

Critical PROVIDER

PRODUCT BROCHURE

GTL's Critical Provider Plan will accelerate a direct percentage of your term life insurance policy benefits for the following covered conditions:

CONDITIONS	FULL BENEFIT OPTION	LIMITED BENEFIT OPTION
Cancer	100%	50%
Heart Attack	100%	50%
Stroke	100%	50%
Coronary Bypass Surgery	100%	50%
Kidney Failure	100%	50%
Major Organ Transplant	100%	50%
Coma	100%	50%
Paralysis	100%	50%
Blindness	100%	50%
Terminal Illness	75%	37.5%
Nursing Home Confinement	75%	37.5%
Benign Brain Tumor	25%	12.5%
Alzheimer's Disease	25%	12.5%
HIV Infection From Blood Transfusion	25%	12.5%
Parkinson's Disease	25%	12.5%
Aorta Graft Surgery	25%	12.5%
Heart Valve Replacement or Repair	25%	12.5%
Coronary Angioplasty	10%	5%

All above conditions are payable one time only.

100% Death Benefit is payable if no other benefit listed above has been paid.

