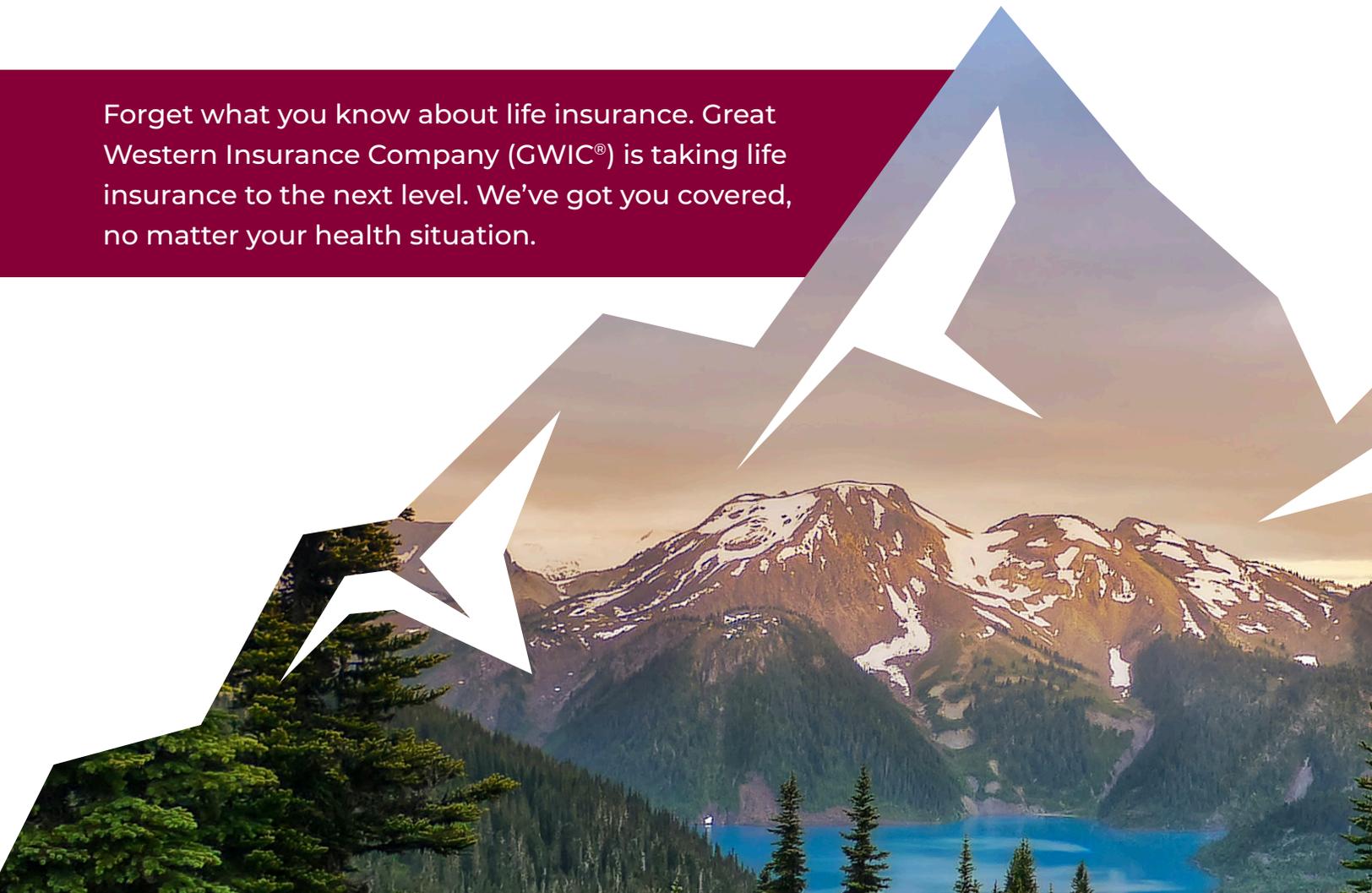




ELEVATING EXPECTATIONS

Taking life insurance to the next level

Forget what you know about life insurance. Great Western Insurance Company (GWIC®) is taking life insurance to the next level. We've got you covered, no matter your health situation.



Policies with you in mind

Even if you have never had life insurance, left your employer's group policy behind when you retired, or haven't been able to qualify for a policy in the past, GWIC has a policy for your situation.



You're covered no matter what

If you're between the ages of 40 and 80¹, regardless of your health, you will not be turned down. You can receive up to \$25,000 in financial protection with no medical exam.



Rates designed around you

Your health can positively affect your premium — the better your health, the better your rates.



Value that grows

Depending on your plan, it may build cash value over time that is tax deferred, and you can borrow against it.



Leave something behind

If you've heard the average loved one leaves their family with \$62,000² of debt when they pass, you know you can't rely on Social Security's lump sum \$255 payment³ to cover your final expenses. A GWIC policy can help relieve your loved ones' financial burdens and give you peace of mind knowing your family will be taken care of when you're gone.

Which plan is yours?

The **Great Assurance® plan** is an immediate benefit, first-day coverage plan for those in good health. It has two riders — Accelerated Death benefit (included at no extra cost) and Accidental Death benefit.

The **Graded Benefit plan** is for those who have several health conditions. It pays out the benefit according to how long you've had the policy. It pays 30% of the face amount within Year 1, 70% within Year 2, and 100% at Year 3 and above if the death is not accidental. The plan pays the full face amount if the death is accidental.

The **Guaranteed Assurance plan** is a guaranteed issue plan that requires no health screening. If your health limits you from qualifying from other plans, you can be covered with a GWIC policy.

The **Child/Grandchild Protection rider** is optional for only \$1 a month and can be added to any of the three plans. Its one-time benefit pays \$2,500 on the first death of a dependent child or grandchild.

Compare the plans below:

	Great Assurance® (First-day coverage)	Graded Benefit (Graded death benefit)	Guaranteed Assurance (Guaranteed issue)
Issue ages	50-85 years old	50-85 years old	40-80 years old
Face amounts	Minimum face amount: \$2,500 Maximum face amount: \$40,000 for issue ages 50-80 \$25,000 for issue ages 81-85	Minimum face amount: \$2,500 Maximum face amount: \$40,000 for issue ages 50-80 \$25,000 for issue ages 81-85	Minimum face amount: \$1,000 Maximum face amount: \$25,000 ⁴
Benefits	<p>Accelerated Death benefit rider: Included at no additional cost. The benefit is paid as a lump-sum payment based on the present value of the death benefit.</p> <ul style="list-style-type: none"> Terminal illness: Life expectancy is 12 months or less Chronic illness: Cannot perform activities of daily living (ADLs) for at least 90 days or requires substantial supervision <p>Accidental Death rider: Optional rider that pays out the full face amount, in addition to the policy's benefit.</p> <p>Child/Grandchild Protection rider: Optional coverage that the applicant can purchase at the time of application or during a qualifying event for only \$1 per month on policies with a face amount of \$5,000 or more. This rider will pay \$2,500 on the death of a dependent child or grandchild.</p>	<p>Graded Death Benefit</p> <p>30% of face amount payable in Year 1 70% payable in Year 2 100% payable in Year 3</p>	<p>Limited Death Benefit</p> <p>110% of premiums paid minus any loan in Years 1 and 2.⁵ After 2 years, the full death benefit is paid.</p>
Simplified application	Answer simple health questions and no health exam	Answer simple health questions and no health exam	No health questions and no health exam
Grace period	31 days for all states	31 days for all states	31 days for all states, except FL, ND, and SD 60 days in FL, ND, SD

Great plans. Great service. Be part of something great.

1. The age range is 50–85 years old for the Great Assurance and Graded Benefit plans and 40–80 years old for the Guaranteed Assurance plan.

2. Source: <https://www.usatoday.com/story/money/personalfinance/retirement/2017/03/22/americans-dying-average-62k-debt/99448210/>, data provided by credit bureau Experian, 2017

3. Source: <https://www.ssa.gov/benefits/survivors/ifyou.html>, U.S. Social Security Administration: When a Family Member Dies, 2022

4. For Guaranteed Assurance: Reissues for face amount increases or decreases are allowed as of issue date. Face amount increases or decreases post issue require an application for a new policy. If multiple policies exist on the same person, the combined face amount is limited to \$25,000.

5. Does not include a refund of premium for the Child/Grandchild Protection rider.

Expect more

You should expect more from your life insurance company, and GWIC is elevating expectations. Whether it's today, tomorrow, or years from now, we will be by your side.

We serve you

Call our experienced Customer Success team at 800-733-5454 Monday-Friday, 7:30 a.m. to 5 p.m. Central time, or access your policy information securely online via our customer portal 24/7. You'll find the portal link on gwic.com, as well as helpful tools and educational resources.

We serve your loved ones

When it's time, GWIC will pay your policy benefit to your loved ones within 5 days,⁶ not the average 30-60 days you've heard about elsewhere. We want to make the hardest days a little easier.

We honor our commitment

When you buy a policy, you put your trust in us. GWIC's financial rating of A (Excellent) from AM Best⁷ guarantees our promise to you is secure.



Learn more



Contact your local agent



Call 800-733-5454



Visit gwic.com



Email fecustomerservice@gwic.com



6. The average processing time for claim payments is within 5 business days from when the claim is received in the home office if all necessary documents have been submitted and no follow-up correspondence is needed.

7. Our A (Excellent) rating (March 2021) is the third highest of 15 possible ratings given by AM Best Company. As an independent non-government company, AM Best does not recommend products or services but does provide independent opinions of a company's overall financial strength.

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.

Policy forms: ICC21-FE-GRADED; ICC21-FE-LB; ICC20-FE-GB-1219; FE-GRADED FL; FE-LB FL; FE-GB-1219 FL; FE-GRADED ND; FE-LB ND; FE-GB-1219 ND; FE-GRADED SD; FE-LB; FE-GB-1219.

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