

wellabe®

Great Western
Insurance Company
A Wellabe Company

Final Expense Insurance



Policies that protect your family and give you peace of mind

Sometimes being prepared for tomorrow helps you live better today. To ensure you do well by your loved ones now and in the future, we offer competitive whole life insurance for end-of-life costs, such as funeral or cremation expenses, medical bills, and anything else your family may need help with. It's easy to qualify — even if you've never carried life insurance before or been turned down for a policy in the past.



WELL PROTECTED AND WELL LOVED

- **HELP THEM BE SUPPORTED** Relieve your loved ones of the financial burden of paying for final expenses. On average, a person leaves their family with \$62,000¹ of debt when they pass, a significant amount that is difficult to cover with Social Security's lump sum \$255 payment.²
- **GET A CUSTOMIZED RATE** Your health can positively affect your premium — the better your health, the better your rates.
- **BE COVERED NO MATTER WHAT** If you're between the ages of 40 and 80³, regardless of your health, you will not be turned down. You can receive up to \$25,000 in financial protection with no medical exam.

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 (optional).
- **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. The plan pays the full face amount if the death is accidental during the first two policy years.
- **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 by a Wellabe plan.

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
Benefit amount	<p>Minimum benefit amount:</p> <ul style="list-style-type: none"> • \$2,500 <p>Maximum face amount:</p> <ul style="list-style-type: none"> • \$40,000 for issue ages 50-80 • \$25,000 for issue ages 81-85 	<p>Minimum benefit amount:</p> <ul style="list-style-type: none"> • \$2,500 <p>Maximum face amount:</p> <ul style="list-style-type: none"> • \$40,000 for issue ages 50-80 • \$25,000 for issue ages 81-85 	<p>Minimum benefit amount:</p> <ul style="list-style-type: none"> • \$1,000 <p>Maximum face amount:</p> <ul style="list-style-type: none"> • \$25,000⁴
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.⁵</p> <ul style="list-style-type: none"> • Terminal illness: Life expectancy is 12 months or less • Chronic illness: Cannot perform two 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>Graded Death Benefit</p> <ul style="list-style-type: none"> • 30% of face amount payable in Year 1 • 70% payable in Year 2 • 100% payable in Year 3 	<p>Limited Death Benefit</p> <p>110% of the premiums will be paid in Years 1 and 2.⁶ After 2 years, the full death benefit is paid.</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. It pays a one-time benefit of \$2,500 on the death of a dependent child or grandchild.</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 all states	31 days all states	31 days for all other states 60 days in FL, ND, SD

1. 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

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

3. 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.

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.

6. Default is extended term insurance.

Customer resources

When you become a Wellabe policyholder, you'll have access to resources that make it easy to make the most of your plan, including our mobile app, customer portal, and Customer Success team via email or phone.

Visit [Wellabe.com/Customer-Resources](https://www.wellabe.com/Customer-Resources) to learn more.





Let's do more, worry less, and make every day better

Since 1929, we have provided solutions to help people protect their health and financial well-being. Every day, we show we care through our shared values and doing what's right. We'll always be here helping people be well so they can prepare for tomorrow and live better today.

Contact your agent
to learn more or
visit wellabe.com



Medicare Supplement • Preneed • Hospital Indemnity
Dental • Final Expense • First Diagnosis Cancer

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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