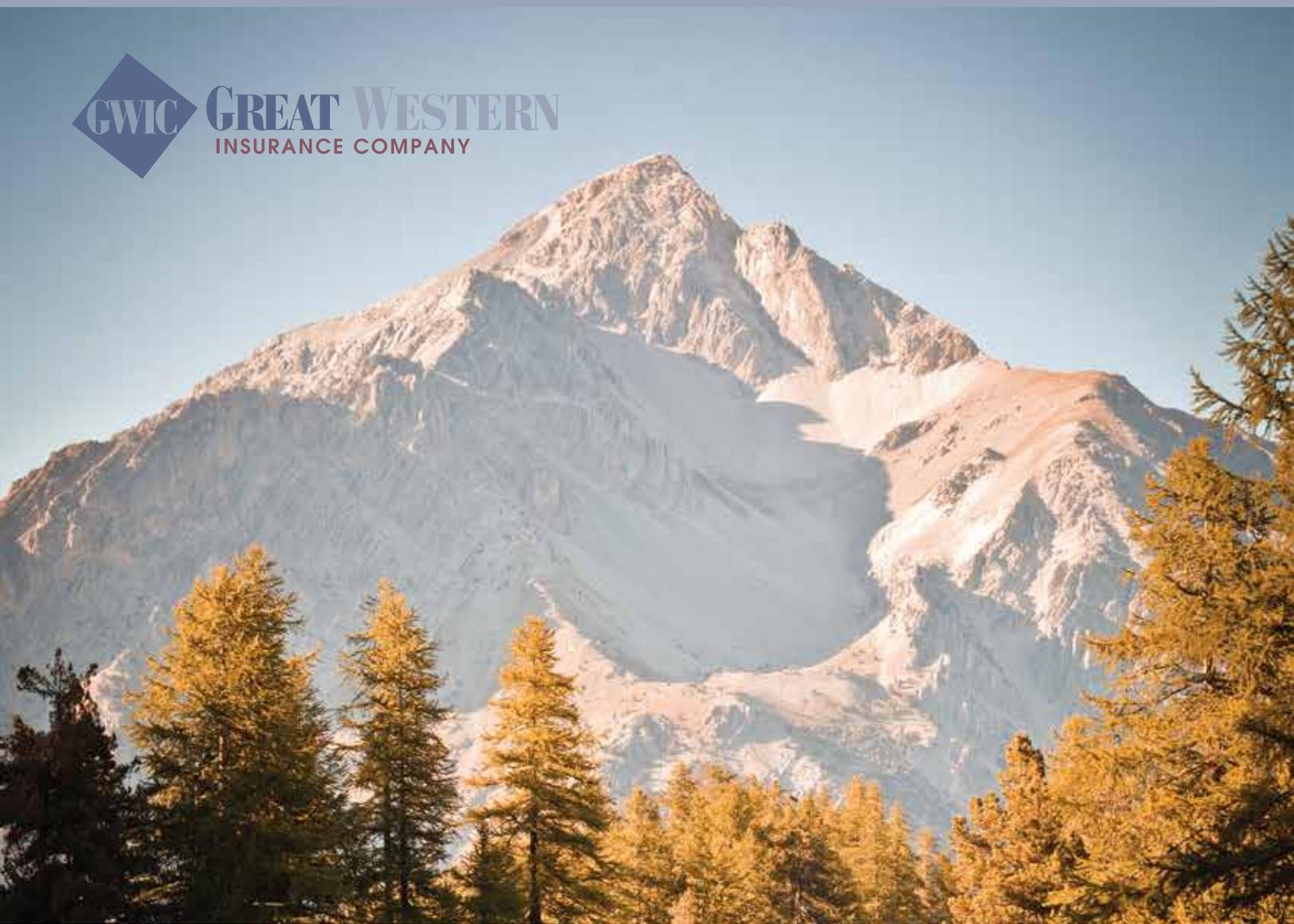


New Guaranteed Issue Product with a Day-One Coverage Option



GUARANTEED ASSURANCE

A One-of-a-Kind Final Expense Solution

AGENT FRIENDLY INCREASED DEATH BENEFIT FINAL EXPENSE PRODUCT

In the good ole' days, selling final expense insurance was much easier than it is today. You could simply meet with clients and really help them get the coverage needed to pay for end-of-life expenses.

Nowadays, instead of helping more people protect their families for this inevitable life event, insurance companies continue to add restrictions such as additional underwriting, increased paperwork and repetitive phone interviews. These extra steps make it much more difficult for clients to qualify for a product that is supposed to be simplified issue. You may be asking yourself, is it all worth it anymore?

Great Western Insurance Company is pleased to announce that the "good ole' days" are here again! Great Western has created a one-of-a-kind final expense solution called Guaranteed Assurance.



With **Guaranteed Assurance** everyone can qualify regardless of health issues. Premiums will never increase, benefits will never decrease and clean business is issued 100% of the time!

HIGHLIGHTS OF GUARANTEED ASSURANCE

Guaranteed Assurance final expense coverage has many benefits with an easy application process. In addition, this life insurance plan has two products built into one!

Highlights include:

- Coverage regardless of client's health that can never be canceled as long as premiums are paid.
- Clients may also qualify for day-one coverage with 120% increased death benefit.[†]
- Spousal Bonus Rider built in free of charge to help the surviving spouse in a time of need.[^]
- Accelerated Death Benefit Rider may be available at no additional charge.
- Dependent Child and/or Grandchild Rider is also available.
- Coverage builds cash value over time that is tax deferred and can be borrowed against.
- Premiums are affordable and there is a 30-day free look period.

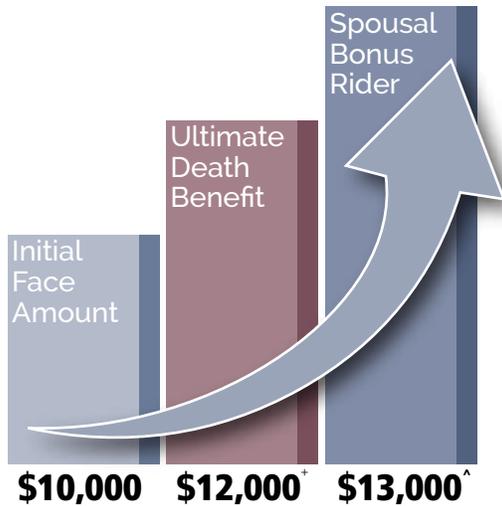
[†] Assurance Plus underwritten policies will have a death benefit of 120% of any original face amount when all health questions are answered "no."

[^] \$1,000 Extra death benefit is available if both spouses apply for a policy at the same time and have at least \$10,000 Face Amount.

GUARANTEED ASSURANCE REGARDLESS OF HEALTH

Great Western is proud to offer two plans that provide your clients and their families valuable coverage:

Assurance Plus example
with Spousal Bonus Rider



Guaranteed Assurance offers coverage regardless of their health with absolutely no underwriting.

- Completely Guaranteed Issue and are not required to answer any health questions.
- For accidental deaths in the first two years, your clients receive the full face amount of the policy.
- For non-accidental deaths in the first two policy years, your clients receive 110% of the premiums paid. After two years, they receive the full face amount of the policy you select.

Assurance Plus is a one-of-a-kind product that provides day-one coverage and pays 120% of the full face amount you select whenever the death occurs.

- Simplified underwriting and no medical exams. Coverage is based on your client's answers to a few simple health questions.

IMPORTANT RIDERS THAT INCREASE COVERAGE

Spousal Bonus Rider

Included at no additional cost is a first-to-die rider that pays an additional \$1,000 on the first death if both spouses apply for a policy at the same time. A minimum of \$10,000 of Face Amount must be applied for on each person to qualify for this rider that is available on both plans. The death can't be during the graded period on the Guaranteed Assurance plan, and both policies must be in force at the time of the first death.

Accelerated Death Benefit Rider

Also included at no charge on the Assurance Plus plan is the Accelerated Death Benefit Rider. This rider pays the present value of the death benefit if your clients are diagnosed with a terminal illness and have an expectation of less than 12 months to live, or if they are diagnosed as needing assistance with two Activities of Daily Living. The Accelerated Death Benefit Rider can be used for any purpose.

Dependent Child and Grandchild Rider

For only \$1 a month we will pay \$2,500 on the first death of a dependent child or grandchild.

* Assurance Plus underwritten policies will have a death benefit of 120% of any original face amount when all health questions are answered "no."

^ \$1,000 Extra death benefit is available if both spouses apply for a policy at the same time and have at least \$10,000 Face Amount.



**TO LEARN MORE ABOUT THIS
INCREDIBLE OPPORTUNITY PLEASE CALL:**



330-433-1823