

# Great Western

Great Western has two products built into one. The product can be sold face-to-face or through an eApplication. Assurance Plus is a one-of-a-kind coverage and pays 125% of the full-face amount whenever the death occurs plus had day one coverage. Guarantee Assurance offers coverage regardless of any health conditions with a two-year wait. There also have an Accidental Death built in rider at no additional cost as well as a rider for only \$1 per month which pays \$2500 on the first death of a depended child or grandchild. Credit Cards can be used on eApplications.

This company does not require E&O to sell Final Expense.

## [Agent Portal](#)

Great Western Academy. GWIC Academy is a great resource for agents. It has training videos, agent guides, and explains the benefits of our products. You can access GWIC Academy by clicking [here](#).

## [Online and Offline eApplication Instructions](#)

### [Final Expense](#)

Not Available in AK, CA, CT, DC, DE, HI, ME, NY, VT

EApplication available

Riders: Accelerated Death Benefit, Dependent Child & Grandchild

Two Products available below

### [Assurance Plus](#)

Ages: 40-80

Face Amounts: \$1,000-\$40,000

Provides day-one coverage and pays 125% of the full-face amount whenever the death occurs. Simple underwriting and no medical exams. Coverage is based on he answers to a few simple questions.

### [Guarantee Assurance](#)

Ages: 40-80

Face Amounts: \$1,000-\$40,000

Completely Guarantee Issue – you are not required to answer any health questions

For accidental deaths in the first two-years you receive the full-face amount of the policy

For non-accidental deaths in the first two policy years you received 110% of the premiums pad.

After two years you receive the full-face amount of the policy you select.

# FINAL EXPENSE WHOLE LIFE

## POLICY HIGHLIGHTS



The death of a loved one may bring distress to the survivor. All too frequently, this hardship is compounded by a financial loss that could have been minimized or eliminated altogether with adequate life insurance. Your client may think a Final Expense policy is needed only to pay for a funeral, but there are many other financial needs these funds can be used to cover. In addition to funeral costs, a Final Expense policy can be used to alleviate other financial burdens such as estate settlement costs, medical expenses, income replacement, outstanding debts, and even a college fund.

	ASSURANCE PLUS (LEVEL BENEFITS)	GUARANTEED ASSURANCE (GRADED BENEFITS)
ISSUE AGES	40 THROUGH 80 AGE LAST BIRTHDAY	40 THROUGH 80 AGE LAST BIRTHDAY
Issue Classes	Male/Female, Three qualifiers must be met for the applicant to be eligible for preferred rates. See Part B of the application.  Face Amounts: \$1,000 - \$40,000	Male/Female, Three qualifiers must be met for the applicant to be eligible for preferred rates. See Part B of the application.  Face Amounts: \$1,000 - \$40,000
Benefit	Level Death Benefit – First day coverage with additional 25% payout on the total face amount.	Limited death benefit for the first two years for non-accidental death; however, it will return 110% of the premiums paid, less any policy loan.
Features	Accelerated Death Benefit Rider at no additional cost. Benefit paid as a lump sum payment based on the present value of the death benefit. <ul style="list-style-type: none"> <li>Terminal Illness – life expectancy is 12 months or less</li> <li>Chronic Illness – cannot perform ADLs for at least 90 days or requires substantial supervision</li> </ul> Child/Grandchild Rider – Optional coverage that the applicant can purchase at the time of application for only \$1 per month. This rider will pay \$2,500 on the death of a dependent child or grandchild.	Accidental Death – Pays out the full face amount if the insured dies of accidental causes during the first two years.  Child/Grandchild Rider – Optional coverage that the applicant can purchase at the time of application for only \$1 per month. This rider will pay \$2,500 on the death of a dependent child or grandchild.
Simplified Application	To be considered for coverage: Part B health questions must be answered “No”	Guaranteed Issue: Anyone qualifies, regardless of health
Personal Health Interview	The underwriter may contact the applicant and obtain any additional information concerning their health history, and/or obtain clarification of the answers provided on their application.	
Policy Loans	Available when policy has cash surrender value	
Non-forfeiture Options	Reduced paid-up policy, automatic premium loan option, or extended term	
Premiums	Premiums will never change during the life of the policy. Payment mode options: <ul style="list-style-type: none"> <li>Automatic Bank Withdrawal: Monthly, quarterly, semi-annual and annual</li> <li>Credit/Debit Card (on e-application only): Monthly, quarterly, semi-annual and annual</li> <li>Direct Bill: Quarterly, semi-annual and annual</li> </ul>	
Annual Policy Fee	\$35 (commissionable – Included in premiums)	

This policy is a non-illustrated product. This policy has limitations and exclusions. Policy availability, exclusions and limitations may vary by state. See the plan in your state for complete details.

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