



# Final Expense Whole Life Insurance

Solutions to help secure your financial future



## Save your family from a financial burden

You've devoted your entire life to your family - taking care of them, providing for them, being there when they need you, and always planning for the moments you share together. Planning for that moment when you will no longer be there is just as important, and might be easier than you think.

By purchasing Final Expense Whole Life insurance, you can provide for your family even after you're gone. While no amount of money will replace their loss, making this smart decision now will save them from a financial burden later during a difficult time.

## When it comes to coverage, the choice is yours

You decide the coverage amount you want to give your family, from \$1,000 to \$40,000. Final Expense Whole Life insurance can be used for any purpose, including a financial gift for your family or to cover any expenses you leave behind, including:

- Medical bills
- Ongoing household expenses
- Credit card debt
- Estate settlement expenses
- Loan balances
- Funeral costs

## What will you leave behind?

On average, families are left with \$62,000 of debt from a lost loved one.<sup>1</sup>

When it comes to paying for your final expenses, you can't rely on Social Security alone. The U.S. government only pays a lump sum of \$255 for those who qualify.<sup>2</sup>

You deserve comfort and peace of mind knowing your loved ones will have financial protection following your death.

1. Source: [www.credit.com](http://www.credit.com), data provided to Credit.com by credit bureau Experian database of 220 million, 2015

2. Source: U.S. Social Security Administration: Understanding the Benefits 2018

## An affordable, simple way to secure your family's financial future

- Acceptance is guaranteed - no medical exam required
- Your 30-day satisfaction is guaranteed
- Your premiums will never go up
- Coverage builds cash value over time that is tax deferred and can be borrowed against
- Funds can be used for any purpose

## No matter what, you're covered

If you are between the ages of 40 and 80, regardless of your health, you will not be turned down. Final Expense Whole Life insurance offers financial protection for up to \$40,000 in coverage guaranteed, with no medical exam. Your premiums will never change, and your coverage can never be canceled as long as the premiums are paid on time.

## Choose from two plan options

**Guaranteed Assurance\*** provides coverage with absolutely no underwriting and no health questions to answer.

- If at anytime a death occurs by accident, the full death benefit will be paid
- If a death occurs in the first two policy years, and is not an accidental death, the benefit paid will be 110 percent of the premiums paid to date
- After the first two policy years, regardless of how the death occurs, the full death benefit is paid

**Assurance Plus** is designed for those in good health, looking for additional value. If you can answer "no" to three simple health questions (four in Florida), you will qualify for a 25 percent increase of the full death benefit starting on day one with no required medical exam.

Plus the **Accelerated Death Benefit rider\*\*** is included at **no additional charge** on the Assurance Plus plan. This rider provides you with access to some of your policy benefit to cover medical expenses or supplement income if you are diagnosed with a chronic or terminal illness (defined below). You would receive the present value of the death benefit, and any remaining values would be paid to your beneficiaries upon death.

- Chronic - Insured cannot perform two activities of daily living (dressing, bathing) for a period of at least 90 days
- Terminal - Insured diagnosed by a licensed physician with a disease expected to cause death within 12 months



### Additional protection for a minimal cost

For only **\$1 a month**, you can help protect your family with the **Dependent Child and Grandchild rider**. This rider will pay \$2,500 on the first death of a dependent child or grandchild.

**To learn more about Great Western Insurance Company, contact your local agent or visit [www.gwic.com](http://www.gwic.com).**

\* The Guaranteed Assurance plan is not available in the state of Washington.

\*\* The Accelerated Death Benefit rider is not available in the state of California.

Your benefits and premium will vary depending on the plan selected. Plan availability may vary by state. This is a solicitation of insurance and an agent may contact you. GWIC® is a registered trademark owned and licensed by Great Western Insurance Company. © 2018 Great Western Insurance Company.

Policy forms: FE-FB-0515, FE-FB-0515 FL, FE-FB-0515 ND, FE-FB-0916 CA, ICC15-FE-FB-0215, FE-GB-0515, FE-GB-0515 FL, FE-GB-0515 ND, FE-GB-0916 CA, and ICC15-FE-GB-0215

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