



# FINAL EXPENSE

WHOLE LIFE INSURANCE

Underwritten by  
*An Aetna Company* American Continental Insurance Company

# YOUR WISHES. YOUR WAY.



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. Survivors could find themselves not only grieving but left in debt.

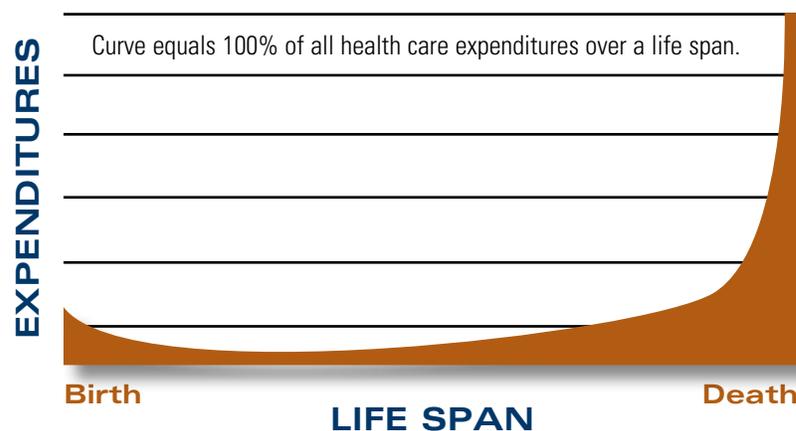
No one likes to think about this now. But early planning can give you peace of mind knowing that you have taken care of your final expenses so your loved ones don't have to. Our Final Expense whole life insurance plan can help minimize the emotional and financial burden a loss could have on your family. It can help fund your final wishes.

## Planning For Tomorrow, Today

A funeral is the third largest family expense.<sup>1</sup> On average, a funeral can cost \$10,000 or more.<sup>2</sup> Additional expenses associated with a funeral, such as ceremonies, transportation, and other incidentals, can be costly as well. Social Security benefits pay only \$255 to qualified dependents and the Veteran's Administration benefit offers only \$300.<sup>3</sup>

But, that's not all. The overwhelming 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.

## American's Current Health Care Expenditures Are Concentrated in the Final Part of the Life Span<sup>4</sup>



Sources:

<sup>1</sup>Federal Trade Commission, [www.ftc.gov](http://www.ftc.gov)

<sup>2</sup>National Caregivers Library, [www.caregiverslibrary.org](http://www.caregiverslibrary.org)

<sup>3</sup>Social Security Rules and Regs, [www.ssa.gov/pubs/10008.html](http://www.ssa.gov/pubs/10008.html)

<sup>4</sup>Rand: Living Well at the End of Life, [www.medicaring.org](http://www.medicaring.org)

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 American Continental Insurance Company, an Aetna Company, can help add certainty to the planning of your final wishes.

- Peace of mind that your family will be better prepared
- You may qualify for one of the three plans available
- 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
- Protection up to \$35,000
- 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.

## THREE PLANS AVAILABLE

The graded and modified benefit plans have reduced death benefits (for non-accidental death) in the first two policy years and do not have a full death benefit until the third policy year. See the table below for details.

Level Benefit Plan	Graded Benefit Plan	Modified Benefit Plan
Issue ages 45 – 89, age last birthday	Issue ages 45 – 80, age last birthday	Issue ages 45 – 75, age last birthday
Minimum benefit amount \$3,000	Minimum benefit amount \$3,000	Minimum benefit amount \$3,000
Maximum benefit amount* \$35,000	Maximum benefit amount* \$35,000	Maximum benefit amount* \$35,000
Annual policy fee \$40	Annual policy fee \$40	Annual policy fee \$40
<b>Death Benefit</b>	<b>Death Benefit</b>	<b>Death Benefit</b>
Full death benefit	<b>Accidental death</b> = full benefit immediately	<b>Accidental death</b> = full benefit immediately
	<b>Non-accidental death</b>	<b>Non-accidental death</b>
	Policy year 1 = 40% of benefit amount	Policy years 1 and 2 = 110% of earned premium
	Policy year 2 = 75% of benefit amount	Policy year 3 = full death benefit
	Policy year 3 = full death benefit	

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

### Choose Benefit Amounts

PRODUCT	ISSUE AGES	MINIMUM DEATH BENEFIT	MAXIMUM DEATH BENEFIT
<b>Level Benefit Plan</b>	45-65	\$3,000	\$35,000
	66-80	\$3,000	\$25,000
	81-85	\$3,000	\$15,000
	86-89	\$3,000	\$10,000
<b>Graded Benefit Plan</b>	45-65	\$3,000	\$35,000
	66-80	\$3,000	\$25,000
<b>Modified Benefit Plan</b>	45-65	\$3,000	\$35,000
	66-75	\$3,000	\$25,000

## CASH VALUE FLEXIBILITY

Non-forfeiture options are available. These options decrease the risk of your policy lapsing by mistake, leaving you without any protection at all.

- **Reduced Paid-Up Insurance** – This option is available if you want to provide a reduced death benefit amount that is paid up.
- **Extended Term Insurance** - This option is available if you want 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. 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 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 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.



### **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.

American Continental Insurance Company, an Aetna Company, headquartered in Brentwood, Tennessee, has an unwavering commitment to providing 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 – for the best experience possible.

#### **ABOUT AETNA**

Aetna is one of the nation's leading diversified health care benefits companies, serving approximately 36.5 million people 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. For more information, see [www.aetna.com](http://www.aetna.com).

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