



Coverpath Eligibility

Wondering what products you can submit through Coverpath? Here's what's supported as of January 7, 2022:

Coverpath Products

Whole Life	Term
<ul style="list-style-type: none"> Whole Life 10 Whole Life 12 (sunset 11/19/21) Whole Life 15 Whole Life 20 Whole Life 65 Whole Life 100 	<ul style="list-style-type: none"> Term 10 Term 15 Term 20 Term 25 Term 30 Annual Renewable Term (ART) 15, 20, 25, 30 ECP

Riders Available on Coverpath

- Waiver of Premium
- Guaranteed Insurability
- Renewable Term
- Accelerated Death Benefit for terminal illness
- Additional Life Insurance Rider (ALIR)
- Chronic Illness Rider (CIR) **Coming Soon**

Issue Ages

Age 0-18	\$25,000 to \$3,000,000 (Whole Life)
Ages 18-59.5	\$100,000 to \$3,000,000 (Term) \$25,000 to \$3,000,000 (Whole Life)
Ages 17-50 Fluidless	\$25,000 to \$750,000 fluidless underwriting (no paramedical exam) option for eligible applicants
Ages 60-64	\$100,000 to \$1,000,000 (Term) \$25,000 to \$1,000,000 (Whole Life)

Replacements Available on Coverpath

- Term-to-Term
- Whole Life-to-Term
- Term-to-Whole Life
- Whole Life-to-Whole Life
- Universal Life-to-Term*
- Variable Universal Life-to-Term*
- Universal Life-to-Whole Life*
- Variable Universal Life-to-Whole Life*

Additional Information

Supported

- Automatic premium loan (APL)
- Jointly-owned, business-owned and trust-owned policies
- Collateral assignments and Quick Close
- Most conversions
- Most dividend options
- Juvenile cases for applicants ages 14 days to age 18 years (cutoff in Washington is 16.5 years-old)
- Temporary flat extras and table ratings
- Third-party payor
- Whole Life 10 available at \$100,000 and above
- 1035 exchanges to ALIR and initial premium

Non-US Citizens

- Can apply for coverage up to \$1,000,000
- Not eligible for fluidless underwriting, however may be eligible for lite-touch express path

Not Yet Supported

- 1035 exchanges with loans
- Avocation exclusion riders
- Honeymoon rider
- Clients who reside in New York or Puerto Rico
- Joint life and DI applications
- Life Insurance Supplement Rider, (LISR), Long Term Care Access Rider (LTC), Chronic Care, Transfer of Insured Rider (TIR)
- Qualified cases
- Policies funded with a SPIA (SPP Program)
- Paper billing
- Split-dollar



Visit help.coverpath.com
for additional support

Need Assistance?

support@coverpath.com

866-957-5347

Live chat

*Excludes 1035 Exchanges

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MassMutual Convertible Term Series policies (SCT, TFC and ICC18TFC in certain states, including North Carolina) are non-participating, annually renewable term life insurance policies. MassMutual Whole Life Series policies (WL-2018 and ICC18WL in certain states, including North Carolina) are level-premium, participating, permanent whole life insurance policies. These products are issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001. These products may not be available in all states. State variations will apply. CRN999999-999 exp 2/2022