

	<b>Great Assurance®</b> (First-day coverage)	<b>Graded Benefit</b> (Graded death benefit)	<b>Guaranteed Assurance</b> (Guaranteed issue)
<b>Issue age</b>	50-85 years old	50-85 years old	40-80 years old
<b>Issue classes</b>	Male/Female Non-tobacco/Tobacco	Male/Female Non-tobacco/Tobacco	Male/Female
<b>Face amounts</b>	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 <sup>1</sup>
<b>Benefits</b>	<b>Accelerated Death benefit rider:</b> Included at no additional cost. The benefit is paid as a lump-sum payment based on the present value of the death benefit. <sup>2</sup> <ul style="list-style-type: none"> <li>Terminal illness: Life expectancy is 12 months or less</li> <li>Chronic illness: Cannot perform two activities of daily living (ADLs) for at least 90 days or requires substantial supervision.</li> </ul> <b>Accidental Death rider:</b> Optional rider that pays out the full face amount, in addition to the policy's benefit. <sup>2</sup>	<b>Graded Death Benefit</b> 30% of face amount payable in Year 1 70% payable in Year 2 100% payable in Year 3	<b>Limited Death Benefit</b> 110% of the premiums will be paid in Years 1 and 2. <sup>3</sup> After 2 years, the full death benefit is paid.
	<b>Child/Grandchild Protection rider:</b> 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.		
<b>Policy mature age</b>	120	120	120
<b>Simplified application</b>	Simple health questions and no health exam	Simple health questions and no health exam	No health questions and no health exam
<b>Personal health interview</b>	Interviews are based on information obtained during the underwriting process and will be conducted on a case-by-case basis.		
<b>Policy loans</b>	Available when policy has cash surrender value at 8% in arrears		
<b>Nonforfeiture options</b>	Reduced, paid-up policy; extended term; or automatic premium loan <sup>4</sup>		
<b>Reinstatement</b>	5 year reinstatement period + 6% interest		
<b>Grace period</b>	31 days all states	31 days all states	31 days for all other states 60 days in FL, ND, SD

1. 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.

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

3. Default is extended term insurance.

**For agent use only. Not for consumer solicitation.** This policy is a non-illustrated product. This policy has limitations and exclusions. Policy availability, exclusions, and limitations may vary by state. See the plan in your state for complete details. This product is underwritten by Great Western Insurance Company, a Wellabe company. Each underwriting company is solely responsible for its own contractual and financial obligations. Great Assurance® is a registered trademark owned and licensed by Great Western Insurance Company. © 2023 Wellabe, Inc. All rights reserved.