



American Continental/Continental Life

PO Box 14399

Lexington, KY 40512-9700

800-264-4000

www.aetnaseniorproducts.com

Commissions

- 125%- Street
- Call For Levels Above Street

- New Business Fax: 877-302-3304
- AM Best Rating: A
- E&O: No
- Plans Offered:
 - o Level (Immediate)
 - o Graded (Year 1- 40% of Benefit, Year 2- 75% of Benefit, 3+ -Full Benefit)
 - o Modified (Years 1&2- 110% ROP, 3+- Full Benefit)
- Point of Sale Approval: Yes
- Phone Interview Number: 877-538-2759
- Just In Time: Yes (except AL,KY,LA,MT,OH,PA,UT,VT,WI)
- Face Amounts- \$3K-\$35K (Varies by Age)
- Issue Ages: 60-89
- Phone Sales: Yes
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Application Submission:
 - o Fax
 - o Mail
- Advancing Options: Up to 9 Months (1% Interest per Month)
- Commissions:
 - o Split Commissions on App: Yes
 - o Advanced: Twice a Week
 - o As-Earned: Twice a Week
- Turn Around Time:
 - o Faxed: 1-3 Business Days
 - o Mail: 7-10 Business Days
- Initial Draft: On Issue
- Agent Incentive Trip: Yes (Miami)
- Payment Method
 - o Draft: Monthly
 - o Check: Quarterly, Semi-Annual, Annual
- State Availability:
 - o CLI: DE,ID,NJ,RI
 - o ACI: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA,MI,MN,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,PA,SC,SD,TN,TX,VA,WI,WV,WY

04/2017

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- Underwriting:
 - o Cancer: 24 Months for Level, 12 Months for Graded
 - o Heart: 24 Months for Level, 12 Months for Graded
 - o Stroke: 24 Months for Level, 12 Months for Graded
 - o Tobacco: 12 Months
 - o Hospitalization: Currently Hospitalized
 - o Diabetics: Modified if: Diagnosed before Age of 40 or with Heart or Circulatory Disorder (excluding High Blood Pressure) or 40 Units of Insulin
 - o Height/Weight Chart: No
 - o MIB/RX Check: No

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