

# Final Expense Whole Life Insurance



**Solutions to help secure your financial future**

[www.gwic.com](http://www.gwic.com)



## 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, such as:

- Medical bills
- Credit card debt
- Loan balances
- Ongoing household expenses
- Estate settlement expenses
- 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, 2016

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

## 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

**Assurance Plus** is designed for those in good health who are most interested in value. The death benefit will be 125% of the face amount from day one. This means if you choose a \$10,000 face amount policy, you will have \$12,500 of coverage.

You must provide your primary physician's name and contact information and be able to answer "No" to the application health questions. If you cannot, you may purchase a Guaranteed Assurance policy instead of an Assurance Plus policy.

### Accelerated Death benefit rider\*\*

Each **Assurance Plus** policy includes an Accelerated Death benefit rider at **no additional cost**. This rider gives you an option to take the present value of the death benefits up to 90% of the face amount if you are diagnosed with a qualifying medical condition as described below:

- Terminal illness: You have been diagnosed by a licensed physician with a disease expected to cause death within 12 months.
- Chronic illness: You cannot perform two activities of daily living for a period of at least 90 days, or you have severe and permanent cognitive impairment and require substantial supervision. (The five basic activities of daily living include eating, bathing, dressing, toileting, and transferring.)

**Guaranteed Assurance\*** is designed for those who want a simplified application process that does not require answering underwriting questions or providing physician information. Everyone qualifies for this product regardless of health.

- This product has a Limited Death benefit during the first two policy years if the death occurs from anything other than accidental causes.
- The Limited Death benefit is 110% of the total premiums paid to date. After the two-year Limited Death benefit period, the full face amount is paid on all deaths.
- **Accidental death during the graded period**  
The full face amount of the policy will be paid if the insured dies of accidental causes during the graded period (first two policy years). A death certificate and police report describing the accident are required in order to pay the accidental death benefit.



## Additional protection for a minimal cost

For a **monthly premium of \$1**, GWIC will pay a benefit of \$2,500 upon the death of any one covered **child or grandchild of the insured**. A separate application for this rider must be completed with the policy application, and the policy application benefit amount must be a minimum of \$5,000 to add the rider.

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

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



## Choose GWIC

When you select Final Expense Whole Life insurance from Great Western Insurance Company, you enjoy the financial strength and security from a company that is dedicated to service and committed to helping you secure your financial future.

**GWIC is a trusted insurance carrier who will be there for you now and in the future.**



Access your policy information conveniently and securely online via our customer portal at [www.gwic.com](http://www.gwic.com).



Call our experienced Customer Care team located here in the United States at 800-733-5454.



Find helpful tools and resources on our website at [www.gwic.com](http://www.gwic.com).

**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. © 2020 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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