

Agent Field Manual



**Your guide to understanding our Final Expense Whole Life plans
and administration processes to better serve your customers.**

Administered by



Underwritten by



Introduction

Thank you for choosing American Enterprise and GWIC's Final Expense solution. With Guaranteed Assurance and Assurance Plus products, you will be able to help your customers secure their financial futures and save their families from a financial burden.

This manual will give you a complete description of the Final Expense insurance products and the available riders. It will also help guide you through the agent appointment and set-up process, explain the policy application, and give you the necessary information to provide excellent service to your customers. Finally, this manual describes the GWIC Standards of Conduct that you are required to adhere to as our agent.

We hope you have great success with our Final Expense product solutions and are here to assist you. If you have additional questions, please contact us.

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American Enterprise and GWIC®

Your Partner for Serving the Senior Market

Choosing the right insurance carriers to help you serve your customers is important. You need to know you are working with experienced organizations who care as much about your needs as they do about your customers. When you partner with American Enterprise and GWIC, you can expect:

- **Ease of Doing Business** – Throughout the entire process – from quoting, application submission, underwriting, commissions, claims, and providing customers with online access to policy information – we provide industry-leading technology and processes to make doing business with us simple, easy, and convenient.
- **Tools to Grow Your Business** – From sales training, marketing and enrollment tools, you'll have the resources you need. And with our new online ordering system, ordering your new sales and marketing materials is easier than ever. Log in to the GWIC agent portal to access all these helpful tools and resources.
- **Strong Agent Support** – When you need personal assistance, count on our knowledgeable and friendly Agent Care team for dedicated support.
- **Outstanding Customer Service** – Our Customer Care team is committed to making our customers feel valued and appreciated by assisting them at their time of need. Customers can also access forms and their policy information online via our customer portal by registering for an account at gwic.com.

MyEnrollerSM

Electronic Application Tool

The most effective way to enroll your customers in GWIC's Final Expense products is by using MyEnroller, our electronic quoting and application tool. MyEnroller is available for desktop computers, laptops, or tablets and works with or without an internet connection. Completing and submitting applications through MyEnroller is fast and easy:

- Takes you through the application process step by step ensuring the correct state application version and required forms are all submitted
- Allows for quick application processing time by bypassing the data entry process and automatically loading into our system
- Gets to underwriting quicker, resulting in a faster turnaround time

GWIC Quote

Quoting Website

Provide a quick quote with GWIC Quote! This tool allows you to easily select benefit options to create a customized quote in seconds with NO username and password requirements.

Visit gwicquote.myenroller.com to get started. Be sure to save it as an icon on your smartphone and add it to your internet browser favorites.

30-Day Satisfaction Guarantee

If a customer is not completely satisfied with his or her insurance plan, he or she can simply cancel within 30 days, and we will refund any premium paid.

Statement of Ethics

As an appointed GWIC representative, you have a responsibility to develop and maintain relationships between customers and the Company. Only by meeting the standards of professional and personal ethics can you safeguard the integrity of these relationships.

Your duty is to help customers prepare for end-of-life expenses through the benefit of life insurance. Your customers trust you to act in their best interests. To honor the trust that your customers place in you, it is important your recommendations provide the best solutions to meet their needs.

To serve as a GWIC agent, it is important that you behave professionally and courteously in your dealings with your fellow agents and customers. Please keep in mind the following:

- Adhere to all federal and state laws and regulatory requirements as they apply to the selling of life insurance
- Be familiar with the products you sell
- Increase your knowledge and skills through continuing education
- Consider the suitability of the insurance product for the customer
- Keep confidential any information entrusted or obtained in the course of business
- Conduct all professional activities honestly and ethically
- Advise customers promptly of any error, noncompliance, or omission you know about or of which you have been given notice

In your role of providing care to customers, you serve in a unique position as liaison between the purchasers and suppliers of life insurance. While meeting the obligations of the Company and the needs of the customer, balance is needed to avoid conflicts of interest. Please assist GWIC in establishing an atmosphere of trust, cooperation, and harmony as we work together to care for customers.

Products

Guaranteed Assurance*

This product is designed for those who want a simplified application process that does not require answering underwriting questions or providing physician information. Everyone qualifies for this product regardless of health. For information on riders available with Guaranteed Assurance, see page 11.

Limited Death Benefit

This product has a limited death benefit during the first two policy years if the death occurs from anything other than accidental causes. The limited death benefit is 110% of the total premiums paid to date. After the two-year limited death benefit period, the full face amount is paid on all deaths.

Accidental Death During the Graded Period

The full face amount of the policy will be paid if the insured dies of accidental causes during the graded period (first two policy years). A death certificate and police report describing the accident are required in order to pay the accidental death benefit. Certain exclusions apply.

*Guaranteed Assurance is not available in the state of Washington.

Assurance Plus

This product is designed for those in good health who are most interested in value. The death benefit will be 125% of the face amount from day one. This means that you can write a \$10,000 face amount policy and the insured will have \$12,500 of coverage.

The insured must provide his or her primary physician's name and contact information and be able to answer "No" to the application health questions. GWIC relies on the agent to perform point-of-sale underwriting through these questions. However, we may verify the proposed insured's health prior to issuing the policy. For a complete description of the underwriting procedures, see Underwriting, page 16. If we cannot confirm the proposed insured's health, a Guaranteed Assurance policy will be issued instead of an Assurance Plus policy.

Accelerated Death Benefit**

Each Assurance Plus policy includes an Accelerated Death Benefit rider at no additional cost. This rider gives the owner an option to take the present value of the death benefits if he or she is diagnosed with a qualifying medical condition as described below:

- 1. Terminal Illness** — The insured has been diagnosed by a licensed physician with a disease expected to cause death within twelve months.
- 2. Chronic Illness** — The insured cannot perform two activities of daily living for a period of at least ninety days, or the insured has severe and permanent cognitive impairment and requires substantial supervision. (The five basic activities of daily living include eating, bathing, dressing, toileting, and transferring.)

The accelerated death benefit will be paid as a lump sum payment. The benefit is calculated as the present value of the death benefit less present value of expected future premiums. Any loans on the policy will be deducted from the benefit before being paid to the policy owner. Acceleration of the death benefit will terminate the policy, and no future benefits will be paid. This rider terminates if there is a premium default on the policy and the default non-forfeiture option is applied.

In order to exercise this rider and receive the benefit, the owner must submit an application. The accelerated death benefit may be used for any purpose during the family's time of need. If the owner is applying for an Assurance Plus plan, submit a completed copy of the Accelerated Death Benefit rider with the application and leave a copy with the applicant.

**The Accelerated Death Benefit rider is not available in the state of California.

Final Expense Whole Life Policy Highlights Sheet

Please refer to the Final Expense Whole Life policy highlights sheet for more details and a comparison chart of the two plans available.

Completing the Application

Both the Guaranteed Assurance and Assurance Plus products are available on one application. To apply for Assurance Plus, the applicant must be able to answer all health questions "No" and provide the physician name and contact information. For further information on whether the applicant qualifies for Assurance Plus, see Underwriting, page 16.

If the applicant does not qualify for Assurance Plus or simply wishes to apply for Guaranteed Assurance*, there is no need to complete the health questions or provide physician information.

*Not available in the state of Washington.

Please be certain the version of the application being completed is correct for the applicant's resident state as there are multiple application versions. In order to prevent delays in processing, the application must be completed correctly and in full upon submission. The most efficient way to submit applications is via MyEnroller, our online electronic application tool. Using MyEnroller will speed up application processing time, ensure you are completing and submitting the correct forms, and providing all the necessary information.

When completing the application:

- Be sure your agent number is listed
- Provide the applicant's full legal first name, middle initial, and last name
- Correct spelling of the applicant's name is essential
- Provide an accurate mailing address for the applicant
- Provide a current working phone number for the applicant for the telephone interview (if needed)
- If the owner of the policy is someone other than the applicant, be sure to provide all requested information
- Be sure to provide a beneficiary and all requested information
- All questions should be asked of and answered by the applicant
- If applying for Assurance Plus, all health questions must be answered and physician information completed
- Accelerated Death Benefit form **must** be submitted with Assurance Plus applications
- The Ultimate Death Benefit is the same as the face amount on Guaranteed Assurance policies and 125% of the face amount on Assurance Plus policies (Subject to review during the contestability period)
- Replacement questions must be answered and any required replacement forms submitted
- Spousal benefit rider is no longer available

Maximum Amounts of Insurance

Face amounts of \$1,000* to \$40,000 are available. Amounts over \$40,000 are not allowed. If more than one policy is written on a single insured, the maximum combined face amount is limited to \$40,000.

*Policy face amounts in the state of Washington are \$5,000 to \$40,000.

Multiple Beneficiaries

The application allows for the owner to name a primary and a contingent beneficiary. If the owner would like to list more than one primary or contingent beneficiary, submit the request on a separate sheet of paper, signing and dating the page and noting the percentage split, including (at minimum) the beneficiary's name, relationship to the insured, and address. Make the following note on the application: "See attached beneficiary sheet."

Legal Designations: Power of Attorney, Guardianship, and Representative Payee

Proper paperwork must be submitted with the application. (ex: durable POA, Guardianship papers, etc.)

It is important to read and confirm the Power of Attorney (POA) entitles the person to purchase insurance. Do not accept a document just because it says POA. If you have questions about the type of POA, contact Underwriting to answer your questions.

The POA should sign on the insured's signature line. Make sure the attorney-in-fact uses the proper signature format as stated in the POA paperwork.

In cases where the insured resides at a care facility and is unable to sign, the following must be provided to GWIC:

- Representative payee papers showing the care facility has control of the insured's finances and can purchase insurance
- Documentation making the insured the owner of the policy
- All documentation properly signed by authorized personnel of the care facility, such as the director (not the caregiver)

Insurable Interest

As the agent, it is your responsibility to know the insurable interest laws in your jurisdiction. Owners, if other than the applicant and beneficiaries, are required to have an insurable interest in the life of the insured. In California, the proposed owner of the policy must have insurable interest in the proposed insured at the time of the application. The following examples are based on what is required in the majority of states.

Family Relationships: Insurable interest can generally be established between people closely related by blood or law, such as spouses, siblings, parents, children, fiancées, grandparents and grandchildren.

Relationships that are generally not allowed under the close blood or law relationship are those of aunts, uncles, nieces, nephews, cousins, in-laws, step-parents, and step-children.

Economic Relationships: State law usually requires an economic benefit in the continued life of the insured to establish insurable interest. This may include business partners or charitable organizations. In such situations, GWIC may choose to honor such requests when they are fully explained in a letter accompanying the application.

When the insured and the owner are the same individual, GWIC will not verify insurable interest. It is the responsibility of the owner/insured to determine whether the policy is in his or her own best interest.

GWIC may require additional documentation at any time to confirm or verify insurable interest.

Application Questions

Below are explanations of key portions of the application questions. **They are not all inclusive, and please note questions and conditions may vary based on state regulations.**

Stay in Hospital, Nursing Home, or Hospice

If the proposed insured stayed in a hospital, hospice, or nursing home for **an aggregate of five or more days** during the two years prior to the application date, the applicant should answer "Yes." The stay(s) can be for any reason, including medical scenarios completely unrelated to a disqualifying condition. Examples of this include cosmetic surgery and other voluntary surgeries or confinement to a mental health institution.

Example: Harry McCord, age 51, was hospitalized for three days in May for pneumonia. He had surgery on his knee in July, for which he spent three days in the hospital. Does he qualify for Assurance Plus?

Answer: No. Harry spent an aggregate of six days in the hospital, which is over the limit of five.

Routine Activities

Activities of Daily Living (ADL) are activities that people tend to do every day without needing assistance. There are five basic ADLs—eating, bathing, dressing, toileting, and transferring. If the proposed insured regularly requires any assistance, either paid or unpaid, to complete routine ADL activities, the question should be answered "Yes." The proposed insured must also be able to independently perform everyday tasks such as administering medication and maintaining a household.

Example: Michael Baxter, age 45, is paralyzed from the waist down because of a skiing accident. He uses a wheelchair to move around his apartment, and he is able to transfer himself from the wheelchair to a bed or chair without assistance. Does he qualify for Assurance Plus?

Answer: Yes. Michael is able to perform routine tasks without assistance and should not be disqualified merely for using a wheelchair.

Diagnosis, Treatment, or Medication for Disqualifying Conditions

Disqualifying Condition is a diagnosis by a health care provider of cancer (other than basal cell carcinoma), tumor, insulin-dependent diabetes, Human Immunodeficiency Virus (HIV)*, Acquired Immune Deficiency Syndrome (AIDS)*, Acquired Immune Deficiency Syndrome-Related Complex (ARC)*, or any disorder of the blood, kidney, lung, brain, heart, circulatory system, or liver.

*State regulations may apply, refer to specific wording on your application if applicable.

This question has multiple parts:

- 1. Diagnosis of any of the Disqualifying Conditions:** The identification of an illness or condition by a health care provider. For Assurance Plus purposes, diagnosis is limited to a diagnosis of a Disqualifying Condition. If a proposed insured has been diagnosed with a Disqualifying Condition in the last two years, he or she does not qualify for Assurance Plus.

2. Treatment of any of the Disqualifying Conditions: This includes management, consultation, care for the purpose of combating or controlling a disease or disorder, any therapy, prescribed medications, or recommended over-the-counter medication taken to control or treat the disorder. For Assurance Plus purposes, treatment is limited to treatment for a Disqualifying Condition.

a. Applicants are required to select "Yes" on the application if the proposed insured has consulted or received any treatment for any Disqualifying Condition in the last two years.

b. However, applicants are not required to select "Yes" if all visits to a health care provider in the last two years were a routine review of proposed insured's maintenance medication or treatment.

c. A visit is considered a routine review of the proposed insured's maintenance medication or treatment if no additional medication was prescribed, no dosage or frequency for any existing medication was increased, no new diagnosis was given, and no additional testing or treatment was provided or recommended.

d. If the proposed insured has undergone any exams beyond those of a routine visit, they must answer "Yes."

Example: Melvin Cooper was diagnosed with cirrhosis of the liver over six years ago. Last year, he was diagnosed with chronic liver failure. Does he qualify for Assurance Plus?

Answer: No. Melvin is disqualified for his diagnosis of chronic liver failure because the diagnosis is within the two-year period even though his history of liver problems began before.

3. Medications

a. Prescribed medication connected with any of the Disqualifying Conditions: This includes medication that is ordered or recommended to be taken by a health care provider. For Assurance Plus purposes, prescription medication is limited to medication prescribed for a Disqualifying Condition. The prescription need not have been filled or the medication taken to be considered prescribed medication. If prescribed medication fitting the definition above has been prescribed to the insured within the last two years, then the insured is disqualified from Assurance Plus and should answer "Yes" to the health question.

b. Maintenance Medication: This includes prescribed medication for chronic, long-term conditions taken on a regular, recurring basis. For Assurance Plus purposes, maintenance medication is limited to medication prescribed for a Disqualifying Condition. A maintenance medication is eligible for the Maintenance Medication Exemption if it has remained the same (or the generic equivalent), at the same dosage and frequency over the past two years. An exempted maintenance medication does not require the applicant to mark "Yes" to the question unless there has been an increase in dosage or frequency.

Example: Franklin Greene, age 75, was diagnosed with Parkinson's Disease four years ago. He has been prescribed Sinemet to treat the Disqualifying Condition. He has taken the prescription every day for the last four years. However, last year, the frequency was increased from two to three times a day. He is otherwise in perfect health. Does he qualify for Assurance Plus?

Answer: No. Although Franklin's only disqualifying mark was the Sinemet prescription, it does not qualify as a Maintenance Medication because the frequency was increased during the last two years.

Riders

Child or Grandchild Rider

The Child / Grandchild rider is optional coverage that the applicant may purchase at the time of policy application. For a monthly premium of \$1, GWIC will pay a benefit of \$2,500 on the death of a covered child or grandchild of the insured. **A separate application for this rider must be completed with the policy application, and the policy application must be a minimum of \$5,000 to add the rider.**

The single monthly premium covers all eligible children and grandchildren. The benefit is paid on the first death of an eligible child or grandchild. Only one benefit will be paid per rider. There is no limit on the number of covered children and grandchildren.

Please verify that the parents or guardians of the children/grandchildren listed are aware of this insurance rider policy and consent to its issuance.

Eligible Child: The insured's natural child, legally adopted child, or a child that lives with the insured and for whom the insured has been appointed legal guardian. Stepchildren, unless legally adopted, are not eligible.

Eligible Grandchild: Any eligible child of the insured's child.

Additionally, the following must be true for any eligible child or eligible grandchild to be covered:

- The covered person must be between the ages of one and eighteen at time of death
- The covered person must be unmarried and living with a parent, grandparent, or legal guardian at the time of his or her death
- The policy must be active and current on premiums at the time of the covered person's death

Coverage for newly eligible children/grandchildren will automatically be effective when they become eligible according to the definitions above.

If two applicants list the same individual(s) on the child/grandchild rider, then the rider should be added to only one of the policies to avoid redundant coverage.

This rider can be added to a policy after policy issue under the following circumstances:

- There was rider coverage under a spousal policy which was terminated due to the spouse's death
- The rider paid a benefit due to death of a covered child/grandchild (this can only be added a second time)
- The insured did not have any eligible children/grandchildren previously and a life event has caused the insured to now have an eligible child/grandchild

If the rider is being added after policy issue, the rider application must be received by GWIC within 30 days of the qualifying event.

Appropriate Use of Replacements

In general, a replacement involves purchasing a new policy or contract while (a) discontinuing the premiums on the current policy or contract; (b) surrendering, forfeiting, or terminating an existing policy, or otherwise amending the existing policy to effect either a reduction in benefits or term or coverage, or reissuing the existing policy with a reduced cash value; (c) assigning an existing policy to the replacing insurer; or (d) using an existing policy to finance a purchase. Become familiar with the definition of replacements and all replacement laws effective in the states in which you sell.

Best Interest of Owner

GWIC deems a replacement appropriate when it is in the best interest of the owner. As the agent, it is your responsibility to conduct a thorough interview to ascertain whether a replacement is appropriate. If the proposed owner may engage in a replacement, you must provide him or her with appropriate information regarding the nature of the replacement to assist in determining whether it fully meets their specific, stated needs. Factors that may potentially increase the appropriateness of a replacement include the following:

Helpful Hint: Avoid all appearances of churning (continual replacements to obtain commissions).

- The new policy or contract offers benefits that the current policy does not or cannot
- The additional cost (if any) of the replacing policy is reasonable in relation to the additional benefits provided by the new policy
- The replacing policy offers comparable benefits but at a lower overall cost

You must also be sure that the proposed owner was made aware of the consequences of replacement activity, including the loss of existing policy provisions, protections, rights, and benefits; surrender charges; and potential tax liability.

Replacement Questions

In addition to considering the proposed owner's best interest, you must show diligence in acknowledging the proposed owner's intention to replace another policy or contract. You and the owner must both complete all questions on the application regarding replacements.

If the answers indicate that the policy will replace an existing policy, a replacement form must be completed. This form must be completed in its entirety, including the required list of each policy or contract proposed to be replaced. Be sure to ask all relevant questions regarding the possibility of using the existing policy as a source of financing for the new policy.

A copy of the replacement form must be left with the proposed owner. If the application has been completed electronically, ensure that the proposed owner understands how he or she will be provided with a copy of the form. Please note that a replacement form may also be required in certain states if the proposed owner has an existing policy, regardless of whether the proposed owner has current plans to cancel the existing policy.

Monitoring

GWIC has implemented a system for supervision and control regarding replacements. Undisclosed replacements are prohibited by GWIC. If undisclosed replacements are discovered, there may be consequences. Be aware that if the State Department of Insurance investigates you for unreported or inappropriate replacements, your license may be subject to revocation or suspension and you may face civil penalties.

1035 Exchanges

Section 1035 of the Internal Revenue Code (IRC) permits an exchange of an existing eligible life or annuity contract for a new eligible contract with a different or the same company. This process is considered a replacement. A 1035 Exchange should not be requested unless it is of significant value to the customer. Do not provide guarantees with respect to the customer's tax treatment, but direct customers to their own tax advisers for advice. Please note that existing insurers may delay processing the surrender request for up to six months.

Eligibility

An existing life insurance policy may potentially be exchanged for an Assurance Plus or Guaranteed Assurance product under Section 1035 when both policies list the same owner and insured. For eligibility, refer customers to their own tax advisers.

Process

All 1035 Exchanges are subject to replacement rules and require approval. Requests will not be evaluated until all of the following have been received:

- **Assignment Form:** The policy owner must assign the existing policy to GWIC. This assignment will not be valid until it is received and accepted by GWIC. Should death occur prior to the acceptance of the assignment, the coverage under the existing policy will still be available.
- **Surrender Form:** Request to surrender the policy and send the cash value to GWIC. The cash value of the policy must be sent directly from the existing insurer to GWIC in order to qualify as a 1035 Exchange.
- **Existing Policy:** GWIC will submit the existing policy to the existing insurer with the other documentation.

Forms to assist in this process are available from Customer Service. Once this documentation has been received and approved, the 1035 Exchange process can begin.

If the GWIC policy is issued as applied for, we will accept and sign the assignment form and surrender request; these documents and the old policy will be forwarded to the existing company. The GWIC policy will then be considered in force.

Premiums

Premium Payments

GWIC accepts only preauthorized bank withdrawals and credit card payments. This policy makes paying premiums easy for your customer and helps improve the persistency of your business. The Premium Withdrawal Authorization form must be submitted with the application so that the ongoing premiums can be paid. Please note: If the payor is someone other than the owner or applicant, the Premium Withdrawal Authorization form must be signed by the individual whose account the payment will be drafted from.

Initial Premium

Initial premium paid by credit card or through automatic bank withdrawal will be drawn upon activation of the policy or on the specified draft date as noted on the Payment Authorization form. If a check or money order for the initial premium is submitted with the application, we will immediately deposit it.

Please be advised, any submitted checks must be a personal check from the applicant, owner, or payor. GWIC does not allow premiums to be paid by employers or other third parties (i.e. foundations, associations, etc.). Agent, agency checks, or postdated checks are not acceptable. You are not authorized to collect any cash premiums at any time. You may not loan funds to the customer for premium payments.

Renewal Premiums

All renewal premiums must be paid using credit card or authorized bank withdrawal. The Premium Authorization Withdrawal form gives the payor the ability to select a specific date (1st – 28th) each month for us to withdraw premium. If a draft date is not selected, the default draft date will be the day of the effective date.

Past Due / Grace Period

If a monthly premium fails to be withdrawn for any reason, such as for insufficient funds, out-of-date credit card information, or payor cancellation of authorization, the policy will become past due. The policy has a thirty-day (sixty-day in California, Texas, Minnesota, Tennessee, and Georgia) grace period where coverage will remain in effect. After fifteen days past due, we will send a past-due notice to the owner. If no premium is received, the policy will lapse at the end of the grace period and one of the non-forfeiture options will be implemented. See Cancellations / Lapses, page 14.

Processing New Business

Submitting Corrections

You may be asked by GWIC to make changes to the application or other forms before the policy can be issued. Changes must be initialed and dated by the applicant. Do not whiteout incorrect information. Draw a line through the incorrect information, correct it, and have the applicant initial and date the change.

Policy Delivery

GWIC will mail every policy directly to the owner; GWIC does not permit policies to be mailed to anyone other than the owner. The free-look period begins when the policy is delivered. If an owner decides to cancel during the free-look period, they should contact the home office and destroy the policy.

Restrictions on Issuance

GWIC reserves the right to refuse coverage on any individual at any time. Under no circumstances will a policy ever be issued on an individual who is incarcerated. GWIC will also refuse to issue a policy when any party to the contract has known ties to terrorism, money laundering, or other illegal activities. Only individuals who are United States citizens or those with permanent residency in the United States may apply.

Save Age

We will allow backdating of a policy up to one month in order to issue the policy at a younger age. Premium must be included to pay the policy current at time of issuance.

Cancellations/Lapses

If GWIC stops receiving premiums on a policy for reasons other than the death of the insured, then the policy will lapse. See Past Due / Grace Period, page 14.

Non-forfeiture Options

If the policy lapses after the policy has developed a cash value, the owner is entitled to the value of the policy through one of the following options:

- **Extended Term Insurance** – This is the default option for the policy. The full death benefit will be available for a limited amount of time. During that term of coverage, the cost of insurance will be deducted from the cash value of the policy until the cash value is depleted, at which point the term of coverage will end.
- **Continue as Paid-Up Insurance** – The reduced death benefit will be available until time of need. The death benefit will be based on the cash value at the time of premium default.
- **Surrender for Cash** – Under this option, GWIC will pay the owner the policy value. Payment may be deferred up to six months and interest paid at the rate required by state law.

Again, the default option is Extended Term Insurance. If the owner wishes to change the default option, he or she may contact GWIC at any time before the premium payments stop. If the owner wishes to change the default option after the policy has lapsed, he or she must notify GWIC within 60 days of the premium due date.

Cancellations

If the owner wishes to cancel the policy, he or she must submit a request in writing to GWIC. The written request must be satisfactory to GWIC, which generally means that it must include a description of the action requested, the policy number, the date, the owner's name, and the owner's signature.

Secondary Lapse Notice

In certain states, an applicant has the right to designate a secondary addressee to receive notification of a lapse or termination of a policy for nonpayment of a premium. If the applicant wishes to exercise this option, the appropriate form must be completed and submitted with the application to GWIC. The owner has the right to designate a new secondary contact at any time after the policy has been in force by contacting GWIC.

Reinstatement

If a policy enters a non-forfeiture option due to a premium lapse, the policy may be reinstated during the five years immediately following the premium lapse. If the owner wishes to reinstate the policy, the owner must provide GWIC with the following two items:

- **Evidence of Insurability** – GWIC requires the owner to submit an application for reinstatement. The insured must be able to answer the health questions on the application for reinstatement "no," regardless of whether the owner had an Assurance Plus or Guaranteed Issue policy. In addition, the insured must provide updated physician information in order for the policy to be reinstated.
- **Pay Past-Due Premiums** – All premiums must be submitted with 6% annual interest. Customer Service can provide a quote of the amount required to reinstate the policy.

If a policy is reinstated, the two-year contestable period is restarted from the date of reinstatement. If the owner is unable to meet the qualifications for reinstatement, the application will be denied. If this occurs, write a new Guaranteed Assurance product. See Guaranteed Assurance, page 6.

Underwriting

All applications for Assurance Plus are subject to medical underwriting. The applicant must answer all medical questions on the application. The following requirements are used by the underwriter to make their decision on the application.

Application for Insurance

The underwriter will first review the answers the applicant provided on the application to determine what additional information is needed to make their final decision.

Prescription History

The underwriter will review the applicant's past prescription history. The issued report contains information on the medication name, dosage, frequency, and number of fills. Any information obtained will be used to determine eligibility for coverage.

Telephone Interview

When necessary, the underwriter will contact the applicants and obtain additional information concerning their health history and/or clarification of the answers provided on their application or prescription history. This recorded interview will assist the underwriter in making a final decision. The agent should instruct the applicants to have their medication list available for the interview. Note: If an interview is needed and cannot be completed, the policy will be issued as Guaranteed Assurance*.

*Guaranteed Assurance is not available in the state of Washington, therefore if a telephone interview cannot be completed the application will be closed out.

Primary Care Physician

All applications for Assurance Plus must list the proposed insured's primary care physician. If the proposed insured does not have a primary care physician, GWIC will accept a clinic in lieu of a physician. If listing a clinic, the proposed insured must have visited the clinic at least twice in the last two years. The applicant **may not** list a hospital, urgent care, or emergency care facility. If physician information is missing or incomplete, the policy will be issued as Guaranteed Assurance*.

*Not available in the state of Washington.

First-Day Coverage Denial

If the applicant is deemed not eligible for Assurance Plus and the policy is issued as Guaranteed Assurance, he or she will receive a letter explaining our decision. If the applicant would like the decision reviewed, he or she may provide complete medical records at his or her own expense.

Contestable Period

During the two years following the policy issuance, GWIC will pay full benefits when the physician's assessment, prescription check, and the insured's medical records confirm the answers on the application. If the application is not confirmed, the premiums paid will be returned and the policy rescinded.

Medical records used to make an adverse decision will only be disclosed in accordance with GWIC's privacy policy and applicable laws.

Disqualifying Conditions

Listed below are some of the common disqualifying conditions. This list is not all inclusive. For additional questions, please call our underwriting prescreen line at 1-800-255-6625 extension 4443 or option 2.

If diagnosed, consulted, evaluated, or treated within the last two years for:

- Cancer (other than basal cell carcinoma)
- Tumor (ex: pituitary; adrenal; kidney)
- Insulin dependent diabetes
- HIV (human immunodeficiency virus); AIDS (acquired immune deficiency syndrome) or ARC (acquired immune deficiency syndrome related complex) - ***State regulations may apply, refer to specific wording on your application if applicable***
- Blood disorders (ex: anemias; hemophilia; lymphoma)
- Kidney disorders (ex: nephritis; renal failure)
- Lung disorders (ex: COPD; emphysema; pulmonary embolism/blood clot; chronic bronchitis)
- Brain disorders (ex: Alzheimer's; stroke; Parkinson's; bipolar disorder)
- Heart disorders (ex: angina; hypertension; congestive heart failure; coronary artery disease)
- Circulatory system disorders (ex: aneurysm; thrombosis/blood clot; peripheral vascular disease)
- Liver disorders (ex: cirrhosis; hepatitis)
- Terminal illness (disease that cannot be cured or adequately treated and is reasonably expected to result in death)

Note: Answering "No" to all of the medical questions on the application does not ensure an Assurance Plus plan will be issued. The underwriter reviews the applicant's medical history to determine eligibility.

Agent Licensing and Appointment Processes

Contracting

GWIC requires the following documents in order to contract with our Company. Forms must be completed and signed by all parties in order to be accepted.

- Agent Agreement Form
- Agent Demographic Form
- Commission Schedule
- Producer Hierarchy Set-up Sheet
- IRS W-9 Form (unless LOA)
- Producer Training Guide to Anti-Money Laundering Requirements under the USA Patriot Act Form

Please send the above documents to GWIC via email, mail, or fax.

Licensing

You must be properly licensed in the state(s) in which you sell, solicit, and/or negotiate applications for insurance. It is your responsibility to renew your license(s) in a timely manner and to notify GWIC if there are any changes that may impact the validity of your license(s).

Applications written in state(s) where agents do not hold active license(s) will not be accepted.

Appointment

GWIC utilizes Just-in-Time (JIT) appointing in states where allowed. JIT appointing means that your appointment is requested in each state upon receipt of the first submitted application. Pennsylvania and Montana do not allow JIT appointing. We are required to appoint agents immediately upon contracting in these states.

GWIC is not responsible for determining fairness, accountability, legality, or requirements of employment contracts. However, GWIC will comply with all judicial ruling regarding non-compete clauses and market restrictions when court ordered.

Once you have been activated, you may request access to the GWIC agent website. See the Online Resources section of this manual for more information.

Overrides

You must be licensed in your resident state to receive override commissions.

GWIC has researched Producer Licensing Legislation in all states to determine how each state interprets the NAIC Producer Licensing Model Act (PLMA) regarding non-resident licensure. States that acknowledge PLMA allow payment of non-resident override commissions without the agent/agency holding a non-resident license. In these states, overrides can be paid as long as the agent/agency does not sell, solicit or negotiate insurance.

States that do not follow PLMA require that all agent/agencies be licensed and appointed in order to receive any override commissions.

Anti-Money Laundering (AML)

The Producer Training Guide to Anti-Laundering Requirements under the USA Patriot Act Form must be completed prior to the activation of any Agent Agreement. We cannot issue any business without a valid form on file. A new form may be required periodically.

Continuing Education

It is your responsibility to maintain continuing education. GWIC does not monitor continuing education requirements.

Agent Transfers

GWIC's policy is to remain a neutral observer in the agreements between general agencies and individual agents. It is neither our position nor our desire to become a third-party arbiter in agency disputes.

GWIC does not have an employment contract with any of the agents or agencies representing our insurance products nor is there an employee-employer relationship between GWIC and agents or

agencies. This non-vested interest precludes GWIC from establishing or enforcing employment standards or conditions on or between the agency and agent.

GWIC requires agents to notify their existing upline agency of any desire to change their working relationship before GWIC will become involved in structuring a new licensing agreement. Dual contracting is not allowed.

Any agent/agency contracted with GWIC that has been contracted longer than six months and has not written business in the last six months, may transfer without a written release from their original agent/agency.

Any agent/agency contracted with GWIC that has not been contracted at least six months and/or has written business in the last six months, cannot transfer without a written release from their original agent/agency.

Commissions

General Information

Advances and commissions will be paid based upon the election you selected:

- Daily
- Biweekly
- Monthly

You can view your commission statements by logging in to the agent portal at www.gwic.com. All new agents must request a user ID for logging into the website. You can do this by contacting fe_agentpending@gwic.com. The initial password will be provided to you separately. When you log in for the first time, you will be asked to change your password.

Your commissions must be greater than \$50 before a payment will be sent.

Premium must be applied to a policy in order for commissions to generate.

Split commissions are not allowed on any policy.

Advance Commissions

Agent commissions may be paid as earned or advanced. If on advancing, GWIC will advance six months of first-year commissions on an issued policy, with a \$500 cap per policy. No additional commissions will be paid on a policy until the policy's earned commissions exceed that policy's advance commissions, at which time commissions will be paid as earned.

If you are on as earned and wish to change to advance commissions, please contact your upline. Any policies that have been issued prior to you being placed on advancing, will be paid to you as earned.

Any unearned advanced commissions are subject to chargebacks and secured by any and all future commissions – both advanced and renewal.

GWIC may, at its sole discretion and at any time, change the agent to "as earned" commissions.

Direct Deposits

With direct deposit, you don't have to worry about lost checks or checks delayed in the mail. When you enroll for direct deposit, you will see deposits in your bank account within two to three business days from the payment date. The next day you will be able to log on to the website and see a detailed commission statement. If you wish to sign up for direct deposit or if you are needing to change your direct deposit information, please email us at fe_agentpending@gwic.com.

If you elected to receive advances, your advance and commission payments will be kept separate and each must meet the minimum prior to a deposit being sent.

Should you not elect to sign up for direct deposit, your payments will be sent annually, if the minimum has been met. GWIC will not pay interest and you will not earn interest on the money that is being held.

Tax Information

Commissions paid are reported on the 1099 form in the year in which they are paid. Payments issued in one year and voided and reissued in the next year will be reported on the 1099 for the year in which the original payment was issued.

A 1099 will be mailed out, each January, only if you have earned \$600 or more with GWIC. If your earnings fall below this amount, a 1099 will not be sent.

Chargebacks

The agent is obligated to return 100% of the commissions paid if any of the following occurrences happen on a policy:

- Early death through the first nine months from the effective date
- Insured dies by suicide at any time during the two-year suicide exclusion period
- Policy lapses, surrenders, or is canceled by the owner during the first three months of coverage
- Policy is rescinded
- Refund of premiums by reason of fraud, malfeasance, or omission of any kind by any party or applicant at any time
- Refund of unearned premium

If there is a reduction in coverage during the first year, GWIC will pay commission on the reduced coverage as if it had been originally issued for that reduced amount.

GWIC will hold commissions from one policy to cover a chargeback for another policy submitted by the same writing agent.

Online Resources

GWIC's agent website provides you with a variety of reports to assist you in managing your accounts. You have access to commission, debit balance, and policy information at your fingertips. All information displayed on the website is updated nightly to aid in providing you with the most current information available.

Reports include the following:

- **Agent Debit Balance Report** – Provides the detail behind the unpaid balance for you or any downline agents. To access the report, you will need to hover the "Commissions/Incentives" tab and select "Agent Debit Balance."

- **Commission Statements** – Shows the commissions paid to you or your downline agents. To access the report, you will need to hover the “Commissions/Incentives” tab and select “Commission Statements.”
- **Hierarchy Report** – Shows your downline agents, their commission level, states they are appointed in are on and who they report to. To access the report, you will need to hover the “My Agency” tab and select “Production Reports.”
- **Policy Summary Report** – Describes the policy detail and status of all policies written by you and your downline agents. To access the report, you will need to hover the “My Business” tab and select “Policyholder Reports.”
- **Production Reports** – Allows you to see production based on agent, state, or application count. To access the report, you will need to hover the “My Agency” tab and select “Hierarchy Reports.”

You have the ability to download all of the reports listed above in either an excel or PDF format and save the report to your personal computer. Each report will have two icons that appear above the grid. The green box will open your data in Excel format and the PDF will open the data in a PDF format. When you open the data in Excel you are able to manipulate the data. PDF format does not allow for any manipulation.

Simply click on the icon of your choice and a pop-up box will appear in which you will either select to open the document or save the document. By selecting “Open” you will see the information in the format requested. If you use the drop down arrow by “Save” you will be able to save the information to your personal computer in the requested format.



If you have not yet registered for the agent website, you may request a user id by contacting fe_agentpending@gwic.com.

Debit Balances

A debit balance report is available on the agent website which will allow you the ability to check your debit balance with GWIC. The report will provide you with your secured and unsecured advance balances. You have the ability to drill down into the report and see the policy information associated with the balance.


You can select the date that you would like to view using the “Date” drop-down arrow and then click on “View Debit Balances.”

Date: ▼

A grid will appear listing your agent information. To see the detail information behind that debit balance, simply click on your name to view the detail information. On this screen you will see a status column which will be populated with either a “S” or “U” which means:

- “S” - Policy is active and earning back the advance
- “U” - Policy is no longer active; any future payments you earn will be applied towards the unsecured balance

When a policy number appears with all “999’s” this is indicating there is a debit balance on a commission statement. You will need to reference your commission statements to see what comprises of this balance.

Date: 

☐ View Downline Statements

You also have the ability to keep track of your downline's debit balances as well. After you have selected the date you want to view, simply select "View Downline Statements" and then click on "View Debit Balances."

Should you have an unsecured balance, GWIC will notify you and your upline of the debit balance. If the debit balance is not cleared in a timely manner, GWIC will demand immediate payment and your appointment with GWIC will be terminated. Failure to send a payment within 30 days of the letter may also result in the Company reporting the status of the delinquency of your obligation to Vector One.

Commission Statement Information

Your commission statements can be found on GWIC's agent website and will provide policy information such as policy number, insured name, plan type, your commission rate, and the amount you earned on the policy.

A statement will only appear on the website if you have commission activity for that pay cycle. It is your responsibility to go to the website to view payment information. A statement will not be emailed to you.

The different plan types are:

- GI – Guarantee Issue
- FDC – First Day Coverage

Sample Commission Statement:

Great Western Insurance Company
(866) 252-5594

Commission Report

YOUR NAME
123 HAPPY DR
BEL AIR , IA 51515
[YOUR EMAIL ADDRESS](#)

Agent Number - 1234567

Date 5/10/18

Commission Credits

Policy Number	Insured Name	Plan Type	Face Amount	Effective Date	Premium Mode	Paid to Date	Policy Year	Premium	Rate	Earned	Apply to Advance	Advance Balance	Paid	Comments	Writing Agent
7005618990	John French	GI	20,000	03/16	01	06/18	03	117.92	6.500%	7.66	.00	.00	7.66		Agent Name
7001234567	Senior Jackson	FDC	20,000	08/18	01	09/18	01	257.92	7.000%	16.76	16.76	483.24	0.00		Agent Name
7009876541	Happy Gilmore	GI	5,000	09/17	01	06/18	02	31.25	6.500%	2.03	.00	.00	2.03		Agent Name
Total Commission Credits:								407.09					\$9.69		

If you elected to receive advances you will see amounts in the Apply to Advance and Advance Balance columns. The field descriptions are:

- Apply to Advance - amount of commissions that is being applied towards the policy's advance balance
- The Advance Balance - remaining balance still owed on the policy after commissions have been applied

The Comments column may be populated with various comment notes. Listed below are the different types of comments you may see and their definitions:

- Advance – Initial advance on a policy
- Bal Recov – Recouping a debit balance from a previous statement

- CommAdj – Manual adjustment
- NSF – Non-sufficient funds
- Reversal – Premium is being reversed
- Unsec Adv Rcv – Unsecured advanced recovery

After your commission detail will be a reconciliation for the statement. You will be able to see how much you earned, what portion was applied towards advances (if you elected advancing) and the amount due. The last line will identify the type of payment.

Types of payments:

- Electronic Funds Transfer
- Unpaid Commission Balance

Any time you see a Beginning Balance, you will need to look at the previous statement to see what policy(ies) comprise of this amount. The commission detail is not carried forward.

Summary of Agents Account	
	Amount Paid
Beginning Balance - See Prior Statement for Details	0
Commissions Earned	26.45
Applied to Advances	-16.76
Ending Balance	9.69
Unpaid Commission Balance	9.69

You have the ability to view statements for your downline. Simply click the box next to "View Downline Statements."

☒ View Downline Statements

Company	Name	Agent Number
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If all that you want to do is see one specific agent, you will need to click in the "View Downline Statements" box and then select the agent name.

☒ View Downline Statements

Agent Name: --All--

Company	Name	Agent Number	Paid Name	Paid Code	Amount
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Vesting Information

Your commissions are fully vested as an agent and they accrue at the rate set forth in your Commission Schedule unless one of the following occurrences happen:

- You are terminated for cause
- Your debts are not paid within 60 days from when the debts were due
- GWIC will not pay commissions if in the event of doing so would be in violation of the law
- If total vested commissions fall below \$1,000 during a calendar year at which time GWIC may pay you a single lump sum equal to 100% of that year's commission in lieu of future commissions

Please refer to your Agent Agreement for further information regarding vesting guidelines.

Agent Reviews

Q: What does the Agent Review mean for me?

A: If your placement, persistency, mortality or underwriting success rate reaches or exceeds thresholds set by GWIC, you will either receive a warning letter or your appointment will be terminated.

Q: Why would I be terminated for low underwriting success rates?

A: Assurance Plus is a simplified issue product. The risk of an Assurance Plus policy being issued when the Proposed Insured does not qualify is high. We expect from you, our agent, thorough vetting prior to submitting an application. If we underwrite the application and determine that you, the agent, should have known about the condition, then your omission has had a direct financial cost to GWIC. If GWIC uncovers enough of these scenarios, GWIC must reconsider your appointment.

Q: Why would I be terminated for placement, persistency, and mortality rates?

A: Poor placement, persistency, and mortality rates indicate that the policy was inappropriate for the policy owner and / or insured, GWIC, and the agency. Always write policies that are in the best interest of all parties involved.

Q: What are the established thresholds that I must meet?

A: Ideally, GWIC expects 100% persistency, placement, and underwriting success. However, we understand that some factors affecting persistency, placement, underwriting and mortality may fall outside of the agent's control. GWIC is committed to understanding all factors influencing the business's quality. Because our system allows for flexibility, it is impossible for GWIC to produce fixed thresholds. Our analysis of business quality is a comprehensive review intended to be reasonable and fair to the agent.

Q: How do I know how my business is doing?

A: You may monitor your business through the agent portal, accessible through www.gwic.com. The Policy Summary Report shows the status of every policy an agent has written. If you have been terminated, you no longer have access to this report and must contact your active upline.

Q: Will I always receive a warning letter prior to termination?

A: In most cases, you will receive a warning letter prior to termination. The warning letter will inform you of the category for which you are in danger of being terminated. If you receive a warning letter, be advised that it is in your best interest to review your business and make changes to how you operate. Notwithstanding, GWIC reserves the right to terminate you without providing this warning if your rates are well enough beyond our thresholds.

Q: If I am terminated, do I have the option of appealing GWIC's decision?

A: Yes, you may appeal the decision by submitting an email to reconsiderations@gwic.com. Appeals will take no longer than 30 days.

Q: What does GWIC expect in a successful appeal?

A: Appeals must provide information that GWIC has not already received. The appeal should describe extenuating circumstances and include a plan for action.

Business Practices

Client Advertising / Intellectual Property

Any form of advertisement (including direct mail) that includes GWIC or the product names Guaranteed Assurance or Assurance Plus, in any context, must be submitted to GWIC for approval prior to use. If state approvals are required, GWIC will submit the advertisement to the appropriate state authority.

The GWIC name and logo are statutorily protected by the federal government under the Lanham Act (the Trademark Act) and the Federal Trademark Dilution Act. The company name and logo may not be duplicated, altered, referenced, or used in connection with, in reference to, or amended without express written permission from GWIC.

Privacy Policy

GWIC's business model is based on integrity and trust. Therefore, agents who represent GWIC must operate their businesses under the same guidelines. You must be committed to our customers' personal privacy and only collect information necessary to complete the application and corresponding documents. You may not give or sell any customers' or former customers' nonpublic personal information to anyone; you are also prohibited from selling customers' nonpublic personal health or medical information. You must maintain physical, electronic, and procedural safeguards to secure the information that you receive from customers. Never hold onto an application for longer than necessary. Once an application has been received by GWIC and you have received confirmation that the policy has been issued, you must destroy all documentation containing nonpublic personal information or health and medical information. Do not retain any information that may violate our customers' privacy.

GWIC will send each policy owner a copy of GWIC's privacy policy with the insurance policy and thereafter in accordance with state laws. You may acquire a copy by contacting GWIC. Any violation of GWIC's privacy policy will be investigated, and the perpetrator will be immediately terminated "for cause" and prosecuted to the fullest extent of the law.

Selling to Seniors

Selling life insurance to adults who are age 65 and older (seniors) will require an added measure of diligence on your part. In these sales, take special care to apply all appropriate ethical standards and to meet your duty of honesty, good faith, and fair dealing. The following suggestions will help ensure that your sale is in the senior's best interest:

Your commissions are fully vested as an agent and they accrue at the rate set forth in your Commission Schedule unless one of the following occurrences happen:

- Clearly explain that you are an insurance producer and that you are soliciting a life insurance policy.
- Reconsider the sale if the senior seems confused. If you feel you have an ethical need to proceed because of the senior's compelling need, consult with the customer's family members, advisors, or legal representatives. Document any conversations you have with them, and invite them to approve the sale.
- Do not use any confusing, misleading, or unfamiliar insurance terms or professional designations that may indicate or imply that you have special training or certification. If your designation has been approved for use by the appropriate state department, be clear and specific about the training and authority that designation may give you; do not mislead a senior as to the significance of the designation.

- Avoid high-pressure selling tactics. Some seniors may be vulnerable and easily intimidated. While it is important to help customers identify and meet real needs, take care not to cause alarm. If the senior wishes to end the conversation, respect that desire.
- Be conservative when determining the suitability of the product for the senior. Avoid any appearance of overselling.
- Avoid statistics or facts that have the potential to mislead or confuse.

GWIC takes all agent interactions with seniors seriously. If it is alleged that you took advantage of a senior in any way while selling Guaranteed Assurance or Assurance Plus, GWIC will investigate. If these allegations are found to have any substance, GWIC will not hesitate to contact the appropriate state department. You may also be disciplined for such behavior, up to and including termination.

Prizes, Gifts, and Other Incentives

GWIC does not provide opportunities for owners and prospective owners to participate in raffles or receive other gifts and incentives. However, as the agent, you may organize such activities if permissible by law in the state in which you are selling. You are responsible for compliance with all applicable rules and regulations, including state-mandated limits on the amounts for such prizes and gifts. Generally, these prizes and gifts may take the form of gift certificates, merchandise, meals, and event tickets; in no circumstances may they take the form of cash. Providing these items cannot be conditioned on purchase of insurance.

Anti-Fraud Policy

As a GWIC representative, agents must be aware of insurance fraud red flags and make every effort to avoid and prevent such fraud from occurring. If it is discovered that you have perpetrated fraud in any way, GWIC will investigate and, if the evidence concludes you committed fraud, prosecute to the full extent of the law. If you are made aware of any illegal or deceptive actions committed by other agents or individuals against GWIC or any of its customers, it is your responsibility to report it to the company's Special Investigation Unit by emailing compliance@gwic.com. Please include in your email a full description of the event and your phone number.

The following suggestions will assist you in your desire to avoid fraud and misrepresentation in all its forms.

Know Your Customer: As an insurance agent, you are required by state and federal law to know with whom you are doing business. Verify the applicant's identity by checking his or her government-issued picture identification. Witness the applicant sign the application. Never sign an insurance application that you did not negotiate with the applicant.

Money Laundering: A red flag for money laundering is a prospective owner applying for several high-face policies at the same time, paying with cash or money order, and then canceling for a refund. In this scenario, the prospective may exhibit disinterest in the product or in the loss of premiums that may result from cancellation. If you see this occur, or if you have any suspicions that a prospective owner intends to launder money through purchase of Guaranteed Assurance or Assurance Plus products, report the instance to GWIC immediately.

Proper Signatures: Never sign the applicant's name to any documents; this is considered forgery.

Solutions to help your customers secure their financial futures.

**Rated A- (Excellent)
by A.M. Best**

*(April 2018) For the latest rating
access www.ambest.com*

Contact Information

Mailing Address for New Business

Great Western Insurance Company
PO Box 14410
Des Moines, IA 50306-3410

Overnight Delivery Address (to be used for overnight deliveries only)

Great Western Insurance Company
1851 Miehe Drive
Grimes, IA 50111-6627

Phone Numbers

Agent Care – (866) 252-5594
Customer Service – (800) 733-5454
New Business Prescreen – (800) 626-2068 extension 4443 or option 2

Fax Numbers

Commissions – (515) 247-2435
New Business – (515) 247-2500
Agent Care – (515) 247-2435

Emails

Agent Care – fe_agentpending@gwic.com
Commissions – commissions@gwic.com
Customer Service – GWIC@americanenterprise.com
New Business – fenew@gwic.com

Websites

www.gwic.com
www.americanenterprise.com



This brochure is intended to provide a general description of the policy/certificate benefits. Plans, policy/certificate provisions and benefits may vary from state to state. Please see the policy/certificate for further details including policy limitations and exclusions.

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