

Life Insurance Protection
 for You and Your Family

*Affordable protection if you need it. Your money back if you don't! **

Provide financial security to your family with a GTL term life insurance plan.

*If you elect to purchase the Return of Premium rider, then 100% of your paid premiums will be returned to you; provided your plan remains in force until the end of the term.**

This includes premiums paid for the optional Spouse rider, Child rider, Waiver of Premium rider and Accidental Death rider.



ELIGIBLE AGES:	
10-Year Term Plan:	Ages 18-65
15-Year Term Plan:	Ages 18-60
20-Year Term Plan:	Ages 18-55
30-Year Term Plan:	Ages 18-45
30-Year "Plus" Plan:	Ages 18-45
30-Year Decreasing Plan:	Ages 18-40

- *Face amounts start as low as \$25,000*
- *Convertible to Whole Life Insurance at anytime, up to age 65*
- *Coverage up to \$250,000 issued on a Non-Medical Basis*

GTL's Home Alliance features...

- Guaranteed premiums that remain level.
(See term plan details on reverse side)
- Level premium term plans guaranteed renewable on a non-medical basis.
- A 75% Accelerated Death Benefit rider included with all plans.
- A death benefit your designated beneficiary can use to pay the mortgage, school tuition or day-to-day expenses.
- An optional Return of Premium rider which returns 100% of your paid premiums as long as your policy remains in force until the end of the term.*



Term Plan Details

Premiums for the 10, 15, 20 and 30 year level plans are guaranteed. Premiums for the 30 year "Plus" plan are guaranteed for 20 years, after which time premiums may change, but will never exceed the maximum premium shown in the policy.

Accelerated Death Benefit

GTL will advance up to 75% of the base plan's face amount if the insured is diagnosed with a terminal illness with less than 6 months to live, or if the insured is confined to a nursing home due to non-correctable medical condition and is expected to remain there until death. (Nursing home trigger is not applicable in KS and OK and in the group Home Alliance product).

Return of Premium

End Policy	15-Year Policy term	20-Year Policy Term	30-Year Policy Term
	PERCENTAGE OF PREMIUM		
1-5	0%	0%	0%
6	5%	3%	1%
7	10%	6%	2%
8	15%	8%	3%
9	20%	12%	4%
10	25%	15%	5%
11	40%	22%	7%
12	55%	29%	9%
13	70%	36%	11%
14	85%	43%	13%
15	100%	50%	15%
16		60%	17%
17		70%	19%
18		80%	21%
19		90%	23%
20		100%	25%
21			30%
22			35%
23			40%
24			45%
25			50%
26			60%
27			70%
28			80%
29			90%
30			100%

Please note that plan benefits and riders may not be available in all states.

Optional Rider Details

Accidental Death Benefit Rider

GTL will pay the Accidental Death Benefit amount, which is equal to the face amount of the base plan, if the insured dies due to injuries directly resulting from an accident, within 90 days of that accident.

Return of Premium

If the Return of Premium rider is purchased and the Home Alliance policy remains in force for the term of the policy, 100% of the premium payments will be returned to the insured, less any benefits paid out or fees submitted. (Not available with the 10 year plan).

Waiver of Premium

GTL will waive the premium for the base plan and any applicable riders if the insured is continually, totally disabled for at least 90 days.

Spouse and Child Rider

The insured's spouse may be insured under a renewable and convertible term rider for up to the same amount and the same duration as the base plan. Children may be insured under the children's term life insurance rider. Both riders are convertible to GTL whole life insurance plan.

Based on Policy Series 99RTNP, 031TNP and 85DTNP and Rider Series R20WOP, R91AB, R95ADB, R20RCT, 88CIR, R20ROP.

With over 70 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 is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states, the District of Columbia, and Puerto Rico.

G.T.L

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