



# Prequalification questions

This is not an application. Your answers will be transferred to the application. Once the application is complete, you will be asked to review it before signing to ensure all of the information is correct. If these questions have not been answered accurately, the policy may be rescinded.

- Your height: Feet  Inches  Your weight:  lbs. **YES NO**
- Do you currently use or have you used any type of tobacco product within the past 12 months? .....
- Are you a U.S. citizen? .....  
  - If no, are you currently residing in the U.S. as a permanent resident alien or have you applied for a permanent visa, Resident Alien Card, Permanent Resident Card or "Green Card" for which you are currently awaiting approval? .....
- In the past 5 years, have you been declined or turned down for life insurance? .....

## IN THE PAST 12 MONTHS

- Have you been in a long-term care facility, bedridden for more than 7 days, wheelchair-bound for more than 30 days, hospitalized due to a fall, or unable to perform routine activities of daily living (e.g., bathing, dressing, etc.)? ..... **YES NO**
- Have you been diagnosed, treated, tested positive for or been given medical advice by a member of the medical profession for:
- Hypertension with an average systolic blood pressure over 150 or an average diastolic blood pressure over 100 (150/100)? .....
  - Asthma with associated hospitalizations or acute/emergency care visits? .....

## IN THE PAST 5 YEARS

- Have you been diagnosed, treated, tested positive for or been given medical advice by a member of the medical profession for:
- Diseases or disorders of the central nervous system, brain or spinal cord, blood vessels, heart, lungs, kidney or liver?<sup>1</sup> ..... **YES NO**
  - Major depression, schizophrenia or any of the following disorders: panic, psychotic or bipolar? .....
  - Alcoholism or substance abuse? .....
  - Blood disorders including chronic anemia? .....
  - Diabetes treated with insulin? .....

## IN THE PAST 10 YEARS

- Have you been diagnosed, treated, tested positive for or been given medical advice by a member of the medical profession for cancer (other than basal cell carcinoma of the skin)? ..... **YES NO**
- Have you been diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) by a member of the medical profession? .....

<sup>1</sup> Examples for conditions indicated above include but are not limited to:

- Central nervous system, brain or spinal cord: Stroke, transient ischemic attack (TIA), paralysis, dementia, Alzheimer's disease, Parkinson's disease, multiple sclerosis, seizures or congenital disorders.
- Blood vessels: Aortic aneurysm, carotid artery disease, peripheral vascular disease or insufficiency, or deep vein thrombosis.
- Heart: Heart attack, heart rate or rhythm disorders, atrial fibrillation, coronary artery disease, congestive heart failure, cardiomyopathy, heart valve disease or disorder or insertion of a pacemaker.
- Lungs: Chronic obstructive pulmonary disease (COPD), emphysema or pulmonary fibrosis.
- Kidney: Nephritis, kidney insufficiency or kidney failure.
- Liver: Hepatitis (other than Type A), cirrhosis, hemochromatosis or fatty liver.

**Approved for use in New York only. The policy for which these questions apply is contestable within 2 years of the Issue Date.**





# Quick facts and death benefit calculator

**Sales support: 866-300-7434**

## Family Legacy<sup>SM</sup> product details

Online application eliminates faxing or calling for approval

- No complicated illustrations
- No surrender charges
- Simplified application and fast approval process
- Replacement is allowed except in the state of New York
- 1035 Exchanges are not allowed
- Issue ages 55-85
- Death benefits are purchased with a one-time single premium
  - Minimum premium: [\$10,000]
  - Maximum premium: [\$300,000] (ages 55-70)  
[\$250,000] (ages 71-75)  
[\$150,000] (ages 76-85)
- Guaranteed<sup>1</sup> return of premium
- Access to funds through policy benefit riders,<sup>2</sup> policy loans or full surrender

1 Guarantees are based on the claims-paying ability of the issuing insurance company. Loans, if not repaid, and accessed policy riders reduce the policy's death benefit and cash values.

2 Riders not available in all states. Accessing funds through riders is only available if the insured meets the qualifications/certification requirements set forth in the rider.

3 Premium factors may be slightly lower than shown. For exact death benefits, use the website.

4 Rates in Montana are not sex-distinct; use male rates.

**Unless otherwise noted: NOT FDIC, NCUA/NCUSIF INSURED | NOT A DEPOSIT | NOT GUARANTEED BY ANY BANK OR CREDIT UNION | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | FUNDS MAY LOSE VALUE | NOT A CONDITION OF ANY BANKING OR CREDIT UNION ACTIVITY**

Great-West Financial<sup>®</sup> refers to products and services provided by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York (GWL&A of NY), Home Office: NY, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks and design elements used are owned by GWL&A.

Policy form numbers ICC14-J263/J263 Series (single premium universal life) and policy variations are underwritten and issued by GWL&A. GWL&A is not licensed to do business in New York. In New York, J263NY Series (single premium universal life) and policy variations are underwritten and issued by GWL&A of NY. Policies may not be available in all states. Certain restrictions apply. Any guarantees are based on the claims-paying ability of the issuing insurance company. Family Legacy is a single premium universal life policy and is classified as a Modified Endowment Contract. Under current federal tax law, loans are first taken from gains and then from your contribution to the contract; therefore, to the extent you have gains, such amounts will be taxable when taken as a loan. A 10% excise tax may apply to taxable distributions received from the policy if the policyholder is younger than age 59½. For further information, please consult a tax advisor. Like any other asset, the value of life insurance will be included in your estate for estate tax purposes under current federal tax law, but generally will not be subject to income tax upon your death.

## Initial death benefit = Premium x factor<sup>3</sup>

ISSUE AGE	MALE		FEMALE <sup>4</sup>	
	NON-TOBACCO USER	TOBACCO USER	NON-TOBACCO USER	TOBACCO USER
55	2.1570	1.9067	2.4100	2.1134
56	2.1025	1.8621	2.3505	2.0695
57	2.0500	1.8190	2.2928	2.0267
58	2.0009	1.7790	2.2371	1.9850
59	1.9547	1.7416	2.1835	1.9400
60	1.8999	1.7068	2.1317	1.8919
61	1.8599	1.6743	2.0820	1.8459
62	1.8190	1.6424	2.0345	1.8015
63	1.7789	1.6106	1.9893	1.7590
64	1.7351	1.5792	1.9462	1.7182
65	1.6964	1.5501	1.9044	1.6790
66	1.6592	1.5236	1.8574	1.6411
67	1.6174	1.4976	1.8079	1.6046
68	1.5773	1.4674	1.7605	1.5697
69	1.5508	1.4454	1.7234	1.5437
70	1.5482	1.4448	1.7126	1.5411
71	1.5224	1.4236	1.6805	1.5169
72	1.4926	1.3965	1.6438	1.4868
73	1.4647	1.3817	1.6088	1.4580
74	1.4386	1.3471	1.5598	1.4306
75	1.3681	1.2849	1.4844	1.3429
76	1.3253	1.2623	1.4454	1.3217
77	1.2998	1.2414	1.4133	1.3012
78	1.2747	1.2216	1.3827	1.2816
79	1.2512	1.2029	1.3534	1.2605
80	1.2291	1.1855	1.3254	1.2403
81	1.1919	1.1530	1.2933	1.2160
82	1.1730	1.1380	1.2686	1.1986
83	1.1553	1.1245	1.2454	1.1825
84	1.1387	1.1141	1.2236	1.1674
85	1.1232	1.1043	1.2032	1.1534]