



# GUARANTEED ASSURANCE

A One-of-a-Kind Final Expense Solution

# PLANNING FOR THE JOURNEY AHEAD

You plan ahead for life's most important events such as your children's education, family vacations, and one day, even your retirement. Planning ahead for your final expenses makes good sense and it can relieve the financial burden from your family at a difficult time. Many Americans believe that Social Security will pay for their final expenses; however, the U.S. government only pays a lump sum of \$255 for those who qualify.\*

We at Great Western Insurance Company have developed an innovative solution to help pay your final expenses. Guaranteed Assurance is a modern day, increased death benefit whole life insurance product that provides you and your family with industry leading final expense coverage.†

Guaranteed Assurance is uniquely designed to help pay your final expenses, and includes important riders to better protect your family.

## NATIONAL AVERAGE FINAL EXPENSE COSTS<sup>†</sup>

### Funeral Cost Estimates

• Professional services, embalming, visitation, etc.	\$ 4,650
• Metal casket	\$ 2,395
• Burial vault	\$ 1,298

### Cemetery Cost Estimates

• Cemetery Plot (\$1,000 and up in metro areas)	\$ 800
• Monument (\$500 to \$2,000 and up)	\$ 950
• Opening and Closing of grave (varies by cemetery)	\$ 1,295

**Total Estimated Funeral Expenses** \$ 11,388

### Other Final Expense Estimates

• Immediate household expenses, rent or mortgage payments, credit card debt, car loans, loss of income, hospital and medical bills not paid by medical insurance, attorney fees, court fees, taxes, etc.	\$ 10,000
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**TOTAL ESTIMATED FINAL EXPENSES** \$ 21,388

# HIGHLIGHTS OF GUARANTEED ASSURANCE

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

Highlights include:

- Offers coverage regardless of your health that can never be canceled as long as premiums are paid.
- Day one coverage with 120% increased death benefit upon qualification.†
- 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 Grandchild Rider is also available.
- Cash value that builds over time, is tax deferred and can be borrowed against.
- Affordable premiums for any budget and a 30 day free-look-period if unsatisfied for any reason.

\*Source: National Funeral Directors Association 2013 General Price List Survey (most recent available).

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

\*Source: U.S. Social Security Administration: Understanding The Benefits 2015

# GUARANTEED ASSURANCE REGARDLESS OF YOUR HEALTH

Great Western is proud to offer two plans that provide you and your family valuable coverage:

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

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

## BUILT IN RIDERS AT NO ADDITIONAL COST

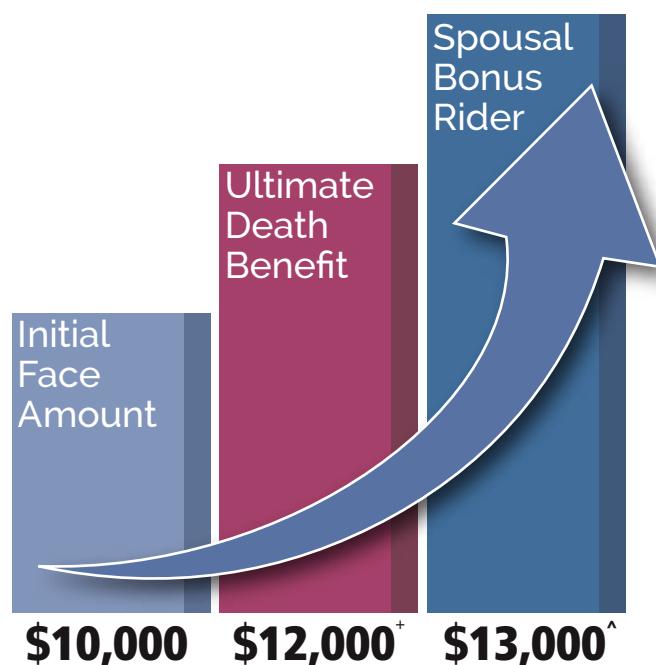
### Spousal Bonus Rider

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. This rider is available on both Guaranteed Assurance plans with a minimum of \$10,000 in face amount applied to each plan. 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 you are diagnosed with a terminal illness and have an expectation of less than 12 months to live, or if you are diagnosed as needing assistance with two Activities of Daily Living. The Accelerated Death Benefit payout can be used for any purpose.

Assurance Plus example  
with Spousal Bonus Rider



## CHILD AND GRANDCHILD PROTECTION

### 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.

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





Great Western Insurance Company is an Ogden, Utah based company writing life insurance and annuities specifically to fund final expense whole life insurance and preneed plans since 1983. Our financial strength has always come from a dedicated focus on helping individuals prepare for their final expenses.

With its history, Great Western understands the responsibility of being a trusted financial steward for providers and the families they serve. As a result, all investments are professionally managed under diversified and conservative guidelines. Great Western's Surplus to Liability Ratio is among the highest in the industry, exceeding the margin of assets over liabilities and excess surplus standards averaged by America's 25 largest life insurance companies.



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