

CRITICAL CASH™ CRITICAL ILLNESS INSURANCE

**PROVIDES CASH BENEFITS TO HELP
COVER EXPENSES ASSOCIATED WITH:**

+ ASSISTED LIVING & NURSING HOME CARE

Critical Cash[™]
Your Plan, Your Cash, Your Choice

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
ADH4-15-IL

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+ SURVIVING CRITICAL ILLNESS

Cancer, heart attacks, strokes and Alzheimer's disease touch millions of American families every year. Thanks to the miracles of modern medicine, we are surviving life threatening illnesses at much greater rates and living longer than ever before. The costs associated with treatment and recovery though can be staggering.



A SAFETY NET FOR STEVE....

Steve has vivid memories of his father moving into a nursing home. After the second stroke, his mother was overwhelmed and needed help. Unfortunately, they did not have insurance that covered care in a nursing home or assisted living facility.

As a result of the emotional and financial burden of helping his parents cope during this challenging time, Steve began to search out his own insurance options to avoid burdening his family should a need for extended care arise in his future.

He was disappointed though to learn that because of his diabetes he could not qualify for traditional long term care coverage.

Luckily, Steve heard about Critical Cash.™ With the simple application process, Steve was able to secure his plan quickly.

Now Steve rests easier knowing that protection is in place to help him when he and his family may need it most.

For example purposes only – not an actual case

FACTS TO CONSIDER

- + **More than 75%** of healthy individuals over the age of 40 will become critically ill at some point.¹
- + **1 in 2 men and 1 in 3 women** will develop cancer in their lifetime² – 68% of cancer diagnoses overall are expected to survive at least 5 years.²
- + **Every 40 seconds** someone in the U.S. suffers a stroke.³



DID YOU KNOW?

- + **About 3 of every 5** personal bankruptcies in the U.S. are a direct result of overwhelming medical expenses – and 79% of these people had traditional health insurance.⁴

1. Health Care Reform Magazine, Critical Illness Plans: Addressing Your Client's Needs. January 23, 2014.
2. American Cancer Society, Cancer Facts & Figures, 2015.
3. American Heart Association, Heart Disease and Stroke Statistics – 2015 Update, 2015.
4. The American Journal of Medicine, "Medical Bankruptcy in the United States, 2007: Results of the National Clinical Research Study." August 28, 2009.

+ CRITICAL CASH™ OFFERS FLEXIBILITY

Your Critical Cash™ Policy offers you the flexibility to custom design a plan to fit your individual needs. Best yet, that flexibility can offer you superior first-day protection when you and your family need it the most. After all, with Critical Cash™, it's your plan, your cash, your choices.

| CHOOSE YOUR PLAN | | | |
|--|--------------------------------|-----------------------------------|------------------------------------|
| Covered Conditions (Issue Ages 18-84) | Plan A <i>Comprehensive</i> | Plan B <i>Cancer Care Plus</i> | Plan C <i>Cardiac Care Plus</i> |
| Cancer | X | X | |
| Cancer In-Situ* | X | X | |
| Stroke | X | | X |
| Heart Attack* | X | | X |
| Coronary Artery Bypass Surgery* | X | | X |
| Alzheimer's Disease | X | X | X |
| Kidney Failure | X | X | X |
| Major Organ Transplant | X | X | X |
| Paralysis | X | X | X |
| Coma* | X | X | X |

CHOOSE YOUR MONTHLY BASE BENEFIT

| | | | | |
|---------|---------|---------|---------|---------|
| \$1,000 | \$2,000 | \$3,000 | \$4,000 | \$5,000 |
|---------|---------|---------|---------|---------|

Base Benefits are available from \$500 to \$5,500 (in \$250 increments).

CHOOSE YOUR BENEFIT PERIOD*

| | | | |
|----------|-----------|-----------|-----------|
| 6 Months | 12 Months | 18 Months | 24 Months |
|----------|-----------|-----------|-----------|

*The Benefit Period for Cancer In-Situ, Heart Attack and Coma is limited to three months regardless of your selected Benefit Period. The Benefit Period for Coronary Artery Bypass Surgery is always two months.

CHOOSE HOW BASE BENEFITS ARE PAID

You have the choice of receiving your benefits on a monthly basis or as a single lump sum. For example:

| |
|--|
| \$2,000/Month for 24 Months (OR) \$48,000 Lump Sum |
|--|

CHOOSE YOUR MONTHLY FACILITY BENEFIT

If you are diagnosed with a covered condition and receive care in an eligible Assisted Living Facility or Nursing Home, you will be eligible for monthly benefits that are in addition to your Base benefits, not to exceed your Benefit Period (see claim example next page). There is no Elimination Period. Monthly benefits for Assisted Living are equal to 50% of your Selected Nursing Home Monthly Benefit.

| Nursing Home Monthly Benefit | \$1,000 | \$2,000 | \$3,000 | \$4,000 | \$5,000 |
|----------------------------------|---------|---------|---------|---------|---------|
| Assisted Living Facility Benefit | \$500 | \$1,000 | \$1,500 | \$2,000 | \$2,500 |

Nursing Home Benefits are available from \$500 to \$5,500 (in \$250 increments). Total Monthly Benefits may not exceed \$6,000. (i.e. If Monthly Base Benefit is \$2,000, Nursing Home Monthly Benefit may not exceed \$4,000).

+ CRITICAL CASH™

BENEFITS FOLLOW THE PROGRESSION OF CARE COSTS



A CLAIM EXAMPLE*

Bob purchased a policy with a \$1,000 Monthly Base Benefit, a \$5,000 Monthly Facility Benefit and an 18 Month Benefit Period. Bob had a stroke and was able to stay at home for 3 months. Then his care needs progressed and he was admitted into a nursing home for 15 months.

- **First 3 Months at Home** – Bob chooses a lump sum payout of \$18,000 (18 months x \$1,000)
- **Next 15 Months in a Nursing Home** – \$5,000/month for 15 months equals \$75,000

Total Benefits Paid For This Claim: \$93,000

**For example purposes only – not an actual case*

FIRST-DAY CASH BENEFITS MEAN NO SURPRISES AT CLAIM TIME.

- Use cash for absolutely anything you desire
- No Elimination Periods
- Pays regardless of other insurance
- Full, cash benefits paid regardless of actual expenses – no receipts
- Multiple claim potential
- Benefits paid even if you get better or pass away
- Guaranteed Renewable for as long as you live



+ YOU CAN CLAIM MULTIPLE TIMES WITH BUILT-IN RESTORATION OF BENEFITS

The Benefit Period will be fully restored 12 months following the end of the prior benefit period. The Restoration of Policy Benefits does not apply to Alzheimer's Disease or Paralysis and is subject to the Lifetime Maximum Benefit.

LIFETIME MAXIMUM BENEFIT

Lifetime Maximum Benefit is equal to three times the maximum benefit amount available per Benefit Period. This is determined by adding your Monthly Base Benefit amount to your Monthly Facility Benefit amount, multiplying the sum by the number of months in your Benefit Period and then multiplying that total by three.

OPTIONAL RETURN OF PREMIUM BENEFIT*

If this rider is selected, your named beneficiary (or estate) will receive a return of any premiums paid (less any claims paid), if this rider is in force and you pass away before the first policy anniversary which follows your 80th birthday.

**Return of Premium may not be available in all states. Please refer to the outline of coverage for specific details.*

+ THE NEED FOR SUPPLEMENTAL PROTECTION

Critical Cash™ can help you withstand a prolonged treatment and recovery period without digging yourself into deep debt. It can also help pay for lifesaving treatments that require temporary relocation, such as waiting for a major organ transplant.

Critical Cash™ is designed to help cover the medical expenses that your other insurance may not cover.

EXPENSES NOT COVERED BY TRADITIONAL HEALTH INSURANCE

- + Medical deductibles and co-pays
- + Household expenses - mortgage, utilities, etc.
- + Out of network and experimental treatment
- + Lost income
- + Transportation and lodging
- + Assisted living care
- + Nursing home care

CANCER, HEART ATTACK AND STROKE WERE THE CAUSES FOR A COMBINED TOTAL OF 80% OF NEW CRITICAL ILLNESS CLAIMS IN 2011⁵

5. American Association for Critical Illness Insurance, Critical Illness Insurance Claims Often Begin Prior to Age 55, May 3, 2012

FINANCIAL FLEXIBILITY WHEN YOU NEED IT MOST

Critical Cash™ is designed to pay cash benefits upon diagnosis of a covered condition. And no bills need to be submitted - benefits are paid regardless of actual expenses. We simply need proof of diagnosis. Cash gives you freedom and choices. Cash allows you to:

- + Choose who cares for you
- + Stop worrying about everyday bills
- + Have loved ones at your side
- + Concentrate on what's really important - getting well

EXTRA PROTECTION FOR NANCY & TOM* ...

Nancy and Tom prided themselves that they had planned ahead and purchased long term care insurance protection nearly 20 years ago.

However, a recent insurance review revealed that their existing policy benefits would not cover a large enough portion of today's higher care costs. Plus, their declining health made it impossible for them to add additional coverage to their existing health insurance policy.

Luckily, they learned about the Critical Cash™ policy. With its first-day cash benefits at home - and increased benefits for facility care -- Critical Cash™ proved to be a great complement to their existing insurance coverage.

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PLEASE SEE YOUR INSURANCE CONTRACT FOR SPECIFIC DETAILS.

+ EXCLUSIONS

1. Any loss due to injury, disease or incapacity, unless related to or attributable to the covered conditions as defined.
 - (a) Covered Cancer Condition: Excludes Pre-Malignant tumors or polyps and skin cancer, except melanoma.
 - (b) Covered Heart Attack Condition: Does not include any other disease or injury involving the cardiovascular system.

Cardiac arrest not caused by a myocardial infarction is not a Heart Attack.
2. Intentionally self inflicted injury, while sane or insane.
3. Alcohol or drug abuse (unless drug abuse was a result of the administration of drugs as part of treatment by a Doctor).
4. Committing or attempting to commit a felony.
5. War (declared or undeclared) or any act of war, or service in any armed forces.
6. Engaging in an illegal occupation.
7. Participating in a riot or insurrection.

WAIVER OF COVERAGE:

The Policy does not cover Paralysis or Coma due to an injury sustained while taking part in the following activities:

- (a) Amateur or professional sports or athletics, except this does not include Amateur sports or athletics which are non-contact or undertaken solely for leisure, recreational, entertainment or fitness purposes;
- (b) Mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher;
- (c) Aviation, except when travelling solely as a passenger in a commercial aircraft;
- (d) Hang gliding, sky diving, parachuting or bungee jumping;
- (e) Snow skiing or snowboarding, except for recreational downhill and /or cross-country snow skiing or snowboarding (no coverage provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body);
- (f) Racing by any animal or motorized vehicle;
- (g) Spelunking;
- (h) Operating, riding in or upon, mounting or alighting from, any two, three, or four wheeled motor/engine driven snowmobile or all terrain vehicle (ATV).

This is a Limited Benefit Policy.

Insurance Underwritten by Guarantee Trust Life Insurance Company: Policy Series G1132A-IL with rider series RG11HAS, RG11CAN, RG11NH, RG07ROP(D)



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GUARANTEE TRUST LIFE INSURANCE COMPANY

With more than 79 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and insurance products. Guarantee Trust Life is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states and the District of Columbia.