



Not Contracted Yet? Call us today to boost YOUR sales! 800-842-7799  
[marketing@goldencareusa.com](mailto:marketing@goldencareusa.com) | [www.goldencareagent.com](http://www.goldencareagent.com)

## Why GoldenCare?

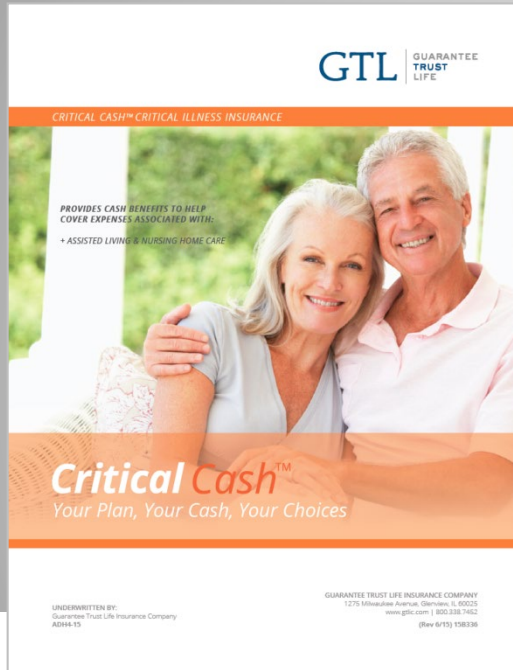
# WELCOME!

Thank you for joining us!

*For audio, use your computer's speakers,  
OR dial in using the number on your screen.*

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- Exciting Promotions On Various Products
- CareOptions Health and Wellness Hub

# ***GTL's Critical Cash***



# Critical Cash

## Guarantee Trust Life

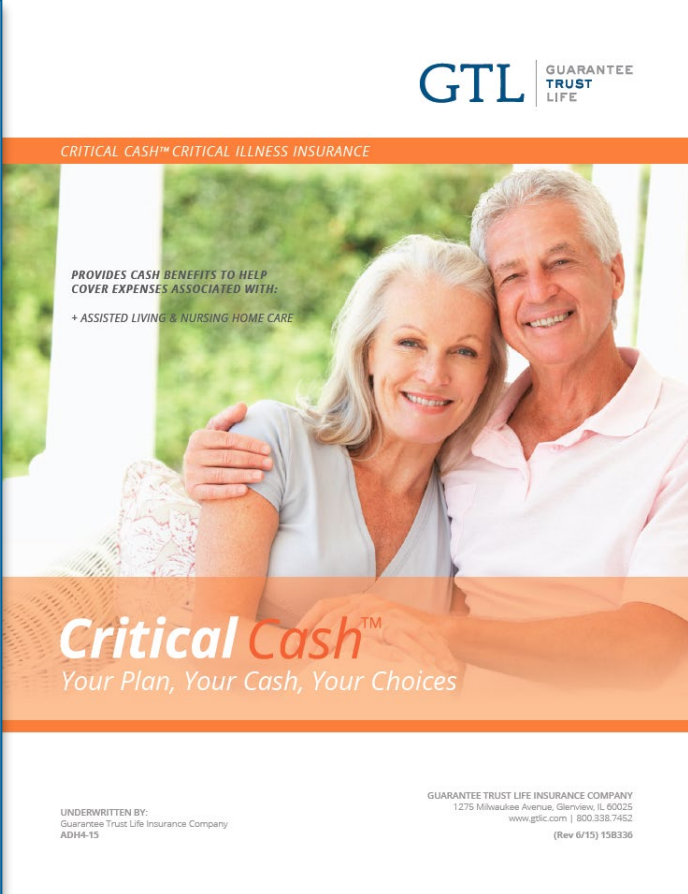
Simple Application...  
Simple Underwriting...  
**A SUPER Solution for Many!**  
(And... a TRUE MUST-HAVE for Your Senior Insurance Portfolio!)

**WELCOME!**

# Today's Agenda

- The Carrier
- The Product Niche – the need
- Old versus New
- The Plan Details
- Underwriting
- Completing the Application
- Calculating Rates
- Questions & Answers

## Critical Cash



The advertisement features a smiling elderly couple in a warm embrace. The background is a soft-focus outdoor setting with greenery. The text is overlaid on the image and in white boxes.

**GTL** | GUARANTEE TRUST LIFE

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 Choices

UNDERWRITTEN BY:  
Guarantee Trust Life Insurance Company  
ADH4-15

GUARANTEE TRUST LIFE INSURANCE COMPANY  
1275 Milwaukee Avenue, Glenview, IL 60025  
www.gtlic.com | 800.338.7452  
(Rev 6/15) 158336

## Home Office Glenview, Illinois



**Founded in 1936, GTL's current financial condition is the strongest ever enjoyed**

- in 2019, GTL posted a \$22 million operating gain while growing surplus by 15%, assets by 6%, and reserves by 7%

- Net premium of \$232 Million


**Current financial condition is the strongest ever in their 80+ year history**

***\*July, 2019 – A.M. Best upgraded to "A- (Excellent)"***

# Guarantee Trust Life



# AM Best Upgrades GTL's Financial Strength Rating to A-



We are extremely excited to announce that AM Best has upgraded **GTL's Financial Strength Rating to A- (Excellent) from B++ (Good) by AM Best!** GTL's Long Term Issuer Credit Rating was also upgraded to "a-".

**Guarantee Trust Life**

July 2019



# GTL Supplemental Products



**Short-Term Care \* Home Health Care \* Critical Illness  
Hospital Indemnity \* LTC Alternative**

## Critical Cash



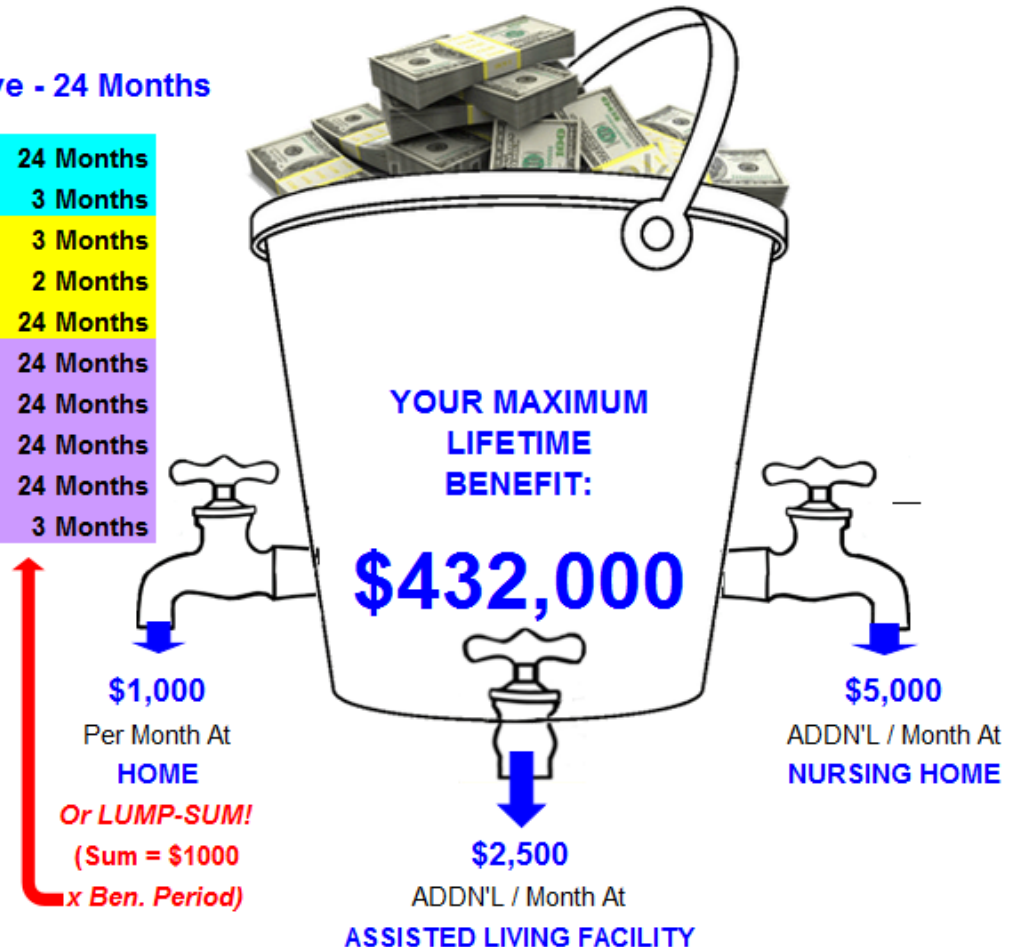
# A Quick Glance...

Plan: **Plan A - Comprehensive - 24 Months**

Benefits for:

|                        |           |
|------------------------|-----------|
| Cancer                 | 24 Months |
| Cancer-In-Situ         | 3 Months  |
| Heart Attack           | 3 Months  |
| Coronary Artery Bypass | 2 Months  |
| Stroke                 | 24 Months |
| Alzheimer's Disease    | 24 Months |
| Kidney Failure         | 24 Months |
| Major Organ Transplant | 24 Months |
| Paralysis              | 24 Months |
| Coma                   | 3 Months  |

*Allows for potential of multiple claims over the life of the policy. See the Critical Care sales brochure for details.*



# Why Critical Cash?

- 8.1 Million Americans are protected with Long-Term Care insurance.
- 350,000 new Americans obtain LTC insurance coverage in 2018.
- **10.3 Billion** in LTC insurance claims have been paid (2018)

**Alzheimer's, Strokes and Cancer represent over 70% of Long Term Care claims paid!\***

5<sup>th</sup> Intercompany Report, Society of Actuaries, 2011

**Common Ground – Long Term Care and Critical Illness Insurance**



# Combining *Two* Products to Solve *Two* Problems

**Insurability & Affordability**

**CRITICAL**  
Illness

Long Term  
**CARE**

**Expanding the Market**  
**Helping More People**

# Combining *Two* Products to Solve *Two* Problems

**Insurability & Affordability**

**CRITICAL  
CASH**



**Second Generation – Critical Cash**

# Underwriting

| <b>Acceptable Conditions</b>                   |  |
|--|--|
| <b>Social Security Disability</b>              | <b>Mental Disorders</b>                          |
| <b>Auto-immune Disease</b>                     | <b>Depression</b>                                |
| <b>Lupus</b>                                   | <b>Anxiety</b>                                   |
| <b>Scleroderma</b>                             | <b>Bi-polar</b>                                  |
| <b>Connective Tissue Dis.</b>                  | <b>Schizophrenia</b>                             |
| <b>Walking Aid</b>                             | <b>Memory Issues</b>                             |
| <b>ADL Limitations</b>                         | <b>(not diagnosed with dementia/Alzheimer's)</b> |
| <b>Severe Back Pain</b>                        |  |
| <b>(unless tied to Central Nervous system)</b> |  |
| <b>Narcotic Pain Meds</b>                      |  |
| <b>(Unless tied to a covered condition)</b>    |  |

**Typically not eligible for LTCi**

# Underwriting

## Acceptable Conditions

- Severe Osteoporosis (even with fractures)
- Diabetes, more the 50 units & more than 20 years
- (eligible for Cancer Care Plus)
- Physical Therapy, even current and ongoing
- Joint Pain Injections
- Cancer - recent and or severe (Cardiac Care Plus)
- Pacemaker/defibrillator
- Rheumatoid Arthritis, Prednisone /Methotrexate OK
- Fibromyalgia, Narcotic Pain Meds OK
- IADL Impairments (not in a facility)
- Post Traumatic Stress Disorder

**Typically not eligible for LTCi**

# Covers Where LTCi Won't

- No 2 of 6 ADL's
- No 90 Day Care Expectation
- No Elimination Period
- No documentation of "expenses" in order to be "reimbursed".
- No care provider definitions or "licensing" required

## Hit the Diagnosis Trigger, Get Paid Now!

- **"Base"** Benefits paid upon *Diagnosis*
- **"Facility"** Benefits same as LTC – need to be confined

## Easier Triggers than LTCi

# Covers Where LTCi Won't

- Heart Attack
- Bypass Surgery
- Kidney Failure or Organ Transplant



**Covered!**

**No Special CE or Partnership Training Required**

**Great For Uninsurable LTCi Clients**



# 36 States(+DC) Approved as Of Aug. 1, 2017

AL, AK, AZ, AR, CO, DE, DC,  
HI, ID, IL, IN, IA, KS, KY, ME,  
MD, MI, MN, MS, MO, MT, NE,  
NV, NJ, NM, NC, ND, OK, OR,  
SC, SD, TN, TX, WA, WV, WI,  
WY

\*(Awaiting LA, OH.)



**GTL** | GUARANTEE  
TRUST  
LIFE

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 Choices

UNDERWRITTEN BY:  
Guarantee Trust Life Insurance Company  
AD44-15

GUARANTEE TRUST LIFE INSURANCE COMPANY  
1275 Milwaukee Avenue, Skokie, IL 60076  
www.gtlc.com | 800.338.7462  
(Rev 6/15) 150336

## Previous Product Approved in 38 States

# Flexibility

Improves Insurability

## CHOOSE YOUR PLAN

| Covered Conditions<br>(Issue Ages 18-84) | Plan A<br><i>Comprehensive</i> | Plan B<br><i>Cancer Care Plus</i> | Plan C<br><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                                  |

## 3 Plans to Choose From

# CHOOSE YOUR BENEFIT PERIOD\*

6 Months

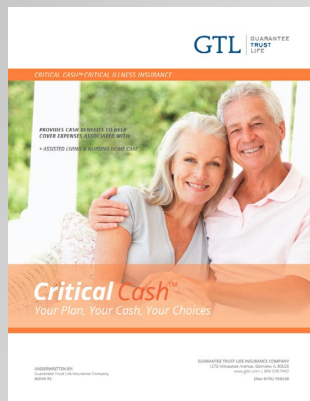
12 Months

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.

See Pg 4 of Brochure



| CHOOSE YOUR PLAN                         |                         |                            |                             |
|--|-------------------------|----------------------------|-----------------------------|
| Covered Conditions<br>(Issue Ages 18-84) | Plan A<br>Comprehensive | Plan B<br>Cancer Care Plus | Plan C<br>Cardiac Care Plus |
| 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                           |

# “Base” Benefits

## 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 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

# Monthly Facility Benefits

|                                  |         |         |         |         |         |
|----------------------------------|---------|---------|---------|---------|---------|
| 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).*

**Assisted Living Always 50% of Nursing Home Monthly Benefit**

# Restoration of Benefits

## **+** **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.

**Get Paid FULL Benefits Up to 3 Times**



# Calculate Maximum Benefits

## Example:

- 24 Month Benefit Period
- \$1,000 Monthly Base
- \$5,000 Nursing Home



**Base + Nursing Home  
X Benefit Period X 3**

# Calculate Maximum Benefits

## Example:

- 24 Month Benefit Period
- \$1,000 Monthly Base
- \$5,000 Nursing Home

## **Maximum Policy Benefit:**

- $\$1,000 + \$5,000 = \$6,000$
- $\$6,000 \times 24 = \$144,000$
- $\$144,000 \times 3 = \textbf{\$432,000}$



**Base + Nursing Home X  
Benefit Period X 3**

## 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.*

# Optional Return of Premium

## 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

**No Elimination Period & No LTC  
“Chronically Ill” Requirement**

## 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**



**Remember, Base Benefits are paid in a lump sum upon diagnosis**

# Example from Home to Facility



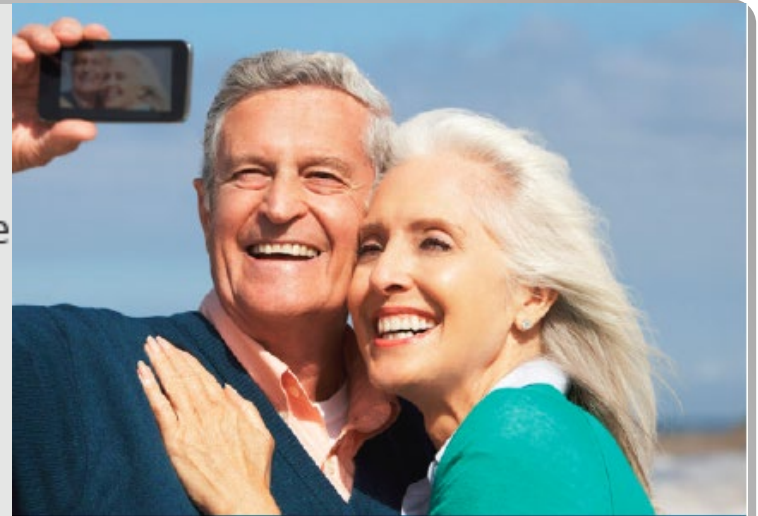
## A CLAIM EXAMPLE\*

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*



**Remember, Base Benefits are paid in a lump sum upon diagnosis**

# Example from Home to Facility



## 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*



**Remember, Base Benefits are paid in a lump sum upon diagnosis**

**PLUS – Bob Could Claim Again!**

# Example from Home to Facility



AN INTEGRITY II COMPANY

Not Contracted Yet? Call us today to boost YOUR sales! 800-842-7799  
[marketing@goldencareusa.com](mailto:marketing@goldencareusa.com) | [www.goldencareagent.com](http://www.goldencareagent.com)

*Thank you for  
joining us today!*

*For attending, we will send the CE Voucher, copy of  
these presentation slides, and more!*

*Watch your inbox for our email!*

## Why GoldenCare?

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- Exciting Promotions On Various Products
- CareOptions Health and Wellness Hub

# ***GTL's Critical Cash***