

# 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	<b>40 THROUGH 80 AGE LAST BIRTHDAY</b>	<b>40 THROUGH 80 AGE LAST BIRTHDAY</b>
Issue Classes	Male/Female, Three qualifiers must be met for the applicant to be eligible for preferred rates. See Part B of the application.  <b>Face Amounts:</b> \$1,000 - \$40,000	Male/Female, Completely Guaranteed Issue, the applicant is not required to answer any of the health questions.  <b>Face Amounts:</b> \$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	<b>Accelerated Death Benefit Rider</b> 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 ADL's for at least 90 days or requires substantial supervision</li> </ul> <b>Child/Grandchild Rider</b> – 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.	<b>Accidental Death</b> – Pays out the full face amount if the insured dies of accidental causes during the first two years. <b>Child/Grandchild Rider</b> – 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 <b>"No"</b>	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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