

INDIVIDUAL WHOLE LIFE INSURANCE

Underwritten by Accendo Insurance Company,
part of the CVS Health family of companies and an Aetna affiliate

Frequently Asked Questions

GENERAL INFORMATION

| QUESTION | ANSWER |
|--|---|
| Is HDD available? | No. Not applicable to FE |
| What is the dial-in phone number? | 866-272-6630. This number will apply to all departments for Accendo FE Only |
| What is the last signature date of old products? | Current FE 2.0 is not being withdrawn. Both products will be available |
| What other addresses are important? | Company Administrative Return Address 1021 Reams Fleming Blvd, Franklin, TN 37064 Company PO Box Return Address PO Box 14795, Lexington, KY 40512-4795 New Business Correspondence Address PO Box 14399, Lexington, KY 40512-9700 |
| What other numbers should I know? | You can find a list of relative phone and Fax numbers in the Directory on the SeniorProducts.com . |
| What plans or benefits are available? | A Standard and Preferred rate Level Plan, a Modified plan, and three riders (Accidental Death Benefits, Accelerated Death Benefits and Child) |
| What states will be available to sell? | 22 states and DC in June: AL, AZ, DC, GA, IL, IN, IA, KY, LA, MD, MS, MO, NE, NJ, NC, OH, RI, SC, TN, TX, VA, WV, WI 19 states in July: AK, AR, CO, HI, ID, KS, ME, MN, MT, NV, NH, NM, OK, OR, PA, UT, VT, WA, WY |
| What about the other states? | 8 states, CA, CT, DE, FL, MA, MI, ND and SD will be available once appropriate filings are completed. NY is not scheduled to be filed at this point in time. |
| Where do I send PH or claims documentation? | P.O. Box 14795 Lexington, KY 40512- 4795 |

NEW BUSINESS APPLICATION

| QUESTION | ANSWER |
|---|---|
| Can a non-legal resident apply for coverage? | No. Applicant may be a legal resident of the United States |
| Can I choose to have the policy mailed to the agent? | Not at this time. Due to the issues associated with Covid 19, all policies will be delivered to the applicant/owner. |
| Can I select more than one product when using the electronic application? | Yes |
| Can I take an application for more than one product at a time? | Yes. Once one product application is completed, the electronic process flows to the next product. Core applicant information is only needed to be entered once. |
| Can the agent and client review the electronically completed application before submitting it? | Yes, it must be reviewed prior to being submitted. |
| Does Accendo offer a mobile calculator? | Yes. "Quotes-on-the-go" app. |
| Does the eApp check for approved states? | Yes. An application can only be started if the state is approved. |
| How do I start an eApp over the phone? | From the Agent Portal, start with electronic application by emailing a kit to the applicant. |
| How far into the future can an issue date be chosen? | Up to 90 days out. |
| I see another company, American Continental Insurance company with a final expense product. Can I write it. | Select Accendo final expense. It offers the most up-to-date features. American Continental Insurance is an affiliated company of Aetna. |
| I see there are a number of products listed on the agent portal. Can I sell them? | If you are properly licensed for the products and appointed in the appropriate states, you can sell the additional products. |
| If one child is not eligible, can the other kids and/or grandkids be covered? | Yes. All children must have the same face amount of coverage. Face amount can not exceed base insured |
| If you choose electronic delivery, will the policy also be mailed? | No. You can; however, choose the policy to be mailed and later you can go online later and get an electronic version. |
| Is an email address required to take an application over the phone? | Yes. The applicant must have a email address. This permits the sending of documents as necessary. |
| Is Health History Section 6 optional? | Use Section 6, Health history, you can record helpful underwriting information, such as the reason for using a dual-purpose medication. |
| Do I need to enter a social security number for the rider for children and grandchildren? | Yes, this is a requirement. |
| Do I need to enter height/weight? | None is required. |
| Is a social security number required for beneficiaries? | It is not required, but is highly recommended to assist at the time of claim. |

NEW BUSINESS APPLICATION (CONTINUED)

| QUESTION | ANSWER |
|---|---|
| Once I submit the application and choose "Check Auto UW", how long does it take to get a decision. | In most cases a decision is provided within 90 seconds. If a decision is not provided, you will be requested to check again in 5 minutes. |
| The application references Applicant A and Applicant B. Can I take two applications on a couple at the same time? | No. You can only take an application on one Applicant at a time. This may be a feature available in the future. |
| What are the application submission channels | Applications are entered via the Aetna Goute Enrollment (AEQ) tool and paper applications. |
| What are the possible decisions provided? | Approved (Green), Referred to Underwriting (Yellow) or Declined (Red). |
| What happens if the client does not know their Medicare Supplement policy number? | Note " NA" (not available) and Underwriting will research. |
| What if the applicant began receiving Social Security prior to May 1997, select EFT? What timing should I select? | Select EFT and the 3rd of the month. |
| What is the first signature date? | 6/17/20 |
| What states require pre-appointment to solicit business? | AL, KY, LA, MT, OH, OK, PA, UT, VT, WA, WI |
| Why do I have to choose an amount and coverage type to start an electronic application? | The electronic application/enrollment tool, requires you to chose and amount and coverage type to start an electronic application. This is the system design used for all Aetna products. After completing all the application health questions and determining the applicant's eligibility, the amount may be adjusted to meet their needs and budget. After entering the new coverage, click "Re-quote" button. |
| Why does the application say enrollment? | Enrollment is a term used by Aetna to permit taking an application for a number of product types. |

NEW BUSINESS/UNDERWRITING

| QUESTION | ANSWER |
|---|---|
| Any changes to declinable medications? | "You can access the most up to date drug list through the agent portal @ https://www.aetnaseniorproducts.com/ssi/agents.html . Please refer to this list often to stay abreast of changes." |
| Can the Super Preferred Rate be applied after the initial purchase? | Yes, but to qualify an applicant for the Super Preferred, 10% off rate, you must write the qualifying Aetna underwritten Medicare Supplement policy number in the "Remarks" portion of the application. If no policy number appears in Remarks and the quoted premium does not match the system calculated rate, underwriting will perform a search for active Medicare Supplement policies under the applicant's name and change the rate class dependent on the outcome. The EFT draft will be adjusted accordingly prior to submitting to the financial institution. Any overpaid premium is automatically refunded by the system. |

NEW BUSINESS/UNDERWRITING (CONTINUED)

| QUESTION | ANSWER |
|---|---|
| How does an applicant qualify for the Super Preferred Rate? | If someone purchases an Accendo, FE 3.0, policy and has also purchased an active, underwritten Medicare Supplement policy within the last 6 months, they can qualify for the super preferred rate. The super preferred rate would only apply to the FE policy and cannot be given to the Med Supp policy. The Med Supp policy has to be with the Aetna core block of business, cannot include TPAs. Commissions paid to the agent will be on the undiscounted premium. |
| How is underwriting handled? | Underwriting will follow the Milliman UW processes with a Green (approve), Yellow (needs review) and Red (decline) status. For more information, see the Agent Guide. |
| What are the billing options for this product? | Billing modes include Monthly, Quarterly, Semi-Annually, and Annually. Payment methods include Direct Bill, EFT or special Social Security billing (where the billing will occur on the 2nd, 3rd or 4th Wednesday based on the Social security calendar) |
| What is a Conditional Receipt? | <p>"As part of the Conditional Receipt, we need to be able to accept the first month's premium and this provides conditional coverage from the effective date (generic)/date of the application. They can still be declined. This is basically where if the insured passes away after the effective date, but we have not yet issued the policy, we will continue to issue it and cover them from the effective date rather than withdraw the application.</p> <p>The Kansas difference extends to the end of the underwriting process, even if the policy has not been approved and the person passes in the interim. We will cover the person from the signature date rather than the effective date"</p> |
| What is SS Billing? | Social security billing allows us to pull the premium payment via EFT the day that their social security payment is put into their account. Social security payments go into the account the 2nd, 3rd, or 4th Wednesday of the month. This means that we won't draft on a numerical day but by the certain Wednesday. |
| What is the Application fee? | \$40 |
| What is the Child Rider Form? | "This would be submitted if just adding a child to an existing policy rather than a whole new application" |
| What is the Kansas Temporary Insurance Insurance Form? | This is similar to a Conditional Receipt. The Kansas difference extends to the end of the underwriting process, even if the policy has not been approved and the person passes in the interim. We will cover the person from the signature date rather than the effective date |
| What is the process for Telephone Interviews? | There will be no TI calls, only those to the applicant for clarifying questions. |
| Will ID Cards be available on the portal? | No ID Cards |

CONTRACTING AND COMMISSIONS

| QUESTION | ANSWER |
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| Where can I find Commission rates and my compensation? | You can find your Commissions information on the Agent Portal. |
| Where do I get sales kits and supplies? | Agents should have access to the supply kits through the Agent broker portal. The agent website includes direct links for ordering supplies and for onboarding, as well as the standard dashboard features of aetnaseniorproducts.com . |
| Where do I go for questions or concerns with my contract or appointment? | <p>Call the Aetna Agent Services Team @ 1-866-951-0653. Agent Services is also a great resource for</p> <ul style="list-style-type: none">• Rate quotes• Brochure requests• Ordering supplies <p>The Web support team will handle the standard questions coming in for web support, questions about navigation or finding things on the website should go to agent services.</p> <p>The Agent Services team member should be familiar with the Agent site found here: AetnaSeniorProducts.com</p> |

TRANSACTIONS

| QUESTION | ANSWER |
|--|---|
| Are face amounts required to be in \$1,000 increments | Yes, only full \$1,000 increments are acceptable. |
| Can I add a n additional children to child benefit rider after issuance? | Yes, but adding a child requires a new application for the child |
| How can a Policyholder review their plans and benefits? | "Policyholders can view their plans and benefits at https://www.aetnaseniorproducts.com/ssi/members.html " |
| How do I change a Policyholder from Direct bill to SS Billiing and vice versa? | The agent should work with the Policyholder to submit a Billing change request. |
| How many children can be added? | <p>Up to 9 children can be added to a Child Rider.</p> <ol style="list-style-type: none">1. Benefit must be the same of all children and cannot be higher than the primary insured's coverage2. Cannot add a child over the age of 18, but the children already on the policy can stay on the policy until their 26th birthday.3. Can covert to their own policy between the ages of 22 and 25, if the do not convert they will be removed from policy at age 26. |
| What is the conservation process for lapsed policies? | There is no conservation effort required for FE product. If a policy lapses, a new application will need to be submitted or the policy can be reinstated by calling Policyholder services and paying all missed premiums to get policy current. |
| When can I add the Accidental DB rider or Accelerated DB rider after issuance | Riders must be selected at time of the application. |

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