



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.*

Great Western Insurance Company has developed an innovative solution to help pay for 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 for your final expenses, as well as includes important riders that will better protect your family.

NATIONAL AVERAGE FINAL EXPENSE COSTS*	
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
TOTAL ESTIMATED FINAL EXPENSES	\$ 21,388

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:

- Offers coverage regardless of your health that can never be canceled as long as premiums are paid.
- You may also qualify for day one coverage with 125% increased death benefit.†
- Spousal Bonus Rider built in free of charge to help the surviving spouse in a difficult time of need.
- Accelerated Death Benefit Rider may be available at no additional charge.
- Dependent Child and Grandchild Rider is also available.
- Coverage builds cash value over time that is tax deferred and can be borrowed against.
- Premiums are affordable to fit any budget and a 30-day free look period if unsatisfied for any reason.

*Assurance Plus underwritten policies will have a death benefit of 125% of any original face amount when all health questions are answered "no."

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

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

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 125% 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

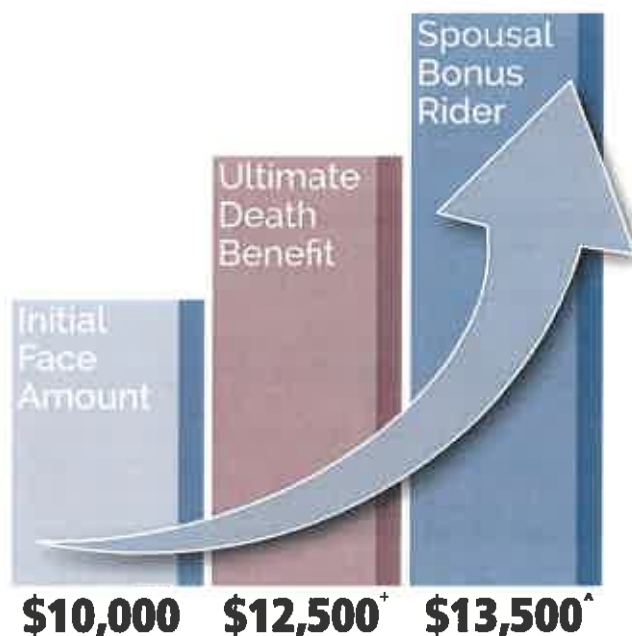
Spousal Bonus Rider

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. 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 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.

*\$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



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. Its 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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Guaranteed Assurance Rate Chart

Per Unit Face Annual Premiums			Per Unit Face Annual Premiums		
Age	Male	Female	Age	Male	Female
40	56	45	60	87	76
41	57	46	61	91	79
42	59	48	62	94	82
43	61	50	63	98	86
44	62	51	64	102	90
45	63	52	65	107	93
46	64	53	66	113	97
47	65	54	67	119	101
48	67	55	68	125	105
49	67	56	69	132	111
50	68	56	70	140	119
51	69	57	71	149	128
52	69	59	72	159	139
53	70	60	73	170	150
54	72	62	74	178	156
55	74	64	75	187	163
56	76	67	76	197	171
57	79	69	77	208	180
58	81	71	78	220	190
59	84	73	79	242	207
			80	270	225

Take Face Amount, divide by \$1,000;
 Multiply by Annual Premium;
 Add \$35.00 Policy Fee;
 Divide by:

2 for Semi-Annual Premium
 4 for Quarterly Premium
 12 for Monthly Premium

Example:

**46 Year Old Female;
 Face Amount \$15,000; Monthly**

$\$15,000 / 1,000 = \15.00
 $\$15.00 \times 53 = \795.00
 $\$795.00 + \$35.00 = \$830.00$
 $\$830.00 / 12 = \69.17 Monthly Premium