



Thanks for joining us!

Audio is muted until the presentation begins

Please use phone line to attain audio



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The policy, product features and benefit riders may not be available in all states. This presentation is visually presented to agents as educational materials from Guarantee Trust Life.

GTL

GUARANTEE
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GTL Heritage Plan

Graded Benefit Whole Life

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GTL: Experience You Can Trust

- Located in Glenview, IL
- Founded in 1936
- Mutual Company
- Licensed in 49 states
- AM Best Rating A- (Excellent)



Heritage Plan Details

- ✓ Non-participating whole life chassis
- ✓ Simplified issue
- ✓ Graded Death Benefit
- ✓ Level Premium
- ✓ e-App Submission **ONLY**
- ✓ Available in **48 states**
(Not available in CA or NY)

Heritage Plan Details

- Issue Age: 40 – 90
- Benefits from \$2,500 - \$25,000
- Male/Female
- Issue Age Rates – Level Premium
- Auto Premium Loan “YES”

Heritage Plan Underwriting:

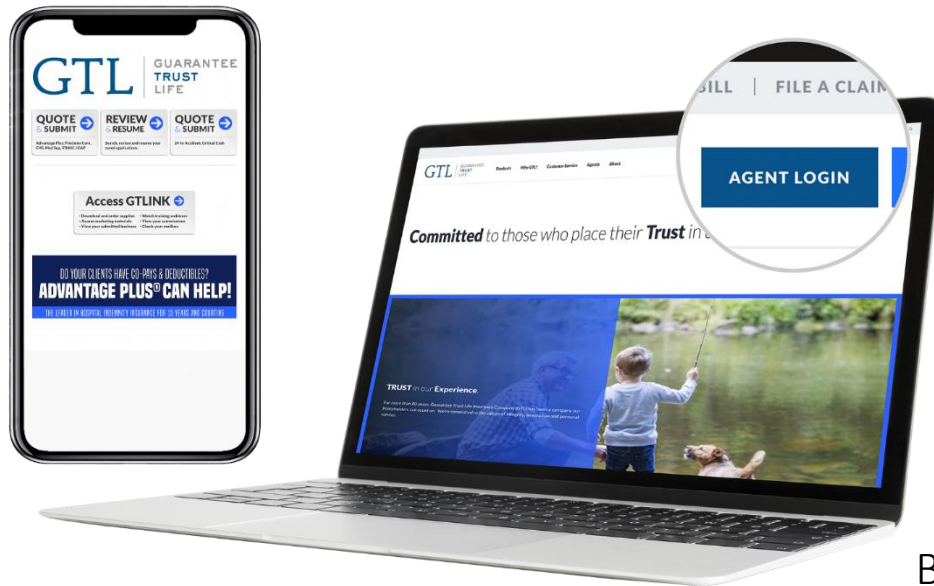
- ✓ Accept/Reject Underwriting
 - 5 Yes/No Questions
- ✓ No Height Weight Guidelines
- ✓ No Additional Underwriting Upon Submission
 - No MIB, RX, PHI....
- ✓ Social Security Date Drafting Available
- ✓ Underwriters Available for Application Questions

Heritage Plan Underwriting Questions:

1. Within the last twenty-four (24) months, have you been receiving kidney dialysis, require 24-hour continuous oxygen use (excluding CPAP), have an implanted defibrillator or received or been advised by a member of the medical profession to get an organ transplant?
2. Within the last twenty-four (24) months have you been diagnosed with or treated by a member of the medical profession for Alzheimer's, dementia or memory loss?
3. Currently diagnosed as having, or receiving treatment by a member of the medical profession for invasive cancer (excluding Stage A Prostate Cancer, Carcinoma in Situ, and Squamous Cell/Basal Cell Carcinoma)?
4. Are you currently bedridden, confined to a hospital, nursing home, mental care facility, long term care facility, hospice or been diagnosis with a terminal illness?
5. Have you been diagnosed by a member of the medical profession as having the Human Immunodeficiency Virus (HIV), ARC or AIDS?

How Death Benefit is Paid:

- 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.



Available **ONLY** on mobile and
Browser Based e-App



GTL's App is available on
Apple & Android mobile devices
Search for **GTL e-App**

Browser Based e-App @ www.gtlic.com

AGENT PORTAL

VERIFICATION CALL INFORMATION

GTL designed the Agent Portal around you, our valued Agent, in order to provide an efficient and dependable means of submitting e-Signature applications. When it's time to verify the sale, your applicant(s) will find the process simple and reliable. They can complete the verification call either before or after you enter the online e-Signature application. **Keep in mind, however, that GTL will not begin underwriting the e-Signature application until the verification call has been completed.**

Please advise your applicant(s) to call the toll-free number (866) 839-5132 to complete the verification call. For their convenience, GTL's fully-automated verification system is available 24 hours a day and 7 days a week. The call takes approximately 3 minutes to complete.

APPLICANT INFORMATION VERIFIED DURING THE CALL

1. Full name
2. Last 4 digits of social security number
3. Date of birth
4. Second applicant's name (if applicable)
5. Name of GTL product being applied for and if there any additional products
6. Agent of Record's name
7. Verbal response acknowledging they understood the questions on the application and answered them truthfully.
8. Verbal response acknowledging they understand that, if their application for insurance coverage is approved, regular premium payments are required to maintain coverage.

What number do applicants call to complete the verification call?

The toll-free phone number is (866) 839-5132.

Is the call toll-free?

Yes.

What hours is the verification system available?

GTL's automated verification system is available 24/7.

Who has to complete the verification call?

Any adult applicant(s) listed on the application for coverage. If a spouse applies for coverage on the same application, one verification call may be completed to confirm both applicants' information. Children applying for coverage via a child policy or child rider do not need to complete a verification call.

Do children need to complete the verification call?

No. Children applying for coverage via a child policy or child rider do not need to complete a verification call.

Does the applicant have to complete a separate verification call for each product applied for?

No. If the applicant(s) is applying for more than one GTL product at the same time, only one verification call need be completed. The applicant may verbally state all product names/types being applied for.

What if my applicant refuses to complete the verification call?

Please complete and submit a paper application.

Who do I call if my applicant has a problem completing the verification call?

Contact the GTL Sales Support Department at (800) 323-6907 during normal business hours. (Monday through Thursday 7AM to 5PM or Friday 8AM to 12PM Central Time)

Can I submit the e-Signature application before my applicants complete the verification call?

Yes. Keep in mind, however, that GTL will not begin underwriting the e-Signature application until the verification call has been completed and the e-application has been received.

GTLink



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Toll-free: **1-800-323-6907**

Email: **agency@gtlic.com**
gespo@gtlic.com

**Thanks for your
time & business!**

