

ELEVATING EXPECTATIONS

Taking Final Expense life insurance to the next level



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



Be part of something great

- Financial stability: Rated A (Excellent) by AM Best
- Agent-centered experience
- 3 plans on 1 app
- Instant UW decision
- Outstanding agent support



Great plans

1. Great Assurance[®] plan

- Immediate benefit, first-day coverage
- Accelerated Death benefit and Accidental Death benefit riders

2. Graded Benefit plan

- 30% within Year 1
- 70% within Year 2
- 100% at Year 3

3. Guaranteed Assurance plan

- Guaranteed issue plan with no health screening
- Limited Death benefit

An optional **Child/Grandchild rider** is available for all three plans.



Great plans

	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
Issue classes	Male/Female Non-tobacco/Tobacco	Male/Female Non-tobacco/Tobacco	Male/Female
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*

*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.

Great plans

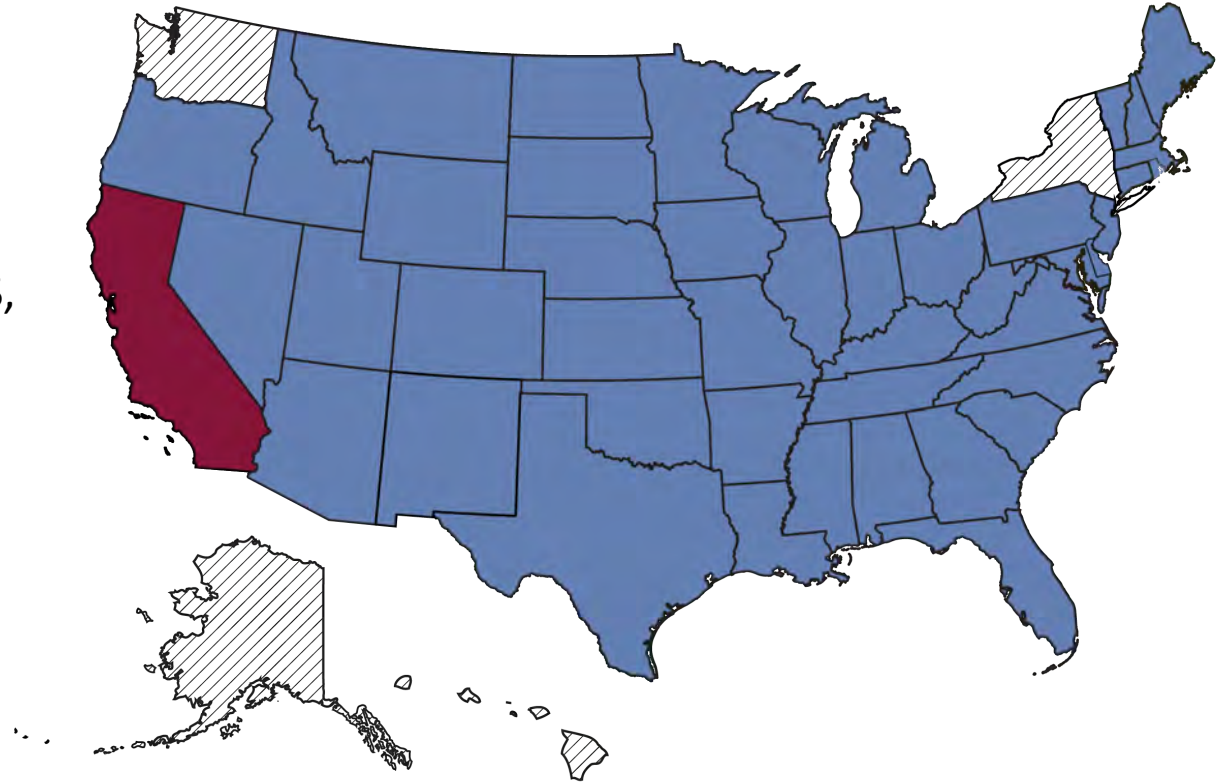
	Great Assurance (First-day coverage)	Graded Benefit (Graded death benefit)	Guaranteed Assurance (Guaranteed issue)
Benefits	<p>Accelerated Death benefit rider: Included at no additional cost. The benefit is paid as a lump-sum payment based on the present value of the death benefit.</p> <ul style="list-style-type: none"> Terminal illness: Life expectancy is 12 months or less Chronic illness: Cannot perform 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>Graded Death Benefit</p> <p>30% payable in Year 1</p> <p>70% payable in Year 2</p> <p>100% payable in Year 3+</p>	<p>Limited Death Benefit</p> <p>110% of premiums paid minus any loan in Years 1 and 2.* After 2 years, the full death benefit is paid.</p>
Simplified application	Simple health questions and no exam; subject to Milliman Intelliscript and Risk Score.	Simple health questions and no exam; subject to Milliman Intelliscript and Risk Score.	No health questions and no exam

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

Great plans

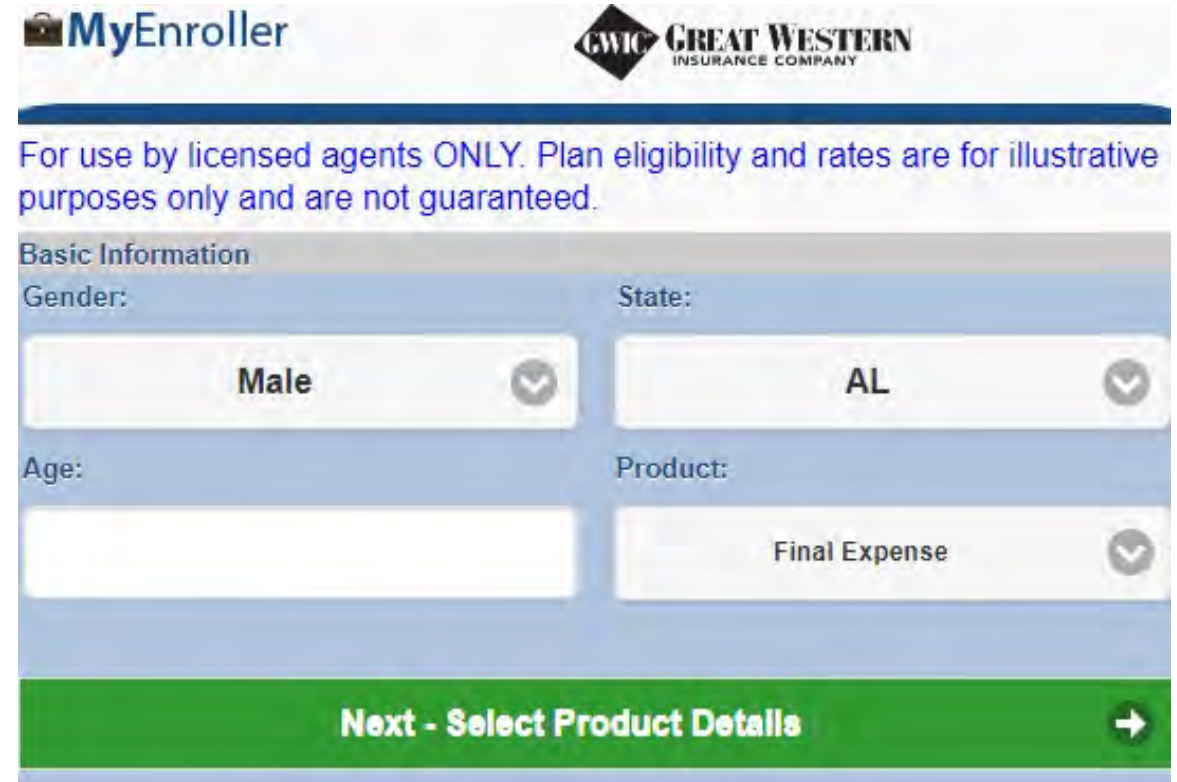
Product availability map

- **Great Assurance, Graded Benefit plan, and Guaranteed Assurance:**
AL, AR, AZ, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV, and WY
- **Guaranteed Assurance and Assurance Plus only: CA**
- **Not available: AK, HI, NY, and WA**



GWIC Quote

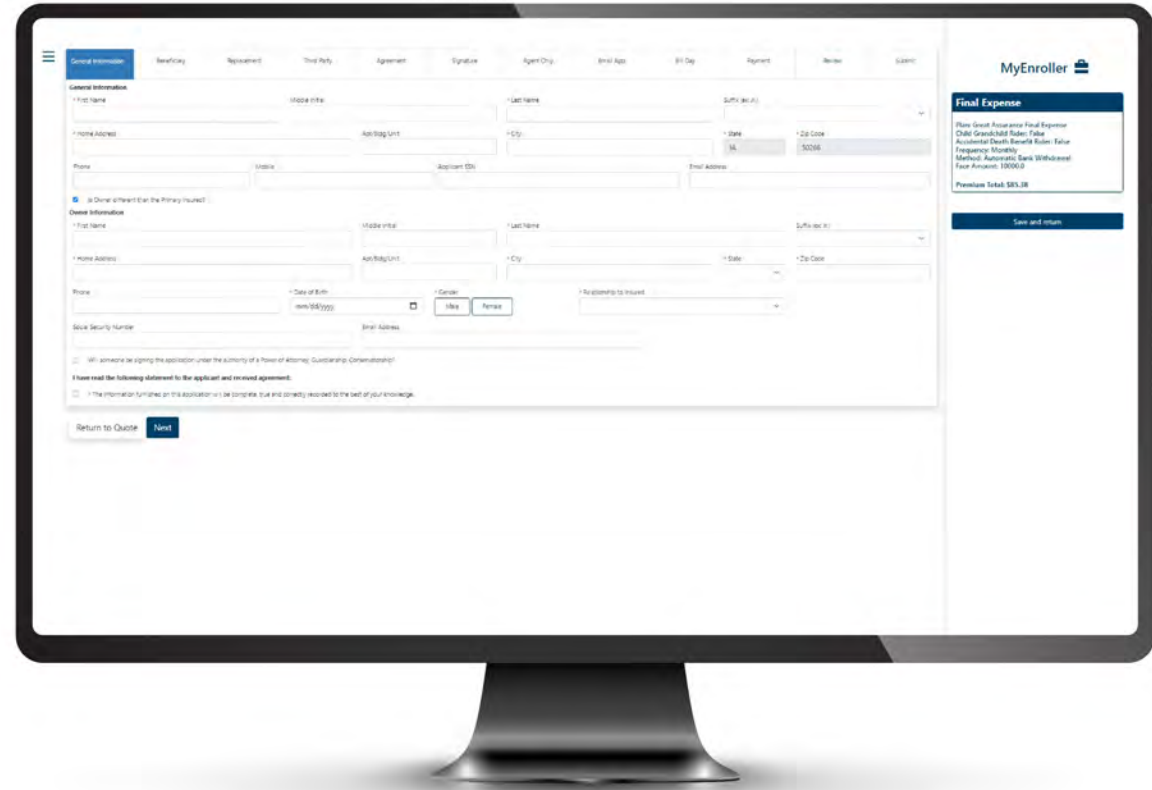
- No username or password required
- Quotes for product-available states in seconds
- Available 24/7
- gwicquote.myenroller.com




The screenshot shows the 'MyEnroller' interface for Great Western Insurance Company. At the top, there is a disclaimer: 'For use by licensed agents ONLY. Plan eligibility and rates are for illustrative purposes only and are not guaranteed.' Below this is a 'Basic Information' section with four dropdown menus: 'Gender' (set to 'Male'), 'State' (set to 'AL'), 'Age' (empty), and 'Product' (set to 'Final Expense'). A green button at the bottom right says 'Next - Select Product Details' with a right-pointing arrow.

MyEnrollerSM

- Fast and easy
- Available for desktops, laptops, tablets and cell phones
- New instant-decision underwriting with Milliman IntelliScript and Risk Score



Instant-decision underwriting – internet only

MyEnroller 

Thank you for your business. The coverage you have applied for has been issued. The policy number is provided below.


Policy #00GWF7003109

Initial options quoted and applied for:
Plan Name: *Guaranteed Assurance*
Face Amount: \$5,550.00
Total Premium: \$62.12

The policy packet will be mailed within 1 to 3 business days.

The policy details can be viewed on the GWIC agent portal. If you need assistance, please contact Agent Sales Support at 866-252-5594, option 2.

[Return to Dashboard](#)

MyEnroller 

Thank you for your business. Based on your client's health history, we are able to offer the Guaranteed Assurance plan. You will see a side-by-side comparison below of the original plan you applied for next to the updated plan.

Case #132-0002-004657

Initial options quoted and applied for: Plan Name: <i>Great Assurance Final Expense</i> Rate Class: <i>Non-Smoker</i> Face Amount: \$4,000.00 Total Premium: <i>\$27.27</i>	Eligible option: Plan Name: <i>Guaranteed Assurance</i> Rate Class: <i>Smoker</i> Face Amount: \$4,000.00 Total Premium: <i>\$45.58</i>
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Please press the "Accept offer" or "Decline offer" button to indicate your client's decision. If no response is provided, the agent will receive an email within 1 business day to accept or decline the offer. If no response is received within 5 business days, the application will be withdrawn.

If the offer is accepted, a policy number will be provided momentarily.

[Accept offer](#) [Decline offer](#)

Signature options for the way you do business

- In-person
- E-signature via email
- Voice authorization with telephonic sales

MyEnrollerSM Voice Authorization Instructions

Helpful tips:

- If the application is not submitted immediately following the voice signature and you need to revisit the application at a later time, you will have to capture a new Voice Authorization recording.
- If you enter in the wrong five-digit code by mistake, end the conference call and call the 800 number again. You will not be able to re-enter the code.
- The five-digit code is specific to each enrollment. It will remain the same if you need to revisit the application at a later time.

To capture the voice signature, follow these instructions on MyEnroller:

1. Select the "Voice Authorization" signature option for the applicant and/or owner.

IMPORTANT:

- This is a conference call.
- The five-digit code must be entered correctly followed by # in order for the recording to be automatically attached to the application file. If the five-digit code is entered incorrectly, admin services will have to manually attach the recording, which may cause a delay in the underwriting process.

Continued on the next page

There's a busy signal after dialing the 800 phone number, please try calling again. The guide must be read verbatim.

REMINDER INFORMATION


REMINDER: Make sure you've hit # to save and stop the voice authorization recording.

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Agent portal

- Agent reporting
- Commission statements
- Production reports
- Agent hierarchy reports
- Quality of business reports





GWIC Login

Username

Password

[Forgot Password](#)

New to GWIC?
If so, please click the Register button.
If you are not new but you are unable to log in, please click on the Forgot Password link and follow the steps.

Sales and marketing materials

Order free supplies in English and Spanish:

- Brochures
- Flyers
- Facebook banners
- Newspaper ads
- PDF Download
- And more

Final Expense policy highlight sheet

The death of a loved one is stressful, but all too frequently, this hardship is compounded by a financial loss that courts have been misinformed or misinstructed altogether with adequate life insurance. Your loved one may think a Final Expense policy is needed only for pay after a funeral, but these funds can also cover many other financial burdens, such as estate settlement costs, medical expenses, income replacement, outstanding debts, and even a college fund.

Issue Age	18-44 years old	45-64 years old	65-84 years old
Issue classes	Non-Smoker Non-Smoker Tobacco	Non-Smoker Non-Smoker Tobacco	Non-Smoker Non-Smoker Tobacco
FACE AMOUNT	Minimum face amount: \$2,500 Maximum face amount: \$40,000 for issue ages 18-44 \$25,000 for issue ages 45-64	Minimum face amount: \$2,500 Maximum face amount: \$40,000 for issue ages 45-64 \$25,000 for issue ages 65-84	Minimum face amount: \$2,500 Maximum face amount: \$40,000 for issue ages 45-64 \$25,000 for issue ages 65-84
Accumulated 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.	Included at no additional cost. The benefit is paid as a lump-sum payment based on the present value of the death benefit.	Included at no additional cost. The benefit is paid as a lump-sum payment based on the present value of the death benefit.
Accidental Death rider:	Optional rider that pays out the full face amount, in addition to the policy benefit.	Optional rider that pays out the full face amount, in addition to the policy benefit.	Optional rider that pays out the full face amount, in addition to the policy benefit.

Policies with you in mind

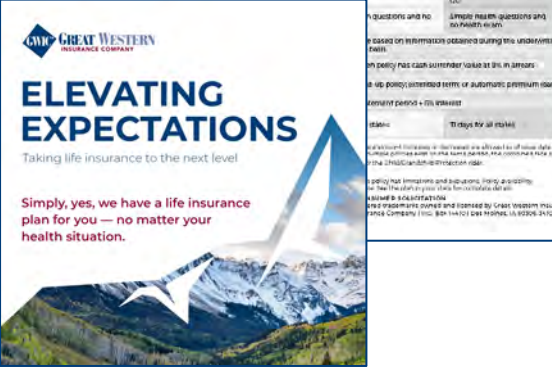
Even if you have never had life insurance, left your employer's group policy behind when you retired, or haven't been able to qualify for a policy in the past, GWIC has a policy for your situation.

- You're covered no matter what**
If you're between the ages of 40 and 80, regardless of your health, you will not be turned down. You can receive up to \$25,000 in financial protection with no medical exam.
- Dates designed around you**
Your premium — the better your health, the better your cash value over time that is tax-deferred, and you can choose when you want to pay.

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 honor our commitment**
When you buy a policy, you put your trust in us. GWIC's financial rating of A (Excellent) from AM Best[®] guarantees our promise to you is secure.
- We serve your loved ones**
When it's time, GWIC will pay your policy benefit to your loved ones within 3 days,¹ not the average 30-60 days you've heard about elsewhere. We want to make the hardest days a little easier.



ELEVATING EXPECTATIONS
Taking life insurance to the next level

Simply, yes, we have a life insurance plan for you — no matter your health situation.

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.

Learn more

- Contact your local agent
- Call 800-733-5454
- Visit gwic.com
- Email fcustomer@service@gwic.com

BEST
A Excellent[®]

1. The average processing time for claim payments is within 1 business day from when the claim is received in the home office if all necessary documents have been submitted and no follow-up correspondence is required.
2. Our A+ financial rating March 2025 is the highest of its possible ratings given by AM Best Company. As an independent rating agency, AM Best does not represent products or services but does provide independent ratings of a company's overall financial strength.
3. Your benefits and premiums will vary depending on the plan selected. Risk availability may vary by state. This is a declaration of insurance, and an agent may contact you.
Policy forms: FL-FU-025, FL-FU-055, FL-FU-055-NO, FL-FU-025, FL-FU-025-NO, FL-FU-055, FL-FU-055-NO, 56937375-04-025.
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Commissions

Commissions will be paid based upon the election you select:

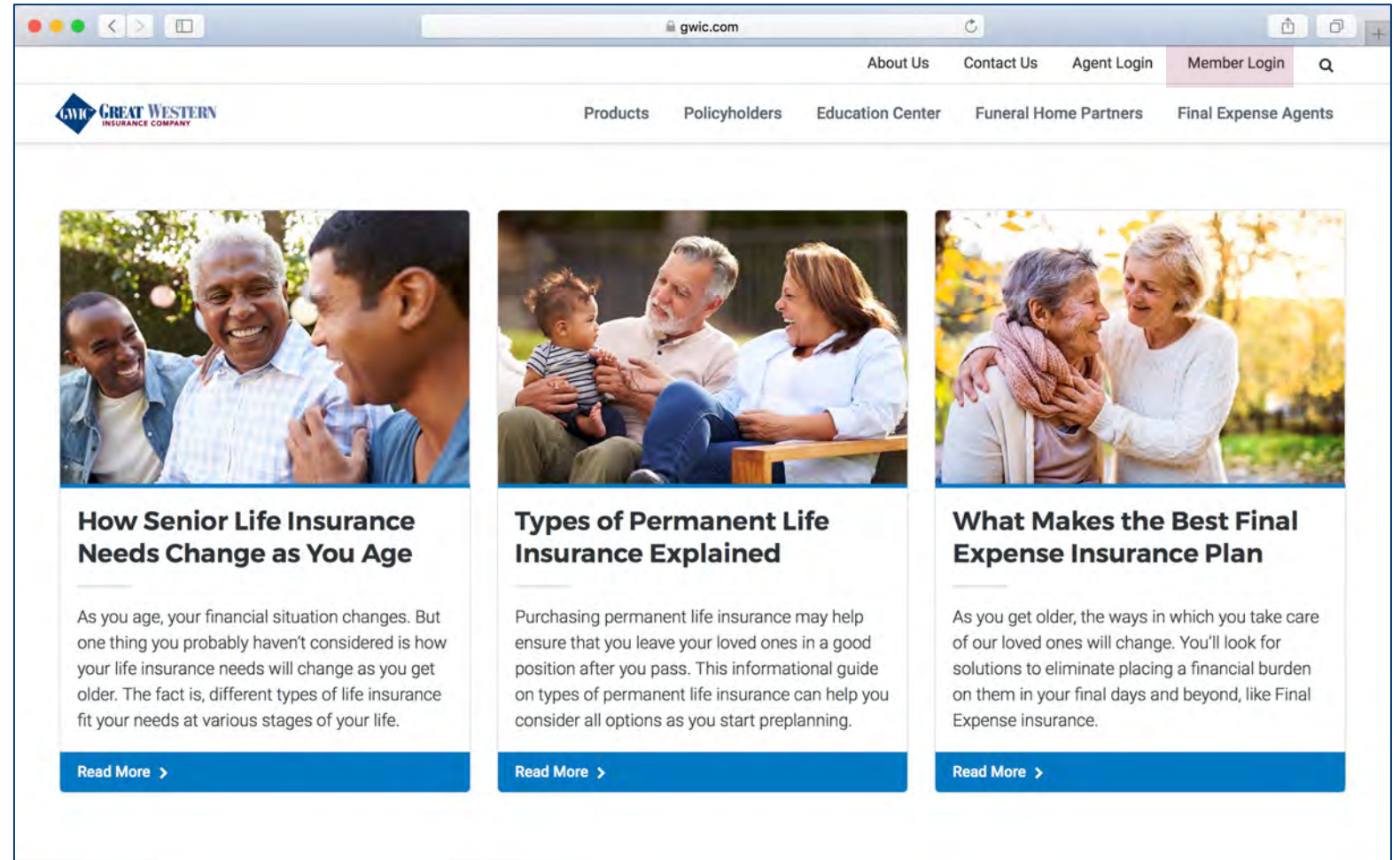
- Earned
- Advanced

View your commission statements on the agent portal or email questions to the Commissions department:



Client resources

- GWIC.com
- Customer portal



Great service

- Outstanding Agent Sales Support
 - Experienced, knowledgeable staff provides quick resolutions
 - Available Monday-Friday, 7:30 a.m. to 5 p.m. Central time
- Quick processing time
 - Electronic Streamlined application
 - All forms of payment – Including credit and debit cards
 - Underwriting: new instant-decisioning capabilities

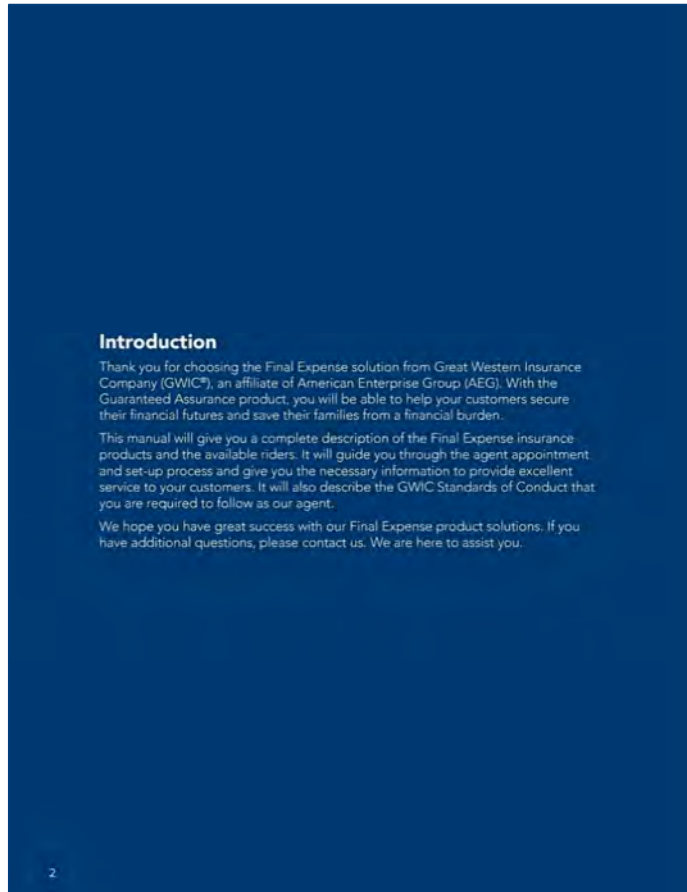
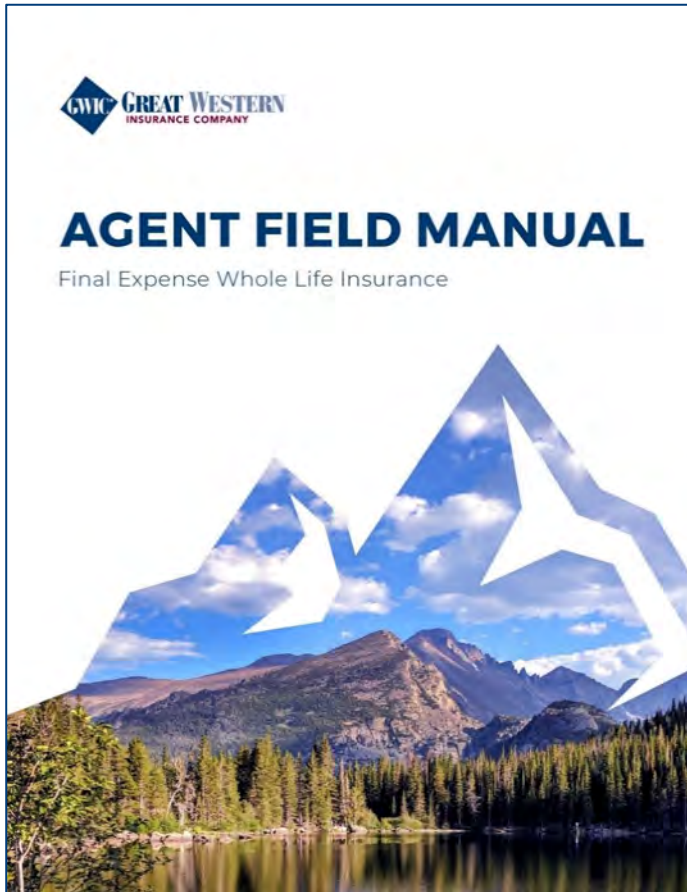


866-252-5594, option 2



m1agentsupport@americanenterprise.com

Agent Field Manual



Be part of something great

Agent Sales Support:



866-252-5594, option 2, Monday–Friday, from 7:30 a.m. to 5 p.m. Central time



m1agentsupport@americanenterprise.com

Underwriting prescreen line:



800-626-2068, Monday–Friday, from 7 a.m. to 5 p.m. Central time

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Partner Marketing Materials



Partner Marketing Materials

We have worked with Great Western to develop additional marketing materials to support agent recruitment efforts, including:

- Agent Product Flyers
- Agent Recruitment Emails
- Product Hype Video

GWIC GREAT WESTERN
INSURANCE COMPANY

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.

and GWIC is elevating
ow, we will be by your side.

For our commitment
buy a policy, you put your trust
C's financial rating of A (Excellent)
Best? guarantees our promise to you

733-5454
customerservice@gwic.com

When the claim is received in the home office if
is needed.
by AM Best Company. As an independent
ces provide independent opinions of a company's
ity may vary by state. This is a solicitation of
-LB FL; FE-GB-1219 FL; FE-GRADED ND;


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Agent Product Flyer



Peace of mind
for you and your clients.



Three Final Expense plans from Great Western Insurance Company – only one application

With Great Western Insurance Company's new Whole Life Final Expense Plans, there's truly something for everyone. It's available to offer your clients beginning **April 20, 2022**.

For contracted agents like you, this announcement means:

- **Immediate benefit, first-day coverage** for those in good health
- **Quick turnarounds** on decisions and commissions
- **A full range of plans** — The Great Assurance® plan, Graded Benefit plan and the Guaranteed Assurance plan.
- **One simple electronic app** for all three Final Expense products
- **Optional child/grandchild rider** available for \$1 per month for each plan

As with all of Great Western Insurance Company's plans, this new product is affordable and comes with a 31-day grace period. Plus, it may build tax-deferred cash value over time that clients can borrow against.

Never leave another appointment without providing the comfort and protection of a Final Expense plan from **Great Western Insurance Company (GWIC®)**.

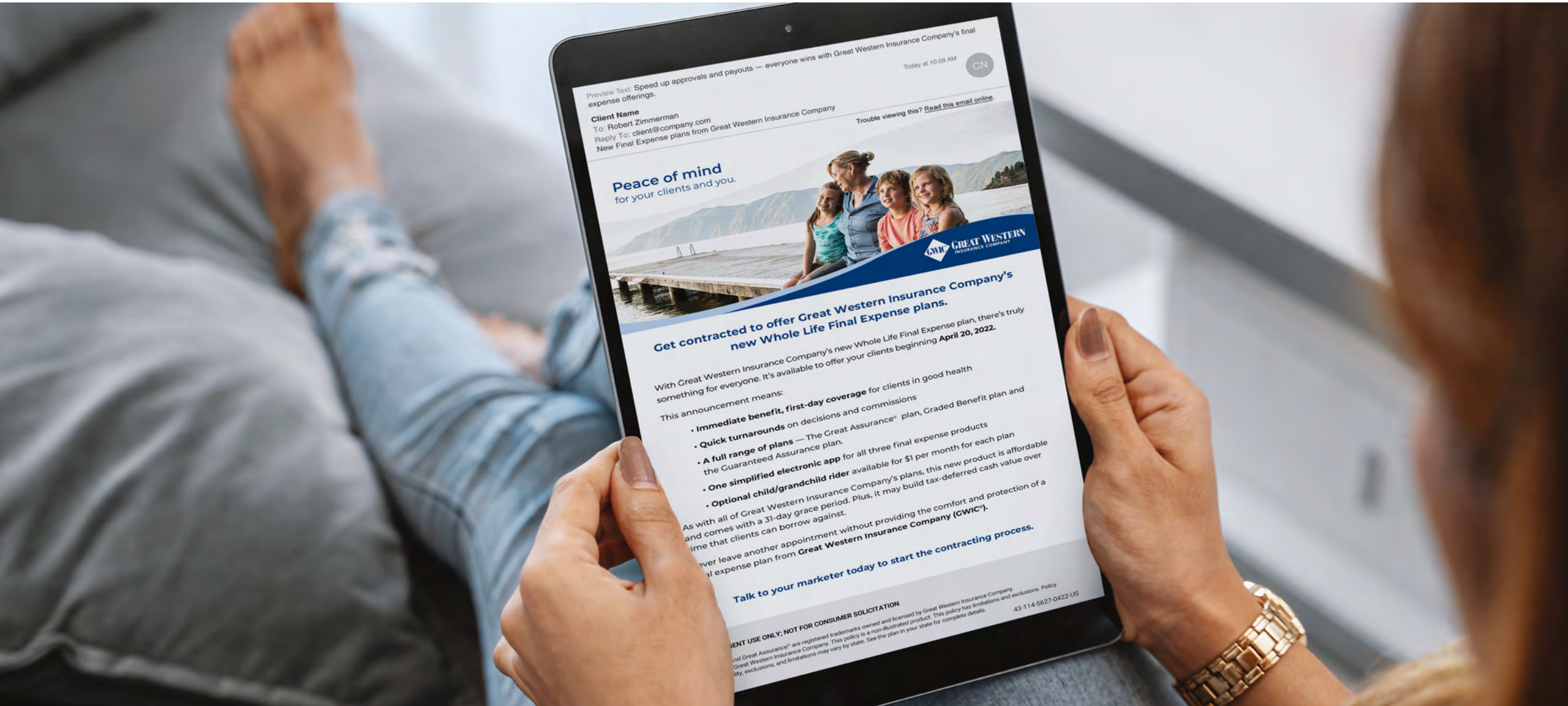
Talk to your marketer today to learn more about this new product.

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43-114-5629-0422-US



Agent Recruitment Emails



Preview Text: Speed up approvals and payouts — everyone wins with Great Western Insurance Company's final expense offerings. Today at 10:09 AM CN

Client Name
To: Robert Zimmerman
Reply To: client@company.com
New Final Expense plans from Great Western Insurance Company

Trouble viewing this? [Read this email online.](#)

Peace of mind
for your clients and you.



Get contracted to offer Great Western Insurance Company's new Whole Life Final Expense plans.

With Great Western Insurance Company's new Whole Life Final Expense plan, there's truly something for everyone. It's available to offer your clients beginning **April 20, 2022**.

- This announcement means:
- **Immediate benefit, first-day coverage** for clients in good health
 - **Quick turnarounds** on decisions and commissions
 - **A full range of plans** — The Great Assurance® plan, Graded Benefit plan and the Guaranteed Assurance plan.
 - **One simplified electronic app** for all three final expense products
 - **Optional child/grandchild rider** available for \$1 per month for each plan

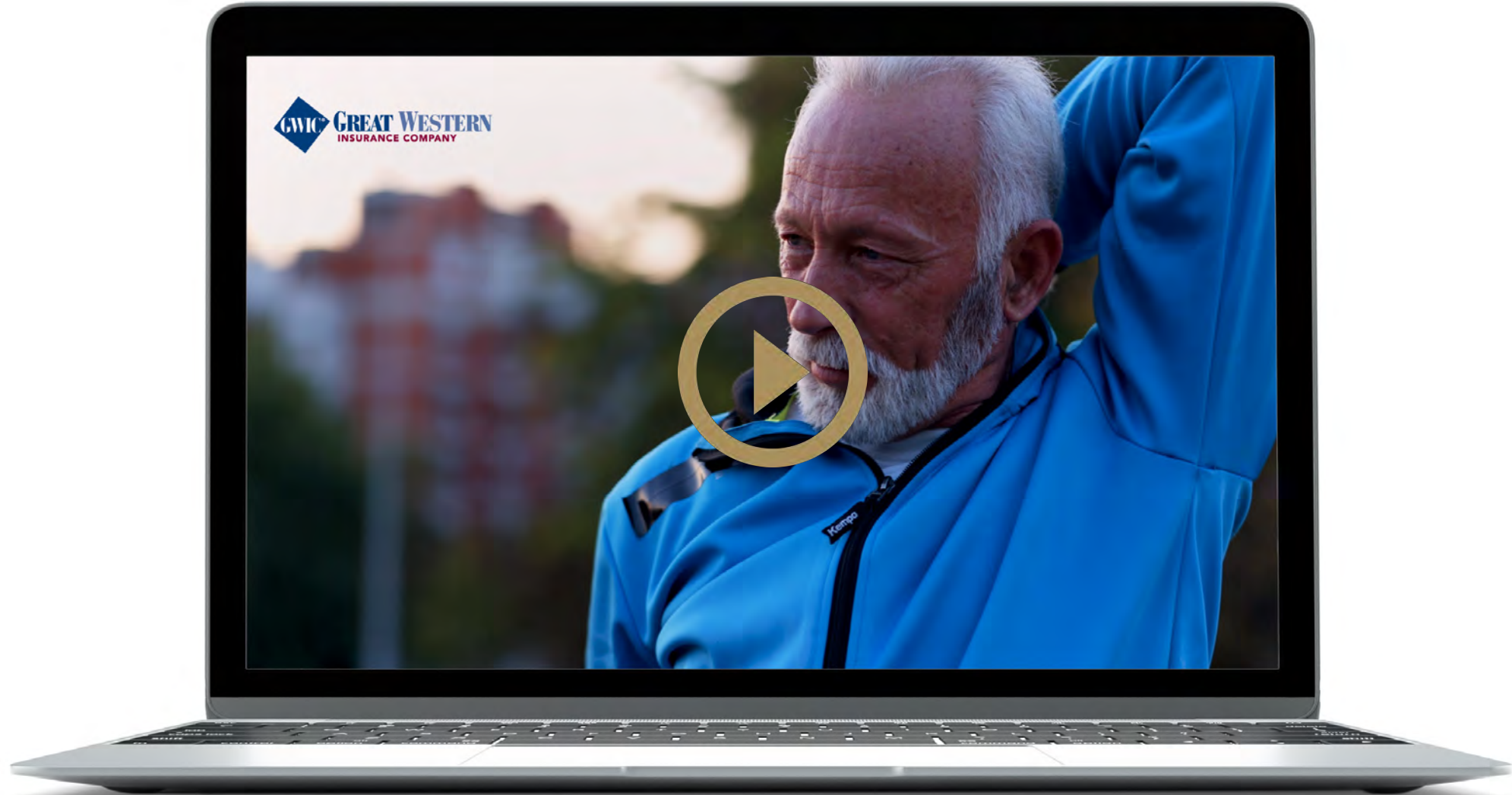
As with all of Great Western Insurance Company's plans, this new product is affordable and comes with a 31-day grace period. Plus, it may build tax-deferred cash value over time that clients can borrow against.

Never leave another appointment without providing the comfort and protection of a final expense plan from **Great Western Insurance Company (GWIC)**.

Talk to your marketer today to start the contracting process.

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Product Hype Video



Key Dates

- **April 13th** Marketing Materials Available
- **April 13th – 20th** Agent Recruitment
- **April 20th** Product Live

