

+ ABOUT US

Experience You Can Trust - With over 85 years of experience in the insurance industry, Guarantee Trust Life Insurance Company (GTL) 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 and the District of Columbia.



GTL | GUARANTEE
TRUST
LIFE

GUARANTEE TRUST LIFE INSURANCE COMPANY
1275 Milwaukee Avenue, Glenview, IL 60025
www.gtlic.com |

+ BASIC EXCLUSIONS

We will not pay benefits for:

1. A Positive Diagnosis of any Cancer or Cancer In Situ before the Policy Effective Date;
2. Any loss due to injury, disease or incapacity, unless related to or attributable to Cancer or Cancer In Situ as defined;
3. Any Cancer or Cancer In Situ when advice or treatment is received during the Waiting Period or prior to the Effective Date, and such advice or treatment results in a Positive Diagnosis of Cancer or Cancer In Situ. If tissue is extracted during the Waiting Period or prior to the Effective Date, and results in a Positive Diagnosis of Cancer or Cancer In Situ, this will not be a covered condition. The date of a Positive Diagnosis of Cancer or Cancer In Situ is the earlier of the date of clinical diagnosis or the date the specimen used to diagnose Cancer or Cancer In Situ is taken. If a Positive Diagnosis of Cancer or Cancer In Situ is made and/or Cancer In Situ is treated within the Waiting Period, OR if medical advice is given within the Waiting Period which leads to the subsequent Positive Diagnosis of Cancer or Cancer In Situ after the Waiting Period, the Insured has the option to cancel the Policy and receive a refund of all premiums paid on the Policy and attached riders.
4. Heart Attack or Stroke Diagnosed before the Policy Effective Date;
5. Any loss due to injury, disease or incapacity, unless related to or attributable to Heart Attack or Stroke as defined; or a Heart Attack or Stroke when advice or treatment is received during the Waiting Period. If a Heart Attack or Stroke is Diagnosed and or treated within the Waiting Period, OR if medical advice is given within the Waiting Period which leads to the subsequent Diagnosis of a Heart Attack or Stroke after the Waiting Period, the Insured has the option to cancel this Policy and receive a refund of all premiums paid for this Policy and attached riders.

There may be additional exclusions and limitations based upon the optional riders selected. Please refer to the outline of coverage for exclusions and limitations for the optional Intensive Care Benefit, Critical Accident Benefit, Dental Vision, Child Cancer, and Child Heart Attack or Stroke Lump Sum Benefit Riders.

PRE-EXISTING CONDITION: A pre-existing condition is a condition for which: (a) Medical advice or treatment was recommended by, or received from a Doctor, within the 24-month period before the Policy Effective Date; or (b) symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the 24-month period before the Policy's Effective Date. Treatment includes being prescribed or taking prescription drugs or medicines.

A pre-existing condition is not covered unless the loss begins more than 24-months after the Policy Effective Date.

This product and its features are subject to state availability and variability, and GTL's right to increase premium on a class basis. This Policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. Insurance is guaranteed renewable and will remain in force as long as premiums are paid on time. For cost and complete details of coverage, please refer to the outline of coverage or contact your agent.

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HELPING PROVIDE PEACE OF MIND
PROTECTION FOR OUT-OF-POCKET EXPENSES

+ EXPERIMENTAL TREATMENT BENEFIT INCLUDED!



**Cancer, Heart Attack and Stroke
Insurance**

+ CUSTOMIZE YOUR POLICY TO INCLUDE
BENEFITS FOR LATE STAGE DIAGNOSIS,
SKIN CANCER AND MORE

+ ISSUE AGES 18-90

Please Contact:

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company (GTL)
GADH111-17 (Rev. 10/25) 15B732

+ WHY CANCER, HEART ATTACK & STROKE INSURANCE?

If you were diagnosed with cancer or suffered a heart attack or a stroke, the last thing you would want to worry about is your finances. Cancer, Heart Attack and Stroke coverage from Guarantee Trust Life Insurance Company can help you receive the financial peace of mind that allows you to focus on what really matters most— your recovery.

DID YOU KNOW?

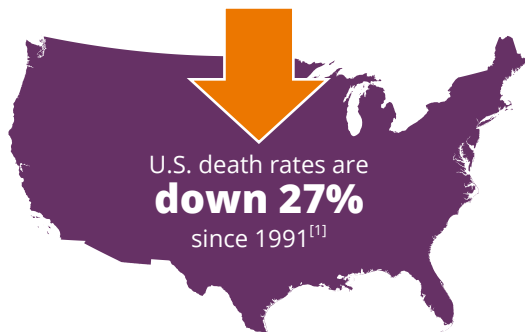
THE FINANCIAL IMPACT of potential treatment and recovery:^[3]

- ▶ **UP TO 80%** of cancer survivors have used savings to pay for medical expenses
- ▶ **UP TO 34%** of cancer survivors have to borrow money to pay for medical expenses

+ GOOD NEWS!

The chances of beating cancer are much higher than ever before!

WHY? Through research, screening and preventative care, US death rates are down 27%.



As of January 1, 2019 more than **16.9 million people** diagnosed with cancer have survived!^[2]



THE CASH BENEFITS FROM YOUR POLICY CAN BE USED TO:

- Supplement Lost Income
- Pay for Experimental Treatments and Surgeries
- Take a Recuperative Trip or Vacation
- Cover Medical Co-Payments, Deductibles, and Prescription Drug Co-Payments
- Provide Cash for Car and Mortgage Payments

+ PRODUCT FEATURES & DETAILS

With Cancer, Heart Attack and Stroke Insurance coverage from GTL, a lump sum benefit amount will be paid directly to you regardless of any other health care coverage you may have, upon the diagnosis of cancer or if you suffer a heart attack or stroke.* The choice of benefit amounts are flexible, and can range up to \$50,000.

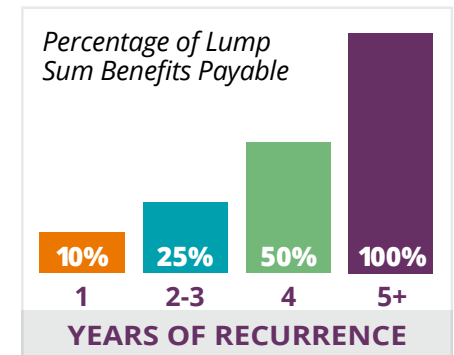
***In most states, there is a 30-day waiting period beginning on the issue date of the policy.**

Cancer, Heart Attack and Stroke Insurance, specified disease insurance, is issued on Form Series G1530/G1531 and Rider Form Series, RG15CBB, RG15HSBB, RG15RC, RG15RP, RG15IC, RG15RHS, RG15HAS, RG15CA, RG15DV, RG15HSC, & RG15CC by Guarantee Trust Life Insurance Company. This product, its features, and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the outline of coverage.

+ GTL'S RECURRENCE BENEFIT RIDER

With GTL's Recurrence Benefit Rider, after you receive your lump sum payment, your benefits are eligible to restore with the Recurrence Benefit.

PERCENTAGE OF LUMP SUM BENEFITS PAYABLE



+ OPTIONAL RIDERS

- + INTENSIVE CARE BENEFIT RIDER
- + RETURN OF PREMIUM BENEFIT RIDER
- + RECURRENCE BENEFIT RIDER
- + CRITICAL ACCIDENT BENEFIT RIDER
- + DENTAL/VISION BENEFIT RIDER
- + CHILD COVERAGE RIDERS
- + BENEFIT BUILDER RIDER

SOURCES

[1] Figure 5—Page 16, American Cancer Society, Cancer Statistics, 2019

[2] American Cancer Society, Cancer Treatment & Survivorship Facts & Figures, 2019-2021.

[3] PDQ® Adult Treatment Editorial Board. PDQ Financial Toxicity (Financial Distress) and Cancer Treatment. Bethesda, MD: National Cancer Institute. Updated 11/2/2018.