



Rate Guide

Final Expense Whole Life Insurance

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Final Expense Directory

New Business/Underwriting/Case Management

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Phone: **877 538.2759 option 2**

Fax: **877 302.3304**

Email*: **AetSSINewBusiness@aetna.com**

Telephone interview¹

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Phone: **877 538.2759 option 1**

Policyholder services

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Phone: **800 264.4000 option 3, then 7** (agents)

Phone: **800 264.4000 option 1** (policyholders)

Fax: **855 291.0553**

Email*: **AetSSIPHS@aetna.com**

Claims

Hours: Monday - Friday 8 a.m. - 8 p.m. CT

Commissions²

Hours: Monday - Friday 8 a.m. - 5 p.m. CT

Phone: 800 264.4000 option 3, 6

Refer to the **Final Expense Field Guide** for additional details.

¹A telephone interview is required for all Final Expense applications.

²ACI/CLI does not pay commissions on new Final Expense policies issued to an applicant under the age of 60 (regardless of benefit level selected).

*Do not use email to send applicant or policyholder information unless it is encrypted. It is possible that your e-mail communication may be accessed or viewed inappropriately by another Internet user while in transit to us. You can send information securely via **aetnaseniorproducts.com**.

Plan Availability

To view the current product availability chart, including Final Expense benefit levels by state, visit the agent side of aetnaseniorproducts.com or scan the QR code below:



Benefit Level

Level benefit plan:

- Issue ages 45-89, age at last birthday
- Benefit amount: \$3,000-\$35,000*
- Death benefit: full death benefit

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

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - NON-SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
46	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
47	4,000	5,714	7,428	9,142	10,857	12,571	14,285	16,000
48	3,888	5,555	7,222	8,888	10,555	12,222	13,888	15,555
49	3,888	5,555	7,222	8,888	10,555	12,222	13,888	15,555
50	3,783	5,405	7,027	8,648	10,270	11,891	13,513	15,135
51	3,684	5,263	6,842	8,421	10,000	11,578	13,157	14,736
52	3,500	5,000	6,500	8,000	9,500	11,000	12,500	14,000
53	3,333	4,761	6,190	7,619	9,047	10,476	11,904	13,333
54	3,181	4,545	5,909	7,272	8,636	10,000	11,363	12,727
55	3,043	4,347	5,652	6,956	8,260	9,565	10,869	12,173
56	2,978	4,255	5,531	6,808	8,085	9,361	10,638	11,914
57	2,916	4,166	5,416	6,666	7,916	9,166	10,416	11,666
58	2,800	4,000	5,200	6,400	7,600	8,800	10,000	11,200
59	2,745	3,921	5,098	6,274	7,450	8,627	9,803	10,980
60		3,846	5,000	6,153	7,307	8,461	9,615	10,769
61		3,703	4,814	5,925	7,037	8,148	9,259	10,370
62		3,571	4,642	5,714	6,785	7,857	8,928	10,000
63		3,389	4,406	5,423	6,440	7,457	8,474	9,491
64		3,278	4,262	5,245	6,229	7,213	8,196	9,180
65		3,125	4,062	5,000	5,937	6,875	7,812	8,750
66		2,941	3,823	4,705	5,588	6,470	7,352	8,235
67		2,777	3,611	4,444	5,277	6,111	6,944	7,777
68		2,631	3,421	4,210	5,000	5,789	6,578	7,368
69			3,250	4,000	4,750	5,500	6,250	7,000
70			3,095	3,809	4,523	5,238	5,952	6,666
71			2,921	3,595	4,269	4,943	5,617	6,292
72			2,736	3,368	4,000	4,631	5,263	5,894
73				3,200	3,800	4,400	5,000	5,600
74				3,018	3,584	4,150	4,716	5,283
75				2,882	3,423	3,963	4,504	5,045
76				2,666	3,166	3,666	4,166	4,666
77					2,968	3,437	3,906	4,375
78					2,773	3,211	3,649	4,087
79						3,034	3,448	3,862
80						2,875	3,267	3,660
81							3,030	3,393
82							2,840	3,181
83								2,978
84								
85								
86								
87								
88								
89								

Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.

The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Money Purchase Rates

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - SMOKER							
	MONTHLY PREMIUM							
	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
45	2,978	4,255	5,531	6,808	8,085	9,361	10,638	11,914
46	2,857	4,081	5,306	6,530	7,755	8,979	10,204	11,428
47	2,800	4,000	5,200	6,400	7,600	8,800	10,000	11,200
48	2,692	3,846	5,000	6,153	7,307	8,461	9,615	10,769
49	2,641	3,773	4,905	6,037	7,169	8,301	9,433	10,566
50	2,545	3,636	4,727	5,818	6,909	8,000	9,090	10,181
51	2,456	3,508	4,561	5,614	6,666	7,719	8,771	9,824
52		3,333	4,333	5,333	6,333	7,333	8,333	9,333
53		3,174	4,126	5,079	6,031	6,984	7,936	8,888
54		3,076	4,000	4,923	5,846	6,769	7,692	8,615
55		2,985	3,880	4,776	5,671	6,567	7,462	8,358
56		2,898	3,768	4,637	5,507	6,376	7,246	8,115
57		2,777	3,611	4,444	5,277	6,111	6,944	7,777
58		2,739	3,561	4,383	5,205	6,027	6,849	7,671
59		2,631	3,421	4,210	5,000	5,789	6,578	7,368
60		2,564	3,333	4,102	4,871	5,641	6,410	7,179
61		2,439	3,170	3,902	4,634	5,365	6,097	6,829
62		2,325	3,023	3,720	4,418	5,116	5,813	6,511
63			2,888	3,555	4,222	4,888	5,555	6,222
64			2,765	3,404	4,042	4,680	5,319	5,957
65			2,653	3,265	3,877	4,489	5,102	5,714
66			2,524	3,106	3,689	4,271	4,854	5,436
67			2,429	2,990	3,551	4,112	4,672	5,233
68			2,321	2,857	3,392	3,928	4,464	5,000
69				2,758	3,275	3,793	4,310	4,827
70				2,644	3,140	3,636	4,132	4,628
71				2,519	2,992	3,464	3,937	4,409
72				2,406	2,857	3,308	3,759	4,210
73					2,733	3,165	3,597	4,028
74					2,620	3,034	3,448	3,862
75					2,516	2,913	3,311	3,708
76						2,784	3,164	3,544
77						2,650	3,012	3,373
78							2,890	3,236
79							2,762	3,093
80								2,978
81								
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Rates include \$40 annual policy fee

The amounts indicated above are representations only; actual premium amounts and amount of coverage purchase may vary.
 The amount of insurance purchased may not meet all your needs or cover all final expenses.

Final Expense Base Rates (per \$1,000 of Face Amount)

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS	
	PREFERRED	STANDARD
45	35	47
46	35	49
47	35	50
48	36	52
49	36	53
50	37	55
51	38	57
52	40	60
53	42	63
54	44	65
55	46	67
56	47	69
57	48	72
58	50	73
59	51	76
60	52	78
61	54	82
62	56	86
63	59	90
64	61	94
65	64	98
66	68	103
67	72	107
68	76	112
69	80	116
70	84	121
71	89	127
72	95	133
73	100	139
74	106	145
75	111	151
76	120	158
77	128	166
78	137	173
79	145	181
80	153	188
81	165	203
82	176	217
83	188	233
84	199	247
85	210	262
86	230	285
87	250	306
88	270	329
89	290	351

\$40 annual policy fee not included

Modal Factors

Annual: 1.0 Quarterly: 0.25
 Semi-annual: 0.5 Monthly: 1/12

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
46	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
47	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
48	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
49	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
50	18.75	26.46	34.17	49.58	65.00	80.42	95.83	111.25
51	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
52	20.00	28.33	36.67	53.33	70.00	86.67	103.33	120.00
53	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
54	21.67	30.83	40.00	58.33	76.67	95.00	113.33	131.67
55	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
56	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
57	23.33	33.33	43.33	63.33	83.33	103.33	123.33	143.33
58	24.17	34.58	45.00	65.83	86.67	107.50	128.33	149.17
59	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
60	25.00	35.83	46.67	68.33	90.00	111.67	133.33	155.00
61	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
62	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
63	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
64	28.75	41.46	54.17	79.58	105.00	130.42	155.83	181.25
65	30.00	43.33	56.67	83.33	110.00	136.67	163.33	190.00
66	31.67	45.83	60.00	88.33	116.67	145.00		
67	33.33	48.33	63.33	93.33	123.33	153.33		
68	35.00	50.83	66.67	98.33	130.00	161.67		
69	36.67	53.33	70.00	103.33	136.67	170.00		
70	38.33	55.83	73.33	108.33	143.33	178.33		
71	40.42	58.96	77.50	114.58	151.67	188.75		
72	42.92	62.71	82.50	122.08	161.67	201.25		
73	45.00	65.83	86.67	128.33	170.00	211.67		
74	47.50	69.58	91.67	135.83	180.00	224.17		
75	49.58	72.71	95.83	142.08	188.33	234.58		
76	53.33	78.33	103.33	153.33	203.33	253.33		
77	56.67	83.33	110.00	163.33	216.67	270.00		
78	60.42	88.96	117.50	174.58	231.67	288.75		
79	63.75	93.96	124.17	184.58	245.00	305.42		
80	67.08	98.96	130.83	194.58	258.33	322.08		
81	72.08	106.46	140.83	209.58				
82	76.67	113.33	150.00	223.33				
83	81.67	120.83	160.00	238.33				
84	86.25	127.71	169.17	252.08				
85	90.83	134.58	178.33	265.83				
86	99.17	147.08	195.00					
87	107.50	159.58	211.67					
88	115.83	172.08	228.33					
89	124.17	184.58	245.00					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
46	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
47	24.17	34.58	45.00	65.83	86.67	107.50	128.33	149.17
48	25.00	35.83	46.67	68.33	90.00	111.67	133.33	155.00
49	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
50	26.25	37.71	49.17	72.08	95.00	117.92	140.83	163.75
51	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
52	28.33	40.83	53.33	78.33	103.33	128.33	153.33	178.33
53	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
54	30.42	43.96	57.50	84.58	111.67	138.75	165.83	192.92
55	31.25	45.21	59.17	87.08	115.00	142.92	170.83	198.75
56	32.08	46.46	60.83	89.58	118.33	147.08	175.83	204.58
57	33.33	48.33	63.33	93.33	123.33	153.33	183.33	213.33
58	33.75	48.96	64.17	94.58	125.00	155.42	185.83	216.25
59	35.00	50.83	66.67	98.33	130.00	161.67	193.33	225.00
60	35.83	52.08	68.33	100.83	133.33	165.83	198.33	230.83
61	37.50	54.58	71.67	105.83	140.00	174.17	208.33	242.50
62	39.17	57.08	75.00	110.83	146.67	182.50	218.33	254.17
63	40.83	59.58	78.33	115.83	153.33	190.83	228.33	265.83
64	42.50	62.08	81.67	120.83	160.00	199.17	238.33	277.50
65	44.17	64.58	85.00	125.83	166.67	207.50	248.33	289.17
66	46.25	67.71	89.17	132.08	175.00	217.92		
67	47.92	70.21	92.50	137.08	181.67	226.25		
68	50.00	73.33	96.67	143.33	190.00	236.67		
69	51.67	75.83	100.00	148.33	196.67	245.00		
70	53.75	78.96	104.17	154.58	205.00	255.42		
71	56.25	82.71	109.17	162.08	215.00	267.92		
72	58.75	86.46	114.17	169.58	225.00	280.42		
73	61.25	90.21	119.17	177.08	235.00	292.92		
74	63.75	93.96	124.17	184.58	245.00	305.42		
75	66.25	97.71	129.17	192.08	255.00	317.92		
76	69.17	102.08	135.00	200.83	266.67	332.50		
77	72.50	107.08	141.67	210.83	280.00	349.17		
78	75.42	111.46	147.50	219.58	291.67	363.75		
79	78.75	116.46	154.17	229.58	305.00	380.42		
80	81.67	120.83	160.00	238.33	316.67	395.00		
81	87.92	130.21	172.50	257.08				
82	93.75	138.96	184.17	274.58				
83	100.42	148.96	197.50	294.58				
84	106.25	157.71	209.17	312.08				
85	112.50	167.08	221.67	330.83				
86	122.08	181.46	240.83					
87	130.83	194.58	258.33					
88	140.42	208.96	277.50					
89	149.58	222.71	295.83					

Rates include \$40 annual policy fee

Final Expense Cash Values Level Benefits

No commissions on issue ages 45-59

ISSUE AGE	Annual rates and values per \$1,000 sum insured					
	NON-SMOKER			SMOKER		
	YEAR 10	YEAR 20	AGE 65	YEAR 10	YEAR 20	AGE 65
45	118.84	300.74	300.74	138.42	330.29	330.29
46	124.02	311.07	291.37	143.28	338.90	319.38
47	129.32	321.65	281.46	148.10	347.66	307.86
48	134.74	332.48	270.93	152.94	356.60	295.63
49	140.29	343.56	259.69	157.79	365.73	282.55
50	145.97	354.92	247.70	162.66	375.09	268.60
51	151.74	366.52	234.93	167.46	384.66	253.75
52	157.57	378.23	221.33	172.10	394.28	237.97
53	163.39	389.97	206.87	176.53	403.90	221.27
54	169.24	401.82	191.50	180.79	413.67	203.62
55	175.19	413.84	175.19	185.03	423.67	185.03
56	181.30	426.06	157.89	189.38	433.88	165.45
57	187.64	438.43	139.51	193.96	444.27	144.78
58	194.19	450.78	119.90	198.74	454.59	122.82
59	200.98	462.93	98.89	203.74	464.61	99.32
60	208.02	474.82	76.38	209.03	474.30	74.24
61	215.31	486.34	52.31	216.54	484.80	49.86
62	222.76	497.41	26.63	224.48	494.91	24.34
63	230.32	508.15		232.68	504.77	
64	238.05	518.52		241.33	514.42	
65	246.70	528.82		250.39	523.58	
66	256.90	539.30		259.72	532.01	
67	267.24	548.88		269.17	539.34	
68	277.53	557.24		278.46	545.13	
69	287.52	564.22		287.28	549.16	
70	297.10	569.81		295.50	551.45	
71	306.12	574.77		302.94	553.00	
72	314.57	579.85		309.63	554.91	
73	322.63	584.80		315.88	557.03	
74	330.19	589.07		321.56	558.97	
75	336.98	591.87		326.32	559.66	
76	342.83	592.74		329.88	558.08	
77	347.42	591.50		331.85	553.99	
78	350.39	589.39		331.75	548.90	
79	351.67	588.46		329.49	545.42	
80	351.26	587.77		325.10	542.41	
81	350.41	587.14		320.26	539.66	
82	350.26	587.25		316.61	538.18	
83	350.26	587.92		313.65	537.80	
84	349.68	588.86		310.93	539.01	
85	347.50	589.86		307.14	541.45	
86	343.10	590.65		300.96	543.91	
87	336.46	591.29		292.42	546.49	
88	329.98	592.02		284.45	549.50	
89	327.15	592.72		281.36	553.19	



aetna[®]

**American Continental
Insurance Company (ACI)**

**Continental Life Insurance Company
of Brentwood, Tennessee (CLI)**

Aetna Companies

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