amount selected will be the same for all covered children and may not exceed the face amount of the base policy.

Issue ages begin at older than 30 days through less than 18 years old. Policy becomes convertible to a whole life policy between the ages of 22 to 25 after two years in force.



# Cash value flexibility

Non-forfeiture options enable full or partial benefits or a partial refund of premiums after a lapse in coverage due to non-payment of premiums. These options allow you to decrease your risk if your policy lapses due to non-payment at the end of your grace period.

## Reduced paid-up insurance

This option allows your beneficiary to receive a death benefit reduced to the amount of life insurance that can be purchased for the accrued cash value in the policy, if any.

## Extended term insurance

This option provides level term insurance for the full death benefit amount, but for a shorter period of time.

## Automatic premium loan

This option may help pay future premiums. It takes the cash value accrued and applies it toward the premium. If there is insufficient cash value to advance the premium as a policy loan, no automatic premium loan will be made. Any remaining value will be applied under the above non-forfeiture options.

You may elect the non-forfeiture option at the time of application and at any time in writing

during your lifetime. The option is triggered when your premium remains unpaid at the end of the grace period and you have sufficient cash value.\*

The more cash value you have in your policy at the time the non-forfeiture option is triggered, the more the paid-up benefit or the longer term insurance period you will have.

## Build cash value automatically

Over time, you can build up a sum of money that may be available to you if you need it. You can borrow your cash value with policy loans exceeding \$1,000 for any reason. Annual interest rate and fees apply.

## For complete details of all provisions or benefits, please read your policy carefully.

\*In the early years of your policy, you may have insufficient cash value for reduced paid-up insurance, extended term insurance, or automatic premium loan.



### 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 Whole Life insurance plan if you currently have an Aetna affiliated Medicare Supplement policy.

# About Aetna

## **Continental Life Insurance Company of Brentwood, Tennessee**

**An Aetna company**

Aetna is one of the nation's leading diversified health care benefits companies, serving consumers with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities and health care management services for Medicaid plans. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans, governmental units, government-sponsored plans, labor groups and expatriates. Aetna is a member of the CVS Health family of companies. For more information, see **[www.aetna.com](http://www.aetna.com)**.

Underwritten by

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**[aetnaseniorproducts.com](https://aetnaseniorproducts.com)**

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.