

Coverpath Eligible Cases

As of 3/1/2020

Wondering what products you can submit through Coverpath? Here's what's supported today.

Coverpath Products

- Whole Life 100, Whole Life 65, Limited Pay 10, Limited Pay 12, Limited Pay 20
- Full Term suite (10, 15, 20, 25 and 30-year) excluding Annual Renewable Term

Issue Ages

- Ages 18-60: \$100,000 to \$3,000,000 (term); \$25,000 to \$3,000,000 (WL); \$100,000 minimum for Limited Pay 10
- Ages 61 -64: \$100,000 to \$1,000,000 (term); \$25,000 to \$1,000,000 (WL); \$100,000 minimum for Limited Pay 10
- Ages 18-59: \$100,000 to \$750,000 accelerated/fluidless underwriting (no paramedical exam) option for qualified applicants*

Additional Information

- Juvenile cases supported for applicants ages 14 days-old to 18 years-old. (Note the cutoff age in Washington is 16 1/2 years old.)
- Business and trust-owned policies supported
- Jointly owned policies supported
- Collateral assignments supported
- Available for non-US Citizens
- Table ratings eligible

Replacements

- Term-to-term, Whole Life-to-term
- Excludes policies at Northwestern Mutual

Riders

- Waiver of Premium
- Guaranteed Insurability
- Renewable Term
- Accelerated Death Benefit

- Temporary flat extras eligible
- Cash value, loans and dividends are the same as the Whole Life Legacy series; loans cannot be illustrated
- Automatic Premium Loan available
- 1035 Exchanges not yet available
- Not available for clients who reside in New York or Puerto Rico
- Joint life and DI applications not supported

Create Leverage | Reduce Friction | Delight Customers

For Help

Email: support@coverpath.com

Phone: 1-866-957-5347

Live Chat: Click the Chat icon at the bottom left of the page: 

To learn more, visit help.coverpath.com

* currently ~10% of applicants qualify for fluidless underwriting

MassMutual Convertible Term (SCT, and ICC18TFC in certain states, including North Carolina) is a term life insurance policy, and MassMutual Whole Life 100 (WL-2018 and ICC18WL in certain states, including North Carolina) is a level-premium, participating, permanent whole life insurance policy. Both products are issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.V34106. CP-202001-0856