



American Continental/Continental Life/Aetna Health and Life
PO Box 14399
Lexington, KY 40512-9700
Phone: 1-800-264-4000
www.AetnaSeniorProducts.com

- New Business Fax: 1-877-380-2777
- AM Best Rating: A
- E&O: No
- Plans Offered: A, B, D, F, HF, G, N
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Just in Time: Yes (except AL,KY,LA,MT,OH,PA,UT,VT,WI)
- Discount: Spousal (varies by state)
- Phone Interview: Point of Sale
- Effective Date: 1-28
 - o Open Enrollment: 6 Months
 - o UW/GI: 60 Days
- Application Submission:
 - o E-App (E-Sign or Voice Signature)
 - o Fax
 - o Mail
- Advancing Options: Up to 12 Months (1% Interest per Month)
- Commissions:
 - o Split Commissions on Application: Yes
 - o Part B Non-Commissionable: \$166
 - o Full Commission over 80
 - o Advanced: Weekly
 - o As-Earned: Monthly
 - o GI: 0.75%
 - o 80+: Full Commission
- Rate Guarantee: 12 Months
- Trip Incentive: Yes (Miami)
- Policy Fee: \$20 (MS \$6)
- Initial Draft: On Issue
- Payment Method:
 - o Draft – Monthly, Quarterly, Semi, Annual
 - o Check – Quarterly, Semi, Annual
- State Availability:
 - o ACI- AL,AR,AZ,LA,MI,MO,MS,ND,NM,NV,SD,UT,VA,WI,WY
 - o CLI- CA,ID,IL,IN,MD,MN,NH,OR,RI,VT
 - o AHLIC: CO,DE,GA,IA,KS,KY,MT,NC,NE,NJ,OH,OK,PA,SC,TN,TX,WV

Commissions

- 21%- Street
- Call For Levels Above Street

04/2017

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- Underwriting:

- Cancer: 36 Months
- Heart: 12 Months
- Stroke: 24 Months
- Tobacco: 12 Months
- Hospitalization: Asks about Hospital Confinement in last 5 years, but is not a decline
- Diabetics: Insulin or Type 2 with Co-Morbid (excluding High Blood Pressure) Decline
- Answer Tobacco on GI/OE Apps: Yes
- Height and Weight Chart: No
- MIB/RX Check: Yes
- PSA Reading: Yes

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