



Quick Reference Guide

Base Plan

Home Alliance is term life insurance. Premiums for the 10, 15, 20 and 30-year terms are guaranteed to remain level throughout the initial term period. The 30/20 term is guaranteed for only the first twenty years, but premiums are expected to remain level for the entire initial term.

The death benefit remains level all years with the exception of the 30-year decreasing term. (Consult page 8 of the Product Guide and Rate Book for the progression of this term plan's face value decrease).

All level terms and the 30/20 term are guaranteed renewable on a non-medical basis. The 30-year decreasing term does not renew. If the client chooses to continue any of the renewable term plans beyond the initial term period, an Annually Renewable Term (ART) rate schedule goes into effect, continuing until the insured is age 95.

Convertibility

All terms of the Home Alliance are convertible to permanent coverage until the policy anniversary in which the insured is age 65. Conversion privileges may differ by state.

Issue ranges

The client's current age is used in determining the proper premium.

<i>10 year level</i>	<i>Ages 18 – 65</i>
<i>15 year level</i>	<i>Ages 18 – 60</i>
<i>20 year level</i>	<i>Ages 18 – 55</i>
<i>30 year level</i>	<i>Ages 18 – 45</i>
<i>30/20 term</i>	<i>Ages 18 – 45</i>
<i>30 year decr.</i>	<i>Ages 18 – 40</i>

Issue amounts

Minimum - \$25,000

Maximum – No limit.

Policy fee

A \$60 policy fee is charged each year. Married couples may avoid being charged two separate annual policy fees by purchasing the spouse rider. Initial and renewal commissions are paid on the policy fee.

Underwriting Classes

Home Alliance uses unisex pricing with two classes. Non-Tobacco and Tobacco. The client's use of any form of tobacco within the last 12 months should be considered at tobacco rates. Casual cigar smokers, less than 12 cigars per year, may be offered non-tobacco rates.

Non-medical limits

Clients from age 18 to 65 may apply for Home Alliance coverage, on a non-medical basis, up to \$250,000. Clients ages 61 to 65 will need to complete a phone interview (PHI).

Accelerated Death Benefit rider

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 permanently to a nursing home. (Consult page 3 of the Product Guide and Rate Book for additional details and definitions on this rider).

Spouse rider

The main insured's spouse may apply for coverage through use of the spouse rider for up to the amount and term of the main insured. Coverage may be converted to a permanent policy up until the policy anniversary in which the insured is age 65. Conversion privileges may differ by state. The coverage provided by the spouse rider would end if the main insured dies while the policy is in force.

Child rider

Purchasing this rider insures all existing and future children from the ages of 15 days old to age 20. The maximum amount available is \$10,000 per child and is sold in units of \$2,000. Coverage may be converted to a permanent policy up until the policy anniversary in which the insured is age 20. Conversion privileges may differ by state.

Return of Premium rider (ROP)

If the Return of Premium rider (ROP) is purchased and the Home Alliance policy remains in force for the entire initial term, 100% of the premiums paid for the base plan, policy fees and all riders will be returned to the client, less any benefits paid out or fees submitted. The ROP rider is not available on the 10-year term. (Consult page 11 of the Product Guide and Rate Book for the percentage of premium returned on policies that do not reach the end of their term).

Waiver of Premium rider

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. (Consult the Product Guide and Rate Book for additional details and definitions for this rider).

Accidental Death rider

GTL will pay the 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.

Rider note

All riders may not be available in all states.

Premium modes

To calculate the modal premium, multiply the annual premium by the below modal factors.

Semi-annual: 0.51

Quarterly: 0.26

Monthly draft: 0.087

Monthly bill: 0.091 (Done on exception basis only).

Rapid underwriting guidelines

Rapid underwriting normally does not require a medical examination or phone interview. However, if the information on the MIB does not match information found on the application or attained from other sources, additional underwriting and/or an Attending Physician's report (APS) may be ordered.

Height and Weight requirements

Consult page 13 of the Product Guide and Rate Book for a detailed chart and applicable table ratings.

Submitting your application

*Completing the application accurately and in its entirety helps to insure that the underwriting process is completed at a rapid pace. To begin the process, you can fax the following directly to **The New Business Department at (847) 699-8493:***

- 1) **Completed "New Business Transmittal" form:** It should be the first page of your fax followed by all of the applications listed on the transmittal form. Agencies may place as many agents on the form as will fit. There is no need to fill-out a separate form for each agent.*
- 2) **Application:** Make sure to have all applicable areas filled-in. It must be signed, dated and have the city/state where completed filled-in.*
- 3) **Monthly Bank Draft form:** Fill-in the banking information and have client sign. If you would like to have GTL draft the first premium upon issue write, "draft upon issue" on the form. We do not need a voided check.*
- 4) **HIPPA form:** One separate form must be completed for each applicant.*

Our Policy Issue Goal

Applications submitted on Thursday should be issued by the following Wednesday at 5p.m. Please give your applications a good review prior to faxing as application completion errors or the need for additional underwriting may prohibit us in meeting this goal.

Commission payments

Commissions are sent via direct deposit to the agents every Wednesday. For agents not set-up for direct deposit, a physical check will be mailed on Thursday.

Pending business status

If you would like to check on the status of your pending business, call (800) 635-1993 to speak to one of our friendly new business representatives.

GTLINK Web-site

If you would like to track your pending business through use of GTL's web-site, please contact us so that we may assign you a login and password.

Need more product information?

You may reach the Home Alliance sales manager at (800) 553-4406 ext. 4758 with any further product questions.

Welcome to GTL!

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www.realfastservice.com

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