

# FINAL EXPENSE WHOLE LIFE

## POLICY HIGHLIGHTS



The death of a loved one is stressful, but 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 these funds can also cover many other financial needs. 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)
<b>ISSUE AGES</b>	Age last birthday: 50-80	Age last birthday: 40-80
<b>Issue classes</b>	Male/Female  <b>Face amounts:</b> \$2,500*-\$40,000	Male/Female  <b>Face amounts:</b> \$1,000-\$40,000
<b>Benefit</b>	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.
<b>Features</b>	<p><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.</p> <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> <p><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.</p>	<p><b>Accidental Death:</b> Pays out the full face amount if the insured dies of accidental causes during the first two years.</p> <p><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.</p>
<b>Simplified application</b>	To be considered for Assurance Plus coverage: The proposed insured must be able to answer all Part D health questions "No."	Guaranteed Assurance coverage: Anyone qualifies, regardless of health. The applicant is not required to answer any of the health questions.
<b>Personal health interview</b>	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.	
<b>Policy loans</b>	Available when policy has cash surrender value	
<b>Non-forfeiture options</b>	Reduced paid-up policy, automatic premium loan option, or extended term	
<b>Premiums</b>	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-annually, and annually</li> <li>Credit/Debit card (on e-application only): Monthly, quarterly, semi-annually, and annually</li> </ul>	
<b>Annual policy fee</b>	\$35 (commissionable; included in premiums)	

\*Assurance Plus face amounts in Washington are \$5,000-\$40,000.

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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