

# Final Expense Individual Whole Life Rates

**Accendo Insurance Company**

part of the CVS Health® family of companies and Aetna affiliate

## Effective June 2020

**Application form:** ICC20-ACCFE05982

- All plans: \$40 annual policy fee
- Plans are Level or Modified
- Rates determined by qualifying plan and rate tier
- Rates are male/female, tobacco/non-tobacco, standard/preferred (level plan)
- Use age last birthday on effective date of coverage
- Riders have age varying restrictions
- Rates are guaranteed for life as long as payments are paid on time
- Coverage level is guaranteed as long as payments are paid on time

Refer to the Producer Guide and Drug List for important underwriting information.

### Need help?

Contact the Agent Services team at **866-272-6630**, or go to **aetnaseniorproducts.com** (agent side).

## Modal premium options

Semi-Annual .....Annual x .52  
Quarterly.....Annual x .265  
Monthly Electronic Funds Transfer (EFT).....Annual x .0875

## Calculating rates

Follow these steps for each applicant.

### Calculate modal premium

(Annual premium per \$1,000 [found on agent rate card]

**x** Number of units + \$40 policy fee)

**x** Modal Factor

= **Modal premium** (round to nearest whole cent)

### EXAMPLE:

*Monthly premium for 50 year old male, nonsmoker, preferred, buying \$15,000 of coverage (15 Units)*

$(\$35.30 \times 15 + \$40) \times .0875 = \$48.83$

## Mobile rate quote app available

You can get a real-time quote for all of our products by downloading our free mobile app. To get started, just search for "Quotes on the go" on either the Apple App Store or Android Google Play Store.



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**Child Term Rider  
(no policy fee)**

- \$7.50 annual premium per insured child per unit
- One to four units available

**Accidental Death Benefit Rider  
(annual rates per \$1,000)**

**Issue Age: 40-64     Rate: \$3.30**  
**Issue Age: 65-70     Rate: \$4.80**

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(agent side).

ATTAINED AGE	ANNUAL RATES (per \$1,000)							
	SUPER PREFERRED				PREFERRED			
	MALE		FEMALE		MALE		FEMALE	
	NON SMOKER	SMOKER	NON SMOKER	SMOKER	NON SMOKER	SMOKER	NON SMOKER	SMOKER
40	23.60	31.80	20.90	30.90	26.20	35.30	23.20	34.30
41	24.30	33.00	21.20	31.60	27.00	36.70	23.60	35.10
42	25.00	34.30	21.60	32.30	27.80	38.10	24.00	35.90
43	25.70	35.60	22.00	33.00	28.60	39.50	24.40	36.70
44	26.50	36.80	22.30	33.80	29.40	40.90	24.80	37.50
45	27.20	38.10	22.70	34.50	30.20	42.30	25.20	38.30
46	28.10	39.50	23.00	35.40	31.20	43.90	25.60	39.30
47	29.00	41.00	23.40	36.30	32.20	45.50	26.00	40.30
48	29.90	42.40	23.80	37.20	33.20	47.10	26.40	41.30
49	30.80	43.80	24.10	38.10	34.20	48.70	26.80	42.30
50	31.80	45.40	24.50	39.00	35.30	50.40	27.20	43.30
51	33.80	47.00	25.90	39.70	37.50	52.20	28.80	44.10
52	35.70	48.60	27.40	40.40	39.70	54.00	30.40	44.90
53	37.70	50.20	28.80	41.10	41.90	55.80	32.00	45.70
54	39.70	51.80	30.20	41.90	44.10	57.60	33.60	46.50
55	41.80	53.60	31.80	42.70	46.40	59.50	35.30	47.40
56	43.20	55.70	33.00	43.90	48.00	61.90	36.70	48.80
57	44.60	57.90	34.30	45.20	49.60	64.30	38.10	50.20
58	46.10	60.00	35.60	46.40	51.20	66.70	39.50	51.60
59	47.50	62.20	36.80	47.70	52.80	69.10	40.90	53.00
60	49.00	64.40	38.10	49.00	54.40	71.60	42.30	54.40
61	50.40	67.90	39.50	51.10	56.00	75.40	43.90	56.80
62	51.80	71.30	41.00	53.30	57.60	79.20	45.50	59.20
63	53.30	74.70	42.40	55.40	59.20	83.00	47.10	61.60
64	54.70	78.10	43.80	57.60	60.80	86.80	48.70	64.00
65	56.30	81.60	45.40	59.90	62.50	90.70	50.40	66.50
66	59.30	87.50	47.50	63.50	65.90	97.20	52.80	70.50
67	62.40	93.30	49.70	67.10	69.30	103.70	55.20	74.50
68	65.40	99.20	51.80	70.70	72.70	110.20	57.60	78.50
69	68.50	105.00	54.00	74.30	76.10	116.70	60.00	82.50
70	71.60	110.70	56.30	78.00	79.60	123.00	62.50	86.70
71	77.50	120.20	59.90	83.30	86.10	133.50	66.50	92.50
72	83.30	129.60	63.50	88.50	92.60	144.00	70.50	98.30
73	89.20	139.10	67.10	93.70	99.10	154.50	74.50	104.10
74	95.00	148.50	70.70	98.90	105.60	165.00	78.50	109.90
75	100.70	157.90	74.40	104.30	111.90	175.40	82.70	115.90
76	108.70	172.50	79.70	115.20	120.80	191.70	88.50	128.00
77	116.70	187.20	84.90	126.10	129.70	208.00	94.30	140.10
78	124.70	201.90	90.10	137.00	138.60	224.30	100.10	152.20
79	132.80	216.50	95.30	147.90	147.50	240.60	105.90	164.30
80	140.70	231.40	100.70	158.80	156.30	257.10	111.90	176.40
81	152.10	253.20	108.00	170.40	169.00	281.30	120.00	189.30
82	163.50	275.00	115.30	182.00	181.70	305.50	128.10	202.20
83	175.00	296.70	122.60	193.60	194.40	329.70	136.20	215.10
84	186.40	318.50	129.90	205.20	207.10	353.90	144.30	228.00
85	197.80	340.20	137.00	216.80	219.80	378.00	152.20	240.90
86	239.40	401.40	172.60	260.40	266.00	446.00	191.80	289.30
87	281.00	462.60	208.30	303.90	312.20	514.00	231.40	337.70
88	322.60	523.80	243.90	347.50	358.40	582.00	271.00	386.10
89	364.10	585.00	279.50	391.10	404.60	650.00	310.60	434.50

ATTAINED AGE	ANNUAL RATES (per \$1,000)							
	STANDARD				MODIFIED			
	MALE		FEMALE		MALE		FEMALE	
	NON SMOKER	SMOKER	NON SMOKER	SMOKER	NON SMOKER	SMOKER	NON SMOKER	SMOKER
40	29.20	52.40	24.20	34.30	36.30	55.40	32.30	39.30
41	30.40	53.00	25.40	36.10	37.70	56.40	33.10	41.20
42	31.60	53.60	26.60	37.90	39.10	57.40	33.90	43.10
43	32.80	54.20	27.80	39.70	40.50	58.40	34.70	45.00
44	34.00	54.80	29.00	41.50	41.90	59.40	35.50	46.90
45	35.30	55.40	30.20	43.30	43.40	60.20	36.30	48.80
46	36.70	56.00	31.80	45.50	45.20	61.20	37.10	51.30
47	38.10	56.60	33.40	47.70	47.00	62.20	37.90	53.80
48	39.50	57.20	35.00	49.90	48.80	63.20	38.70	56.30
49	40.90	57.80	36.60	52.10	50.60	64.20	39.50	58.80
50	42.30	58.50	38.30	54.40	52.50	65.40	40.50	61.30
51	44.10	61.70	39.90	56.00	54.60	68.50	42.80	63.80
52	45.90	64.90	41.50	57.60	56.70	71.60	45.10	66.30
53	47.70	68.10	43.10	59.20	58.80	74.70	47.40	68.80
54	49.50	71.30	44.70	60.80	60.90	77.80	49.70	71.30
55	51.40	74.60	46.40	62.50	62.80	81.00	51.90	73.70
56	54.40	79.40	48.00	65.10	67.40	87.60	54.40	77.00
57	57.40	84.20	49.60	67.70	72.00	94.20	56.90	80.30
58	60.40	89.00	51.20	70.30	76.60	100.80	59.40	83.60
59	63.40	93.80	52.80	72.90	81.20	107.40	61.90	86.90
60	66.50	98.80	54.40	75.60	85.70	114.20	64.40	90.30
61	70.50	107.90	56.80	80.20	91.20	120.80	66.30	95.90
62	74.50	117.00	59.20	84.80	96.70	127.40	68.20	101.50
63	78.50	126.10	61.60	89.40	102.20	134.00	70.10	107.10
64	82.50	135.20	64.00	94.00	107.70	140.60	72.00	112.70
65	86.70	144.20	66.50	98.80	113.10	147.40	73.70	118.40
66	92.30	156.30	69.90	103.80	117.70	157.60	78.50	125.90
67	97.90	168.40	73.30	108.80	122.30	167.80	83.30	133.40
68	103.50	180.50	76.70	113.80	126.90	178.00	88.10	140.90
69	109.10	192.60	80.10	118.80	131.50	188.20	92.90	148.40
70	114.90	204.60	83.70	124.00	135.90	198.30	97.60	155.80
71	124.00	224.80	88.50	131.10	150.30	213.00	110.30	165.10
72	133.10	245.00	93.30	138.20	164.70	227.70	123.00	174.40
73	142.20	265.20	98.10	145.30	179.10	242.40	135.70	183.70
74	151.30	285.40	102.90	152.40	193.50	257.10	148.40	193.00
75	160.30	305.50	107.90	159.30	207.70	272.00	160.90	202.50
76	173.80	322.20	117.60	176.40				
77	187.30	338.90	127.30	193.50				
78	200.80	355.60	137.00	210.60				
79	214.30	372.30	146.70	227.70				
80	227.80	389.10	156.30	245.00				
81	252.80	424.40	174.50	267.70				
82	277.80	459.70	192.70	290.40				
83	302.80	495.00	210.90	313.10				
84	327.80	530.30	229.10	335.80				
85	352.80	565.80	247.40	358.60				
86	408.50	653.60	295.90	422.10				
87	464.20	741.40	344.40	485.60				
88	519.90	829.20	392.90	549.10				
89	575.60	917.00	441.40	612.60				