



# GTL's Heritage Plan

*Graded Benefit Whole Life Insurance*

**FOR AGENT USE ONLY**

UNDERWRITTEN BY:  
Guarantee Trust Life Insurance Company  
GAD14.2-20

GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)  
1275 Milwaukee Avenue, Glenview, IL 60025  
www.gtlic.com | 800.338.7452

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- Accept/reject underwriting based on five health questions on the application. Any “Yes” answer and the application is declined. There is NO additional underwriting available.\*
- NO MIB or electronic underwriting screens.\*
- Fully online application process with integrated telephone signature. No paper apps are available or accepted.
- ACH bank draft for premiums only. For applicants on social security, the premium draft date should be coordinated with the applicants social security deposit date. Paper checks, Credit card, debit card or SS Direct Express MasterCard will **NOT** be accepted for premiums. The company will not mail a bill for premiums.
- Can be sold remote or through a call center.
- Competitive commissions with up to six month commission advances are available. Commissions are paid weekly. Multiple commission levels for your downline appointments.
- Just in time appointments with your first application.

\*In most cases

## Who is **Guarantee Trust Life Company**?

- **3<sup>rd</sup> Generation Family-Run** Mutual Insurance Company
- Over **85 years** of providing innovative insurance solutions
- Paid out over **\$100 million in hospital indemnity & cancer claims** since January 2017
- Upgraded to an **A- (Excellent) Financial Strength Rating** by AM Best

# Heritage Plan Highlights

## Guaranteed Premiums

Insured's premium cannot be changed due to declining health. Heritage Plan premiums will remain the same as long as coverage is in force.

## Guaranteed Benefits

Insured's can be sure that as long as premiums are paid, coverage will never be changed or canceled.

## Easy Application

Simply fill out the application. There is no need for a medical exam or lengthy process.

# Graded Death Benefit

**Issue Ages:** 40-90 years

## Death Benefit Amounts:

Age 40-85 – \$2,500 to \$20,000

Age 86-90 – \$2,500 to \$10,000

- Death Benefit in year 1 is Premiums Paid plus 5%
- Death Benefit in year 2 is 50% of the face amount
- Death Benefit in year 3 is 100% of the face amount

We will pay the full face amount on accidental death in year 1 and year 2 under the Temporary Accidental Death Benefit.

## Help **Protect** Your Client's Loved Ones



Premiums never increase



No Medical Exam Needed



Simple Application



Whole Life Insurance Accumulates Cash Value\*

## Planning Ahead to Help **Protect Their Family's Future**

Does your client have a plan in place to pay for their final expenses? When this unfortunate time arrives, who will pay for your client's final medical bills, unpaid credit card bills or funeral and burial expenses?

Help protect your client's family from these financial burdens with the Heritage Plan from GTL.

## Did you know?

The median cost for an adult funeral was approximately

**\$7,360\***

in 2017

This amount doesn't include a cemetery plot, pastoral service, headstone, obituary, flowers and other cash expenses.

Planning for funeral expenses will help your client's family when they need it most. Life insurance is one of the best ways to make sure that your client's family will not have to worry about how to pay for funeral and burial expenses in their time of grief.

\*National Funeral Directors Association, Statistics: Costs: 2017, July 18, 2019.

## BASIC EXCLUSIONS

The Exclusions may differ in some states. Please read the policy carefully.

### Death Benefit

If the Insured dies while the policy is in force, we will pay the Death Benefit to the Beneficiary, subject to the provisions of the policy. The Death Benefit is shown on the policy schedule.

### Temporary Accidental Death Benefit

If the insured dies solely because of accidental bodily injuries during the first 2 policy years, we will pay the full face amount under the temporary accidental death benefit.

The accidental bodily injury must be the direct result of an unforeseen and unexpected accident that occurs while the policy is in force; and results in death within 180 days, independent of disease or bodily or mental illness or infirmity or any other cause (except for sickness caused by accidental bodily injury); and not be an excluded accidental cause.

### Temporary Accidental Death Benefit Exclusion Summary –

Death caused or contributed to by disease or infirmity of mind or body; an infection not due to injury; suicide, or self-inflicted injury; travel in or descent from an aircraft, other than as a passenger; travel in an aircraft or device used for testing or experimental purposes, used for travel beyond the earth's atmosphere; war or act of war whether declared or undeclared; participation in a riot, insurrection or terrorist activity, an illegal occupation or activity, committing a felony; death occurring while incarcerated; voluntary intake of any drug, unless prescribed by a physician, poison, gas or fumes, unless a direct result of accident; intoxication; riding or driving a vehicle in a race, speed or endurance contest; bungee jumping,

rock or mountain climbing/rappelling, hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing.

**War Exclusion:** No Temporary Accidental Death Benefit will be paid under certain circumstances while serving in the military, as a non-combatant civilian or as a civilian. Please see policy for details.

### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within 2 years from the Policy Effective Date or the effective date of any reinstatement, Our liability will be limited to a refund of the amount equal to the Premiums paid for the Policy (without interest); less any Policy loan balance on the date of death.

Graded Death Benefit Whole Life Insurance, is issued on Policy Form Series: ICC19-19GBWL and 19GBWL by Guarantee Trust Life Insurance Company. This product and its features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the policy.



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## Experience You Can Trust

Founded in 1936, Guarantee Trust Life Insurance Company (GTL) has a history of ground-breaking insurance products designed to provide policyholders access to cutting-edge medical advancements and care. From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need us most.