

Before you present to your client, ask your client these **FOUR** questions:

1. In the last 24 months, have you been confined to a bed, received hospice care, been in a hospital or a nursing home for 5 or more days total?
2. Do you require assistance or supervision to perform routine daily activities such as bathing, dressing, eating, toileting, or transferring to or from a bed or chair?
3. In the last 24 months, have you consulted a member of the medical profession, been treated for, been diagnosed with, or taken medication for any of the following:
 - a. Diabetes requiring insulin, with complications, or requiring 3 or more medications
 - b. Internal cancer, malignant melanoma, leukemia, Hodgkin's Disease, or lymphoma
 - c. Heart surgery including bypass, angioplasty or stent replacement, congestive heart failure, heart attack, stroke, peripheral vascular disease, or aneurysm
 - d. Emphysema, chronic obstructive pulmonary disease (COPD), or oxygen use
 - e. A neuromuscular disease, Amyotrophic Lateral Sclerosis (ALS), Parkinson's or Multiple Sclerosis
 - f. Kidney failure or dialysis
 - g. Liver disease such as chronic hepatitis or cirrhosis
 - h. Dementia, Alzheimer's disease, or schizophrenia
 - i. Alcohol or drug abuse; or
 - j. Organ transplant?
4. Have you ever been diagnosed by a member of the medical profession or tested positive for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)?
 - a. In the last 24 months, have you received treatment from a member of the medical profession for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)?

If your client answered **"no"** to all questions:

- Present Great Western Life
- Client will receive 25% more death benefit at no additional cost
- Full death benefit will be paid from day one

If your client answered **"yes"** to any of the four questions:

- Present either option AIG and/or Great Western Life
 - See contracting turnaround time below
 - See AML requirements below
- Both AIG and Great Western still accept client however if client dies in first 2 years death benefit payout will be 110% of premium.

See comparison chart below.

Great Western Life**AIG**

Ages	40 - 80 years old	50 – 80 years old
Death Benefit	\$10,000 to \$40,000	\$10,000 to \$25,000
Death Benefit Restrictions	If client answers “no” to 4 questions, death benefit will be level from day one. However, if client answers “yes” to any question, and if client dies in first two years, death benefit will be 110% of premium	If client passes away in first two years, death benefit will be 110% of premiums paid
Underwriting	If client answers “no” to 4 questions client get 25% more death benefit at no additional cost. If answers “yes” to any of the 4 questions client still be accepted at quoted rate.	None
Anti-Money Laundering Certificate	Accepts all AML	Will not accept captive carriers' certificate (Am Fam, Shelter, FBFS, etc.) and must complete through third-party vendor
Application	e-app only, must be contracted before getting access to e-app	e-app only, must be contracted before getting access to e-app
Contracting	5-7 business days	4 to 7 business days