

G·T·L



Critical PROVIDER

PRODUCT BROCHURE

- 10 OR 20 YEAR RENEWABLE TERM LIFE INSURANCE
- PROVIDES CASH BENEFITS FOR 18 CRITICAL CONDITIONS
- ISSUE AGES 0 - 60
- SIMPLIFIED, JET ISSUE UNDERWRITING
- RETURN OF PREMIUM & 50% CRITICAL CONDITION BENEFIT AVAILABLE

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.

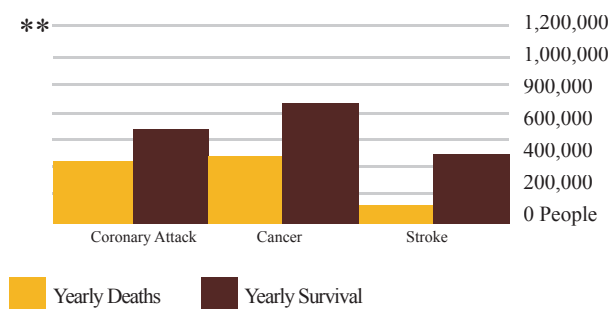
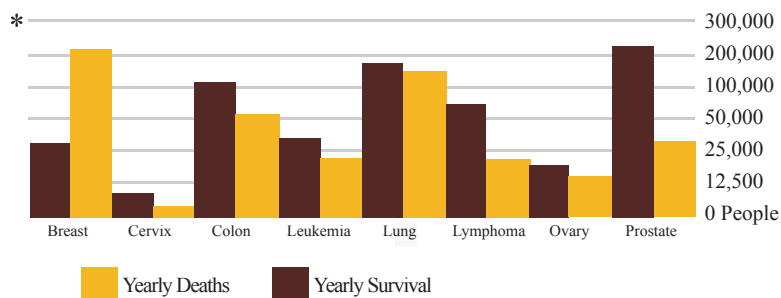


Critical Illness **FACTS**

Years ago, a critical illness diagnosis could easily prove fatal. Today, the odds of surviving a critical illness are better than ever.

Surviving Critical Illness Facts & Figures

The American Cancer Society estimates that 1.3 million men and women will be diagnosed with cancer this year. The charts below illustrate the growing survival rates from a variety of critical illnesses.



*American Cancer Society. Cancer Facts & Figures 2006 via www.medicalimaging.org/news/tab4.pdf

**Heart Disease and Stroke Statistics - 2005 Update at www.cancer.org/downloads/STT/CAFF2000PWSecured.pdf



Product **INFORMATION**

PRODUCT DETAILS

Critical Provider is a level, renewable & convertible 10 or 20 year term life insurance policy with accelerated benefit rider for Critical Illness.

AGE 0 - 19: Benefit Limited to \$5,000 or \$10,000. Renewable to age 70 and convertible to age 65.

ISSUE AGES: 0 - 60 years (Age last birthday).

MINIMUM POLICY: \$10,000 face amount or \$20 monthly premium (\$240 annual), whichever is higher (Except for ages 0-19).

INSURANCE AMOUNTS: Not to exceed \$100,000.

LIMITED COVERAGE AVAILABLE: Select this option and the policy will provide coverage equal to one half (50%) of the covered conditions.

POLICY FEE: \$75 annual policy fee (Except for ages 0-19).

UNDERWRITING

When the application is received in the home office, the following procedures will be completed:

- An MIB search will be run.
- The non-medical limit for all issue ages is \$100,000 face amount.

RETURN OF PREMIUM RIDER

If the Return of Premium Rider is purchased and the Critical Provider plan remains in force for the term of the policy, 100% of the premium payments will be returned to the insured, less any benefit paid out or fees submitted (available on the 20 year plan only).

If the GTL Critical Provider plan ends due to non-payment of premiums, GTL will return a percentage of the premiums paid, less any benefits paid out or fees submitted. The base plan and rider must have been in force for at least 6 years and the percent of premiums returned depends on when the base plan ends.

Issue ages: 0 - 50 years.

WAIVER OF PREMIUM RIDER

If the Waiver of Premium rider is purchased, the Critical Provider plan will waive all of your premiums if you are continually, totally disabled for at least 90 days, until the policy monthly anniversary falls on or directly follows your 60th birthday, or through the end of the base policy while the rider is in force.

Issue Ages: 20-59 years

ACCIDENTAL DEATH BENEFIT RIDER

If the Accidental Death Benefit rider is purchased, this rider provides for an additional death benefit in the event of accidental death. The accidental death benefit amount will equal the face amount of the Critical Provider policy.

Issue Ages: 20-60 years



WHY CRITICAL ILLNESS INSURANCE FROM GTL?

Because it's designed to provide you cash when you need it most.

None of us like to think about what would happen if we suffered or were diagnosed with a critical illness such as cancer, heart attack or stroke.

Years ago, such a diagnosis could easily prove fatal. Today, due to advancements in medical technology, the odds of surviving such a critical illness are better than ever.

But for many people, surviving such an illness can bring serious financial and emotional burdens. Whether it's due to a loss of income or rising out-of-pocket medical expenses, many times the financial consequences of living with a critical illness can exceed the physical burdens.

This is where GTL's new Critical Provider plan can help.

Critical Provider is a level, renewable 10 or 20 year term life insurance policy with a critical illness accelerated benefit rider. That means if you are diagnosed with a covered critical illness, your policy will pay you a cash benefit of up to 100 percent of your term life insurance amount, up to a maximum of \$100,000.

The cash benefit from your policy will be paid directly to you and can be used to:

- **Cover your medical insurance co-payments & deductibles**
- **Pay for out-of-network charges on PPO Plans**
- **Pay for non-covered experimental treatments and surgeries**
- **Provide cash for household bills, car payments and mortgages**
- **Supplement lost income and extra time off of work**
- **Take a recuperative vacation**

Benefits from GTL's Critical Provider plan are paid to you regardless of any other insurance or benefits you may have. That means you can have peace of mind of knowing that you'll have the coverage you need—when you need it most.

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Product **EXCLUSIONS**

THE FOLLOWING EXCLUSIONS APPLY TO THE BASE POLICY AND ALL RIDERS:

If the insured, whether sane or insane, dies by suicide while covered under the policy and riders, within 2 years (1 year in CO and ND) from the policy date, our liability will be limited to a refund of the amount equal to the premiums paid for the policy and riders.

THE WAIVER OF PREMIUM RIDER BENEFIT WILL NOT WAIVE ANY PREMIUM IF THE INSURED'S TOTAL DISABILITY:

- 1.** results directly from an act of war while the Insured is serving in the military, naval or air forces, or reserve branch of civilian non combatant units serving with such forces of any country at war, declared or undeclared; or
- 2.** results from intentionally self-inflicted injury while sane or insane; or
- 3.** begins after the Policy Anniversary that falls on, or next follows, the Insured's 60th birthday; or
- 4.** results from the permanent and total loss of sight of both eyes, the use of both hands or feet, or the use of one hand and one foot if such loss is due to an injury occurring, or a sickness commencing, before the issue date of the rider.

THE ACCIDENTAL DEATH BENEFIT RIDER WILL NOT COVER DEATH RESULTING FROM:

- 1.** The insured intentionally taking his/her own life or intentionally self-inflicted injury; or
- 2.** travel in any aircraft except as a fare-paying passenger on a regular scheduled commercial flight; or
- 3.** being legally intoxicated as determined by law; or
- 4.** voluntary taking of poisons, except accidental food poisoning; or
- 5.** voluntary taking of drugs, except if prescribed by a doctor; or
- 6.** intentional inhalation of gas or fumes; or committing or attempting to commit a felony; or
- 7.** war or any act of war declared or undeclared, or service in the military, naval, or air forces.

THE CRITICAL ILLNESS RIDER WILL NOT BE PAYABLE IF THE LOSS RESULTS FROM:

- 1.** intentionally self-inflicted injury, while sane or insane (In MO, while sane; in SC, suicide, sane or insane, attempted suicide or intentionally self-inflicted injury); or

- 2.** alcohol or drug abuse (unless drug abuse was a result of the administration of drugs as part of treatment by a Doctor). (In SC, alcohol, or drug addiction); or
- 3.** committing or attempting to commit a felony (In SC, participating in a felony); or
- 4.** war (declared or undeclared) or any act of war, or service in any armed forces (In OK, any war or any act of war, declared or undeclared, while serving in the military forces or any auxiliary unit attached thereto); or
- 5.** engaging in an illegal occupation (Except in SC); or
- 6.** participating in a riot or insurrection.

7. Injury sustained while taking part in any of the following activities:*

- (a) Amateur or professional sports or athletics, except this does not include Amateur sports or athletics which are non-contact and undertaken solely for the 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 traveling solely as a passenger in 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).

**Exclusion 7 applies only to the Critical Illness conditions of Paralysis, Coma and Blindness*

Tax Treatment: The payment of an accelerated benefit may be taxable. A personal tax advisor should be consulted to obtain information about the income tax effect on any accelerated benefits.

GUARANTEE TRUST LIFE INSURANCE COMPANY 1275 Milwaukee Ave. Glenview, IL 60025 gtlic.com 800-338-7452
WITH OVER SEVENTY YEARS OF EXPERIENCE IN THE INSURANCE INDUSTRY, GUARANTEE TRUST LIFE INSURANCE COMPANY HAS A PROUD HERITAGE OF PROVIDING EXCELLENT SERVICE AND SUPERIOR INSURANCE PRODUCTS. GUARANTEE TRUST LIFE INSURANCE IS A MUTUAL LEGAL RESERVE COMPANY LOCATED IN GLENVIEW, IL, AND LICENSED TO CONDUCT BUSINESS IN 49 STATES, THE DISTRICT OF COLUMBIA, AND PUERTO RICO. FORM 99RTNP, RIDER FORMS R07CTAB, R20W0P, R20R0P, R95ADB.