

Protection SeriesSM – Final Expense Individual Whole Life Rates

Continental Life Insurance Company
of Brentwood, Tennessee

An Aetna Company

Application forms: ICC20-CLIFE06194 (AL, AR, AZ, CO, CT, DE, IA, ID, IN, KS, KY, LA, MI, MO, MS, NC, NE, NH, NJ, NV, OH, OK, OR, PA, SC, TN, UT, VA, WI, WV), ICC20-CLIFE06350BC (NM, RI, WY), ICC20-CLIFE06368ND, ICC20-CLIFE06367FL, ICC20-CLIFE06353GA, ICC20-CLIFE06360IL, ICC20-CLIFE06438MD, ICC20-CLIFE06359TX, ICC20-CLIFE06370VT

Child Term Rider

(no policy fee)

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

Application form: ICC20-CLIFE06195

Accidental Death Benefit Rider

(annual rates per \$1,000)

Issue Age: 45-64 **Rate:** \$3.30

Issue Age: 65-70 **Rate:** \$4.80

- All plans: \$40 annual policy fee
- Plans are Level Only
- Rates determined by qualifying plan and rate tier
- Rates are male/female, tobacco/non-tobacco, preferred/super 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).

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
45	21.70	29.50	19.40	28.60	27.10	36.90	24.20	35.80
46	23.20	31.90	20.00	30.00	29.00	39.90	25.00	37.50
47	24.70	34.30	20.60	31.40	30.90	42.90	25.80	39.20
48	26.20	36.70	21.30	32.70	32.80	45.90	26.60	40.90
49	27.80	39.10	21.90	34.10	34.70	48.90	27.40	42.60
50	29.20	41.60	22.40	35.60	36.50	52.00	28.00	44.50
51	30.60	42.60	23.40	35.90	38.30	53.20	29.30	44.90
52	32.10	43.50	24.50	36.20	40.10	54.40	30.60	45.30
53	33.50	44.50	25.50	36.60	41.90	55.60	31.90	45.70
54	35.00	45.40	26.60	36.90	43.70	56.80	33.20	46.10
55	36.50	46.40	27.80	37.30	45.60	58.00	34.70	46.60
56	38.20	49.00	29.20	38.80	47.70	61.20	36.50	48.50
57	39.80	51.50	30.60	40.30	49.80	64.40	38.30	50.40
58	41.50	54.10	32.10	41.80	51.90	67.60	40.10	52.30
59	43.20	56.60	33.50	43.40	54.00	70.80	41.90	54.20
60	45.00	59.20	34.80	44.80	56.20	74.00	43.50	56.00
61	46.10	61.90	36.00	46.60	57.60	77.40	45.00	58.20
62	47.20	64.60	37.20	48.30	59.00	80.80	46.50	60.40
63	48.30	67.40	38.40	50.10	60.40	84.20	48.00	62.60
64	49.40	70.10	39.60	51.80	61.80	87.60	49.50	64.80
65	50.40	72.80	40.80	53.60	63.00	91.00	51.00	67.00
66	53.10	78.10	42.70	56.80	66.40	97.60	53.40	71.00
67	55.80	83.40	44.60	60.00	69.80	104.20	55.80	75.00
68	58.60	88.60	46.60	63.20	73.20	110.80	58.20	79.00
69	61.30	93.90	48.50	66.40	76.60	117.40	60.60	83.00
70	64.00	99.20	50.40	69.60	80.00	124.00	63.00	87.00
71	69.30	107.70	53.60	74.40	86.60	134.60	67.00	93.00
72	74.60	116.20	56.80	79.20	93.20	145.20	71.00	99.00
73	79.80	124.60	60.00	84.00	99.80	155.80	75.00	105.00
74	85.10	133.10	63.20	88.80	106.40	166.40	79.00	111.00
75	90.40	141.60	66.40	93.60	113.00	177.00	83.00	117.00
76	97.40	154.90	71.20	103.40	121.80	193.60	89.00	129.20
77	104.50	168.20	76.00	113.10	130.60	210.20	95.00	141.40
78	111.50	181.40	80.80	122.90	139.40	226.80	101.00	153.60
79	118.60	194.70	85.60	132.60	148.20	243.40	107.00	165.80
80	125.60	208.00	90.40	142.40	157.00	260.00	113.00	178.00
81	135.80	227.50	97.00	153.30	169.80	284.40	121.20	191.60
82	146.10	247.00	103.50	164.20	182.60	308.80	129.40	205.20
83	156.30	266.60	110.10	175.00	195.40	333.20	137.60	218.80
84	166.60	286.10	116.60	185.90	208.20	357.60	145.80	232.40
85	176.80	305.60	123.20	196.80	221.00	382.00	154.00	246.00
86	213.60	359.40	154.60	234.70	267.00	449.20	193.20	293.40
87	250.40	413.10	185.90	272.60	313.00	516.40	232.40	340.80
88	287.20	466.90	217.30	310.60	359.00	583.60	271.60	388.20
89	324.00	520.60	248.60	348.50	405.00	650.80	310.80	435.60

Modal premium options

Semi-AnnualAnnual x .52
Quarterly.....Annual x .265
Monthly Electronic Funds Transfer (EFT).....Annual x .08333

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)

$(\$36.50 \times 15 + \$40) \times .08333 = \$48.96$

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.

