+ CRITICAL CASH™ BENEFITS FOLLOW THE PROGRESSION OF CARE COSTS.

A Claim Example

Bob purchased a policy with a $1,000 Monthly Base Benefit, a $5,000 Monthly Facility Benefit and an 18 Month Benefit Period. Bob had a stroke and was able to stay at home for 3 months. Then his care needs progressed and he was admitted into a nursing home for 15 months.

- **First 3 Months at Home**:
  Bob chooses a lump sum payout of $18,000
  (18 months x $1,000)
- **Next 15 Months in a Nursing Home**:
  $5,000/month for 15 months equals $75,000

Total Benefits Paid For This Claim: $93,000

For example purposes only - not an actual case

Your Plan, Your Cash, Your Choice

FIRST-DAY CASH BENEFITS MEAN NO SURPRISES AT CLAIM TIME.

- Use cash for absolutely anything you desire
- No Elimination Periods
- Pays regardless of other insurance
- Full, cash benefits paid regardless of actual expenses - no receipts
- Multiple claim potential
- Benefits paid even if you get better or pass away
- Guaranteed Renewable for as long as your live

FINANCIAL FLEXIBILITY WHEN YOU NEED IT MOST

Critical Cash™ is designed to pay cash benefits upon diagnosis of a covered condition. And no bills need to be submitted - benefits are paid regardless of actual expenses. We simply need proof of diagnosis.

Cash gives you freedom and choices.

Cash allows you to:

+ Choose who cares for you
+ Have loved ones at your side
+ Stop worrying about everyday bills
+ Concentrate on what's really important - getting well

GUARANTEE TRUST LIFE INSURANCE COMPANY

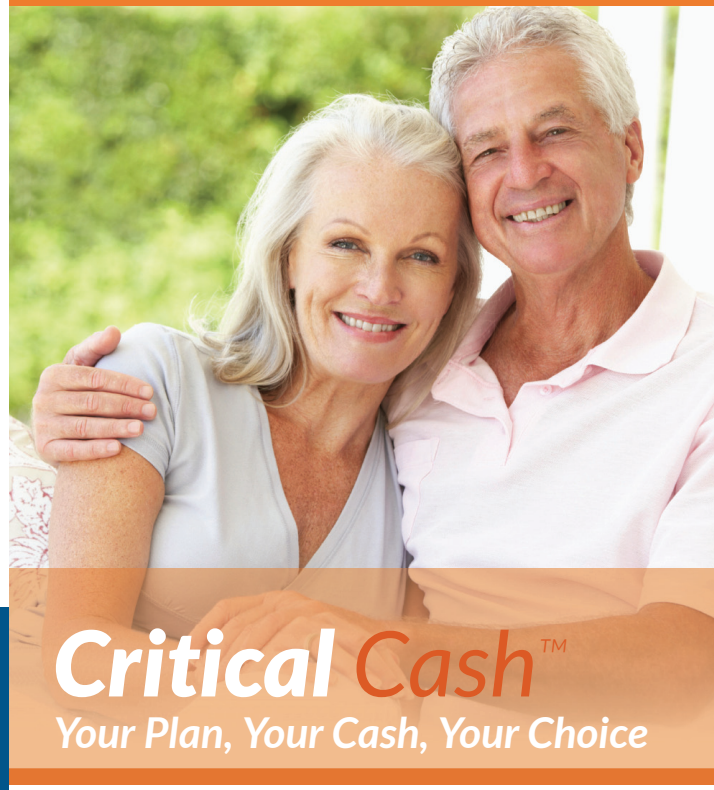
With more than 75 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and insurance products. Guarantee Trust Life is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states, and the District of Columbia.

GTL | GUARANTEE TRUST LIFE

This is a Limited Benefit Policy.

Please see your insurance contract for specific details, including exclusions and limitations.

Insurance Underwritten by Guarantee Trust Life Insurance Company: Policy Series G1132 with rider series RG11HAS, RG11CAN, RG11NH, RG07ROP(D)



Critical Cash™

Your Plan, Your Cash, Your Choice

CRITICAL CASH™ CRITICAL ILLNESS INSURANCE

Provides Cash Benefits to Help Cover Expenses Associated With:

+ *Assisted Living & Nursing Home Care*

GTL | GUARANTEE TRUST LIFE

GUARANTEE TRUST LIFE INSURANCE COMPANY
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+ SURVIVING CRITICAL ILLNESS

Cancer, heart attacks, strokes and Alzheimer's disease touch millions of American families every year. Thanks to the miracles of modern medicine, we are surviving life threatening illnesses at much greater rates and living longer than ever before. The costs associated with treatment and recovery through can be staggering.

FACTS TO CONSIDER

- **More than 75%** of healthy individuals over the age of 40 will become critically ill at some point.[1]
- **1 in 2 men and 1 in 3 women** will develop cancer in their lifetime2 - 68% of cancer diagnoses overall are expected to survive at least 5 years.[2]
- **Every 40 seconds** someone in the U.S. suppers a stroke.[3]

DID YOU KNOW

- **About 3 of every 5** personal bankruptcies in the U.S. are a direct result of overwhelming medical expenses - and 79% of these people had traditional health insurance.[4]



1. Health Care Reform Magazine, Critical Illness Plans: Addressing Your Client's Needs. January 23, 2014
2. American Cancer Society, Cancer Facts & Figures, 2015
3. American Heart Association, Heart Disease and Stroke Statistics - 2015 Update, 2015
4. The American Journal of Medicine, "Medical Bankruptcy in the United States, 2007: Results of the National Clinical Research Study." August 28, 2009

Choose Your Plan

Covered Conditions (Issue Ages 18-84)	Plan A *Comprehensive*	Plan B *Cancer Care Plus*	Plan C *Cardiac Care Plus*
Cancer	X	X	
Cancer In-Situ*	X	X	
Stroke	X		X
Heart Attack*	X		X
Coronary Artery Bypass Surgery*	X		X
Alzheimer's Disease	X	X	X
Kidney Failure	X	X	X
Major Organ Transplant	X	X	X
Paralysis	X	X	X
Coma*	X	X	X

Choose Your Monthly Base Benefit

$1,000	$2,000	$3,000	$4,000	$5,000

Base Benefits are available from $500 to $5,500 (in $250 increments).

Choose Your Benefit Period*

6 Months	12 Months	18 Months	24 Months

* The Benefit Period for Cancer In-Situ, Heart Attack and Coma is limited to three (3) months regardless of your clients' selected Benefit Period. The Benefit Period for Coronary Artery Bypass Surgery is always two (2) months.

Choose How Base Benefits Are Paid

Your client has more control over their Base Benefits than ever before! Insureds have the choice of receiving their benefits on a monthly basis or as a single lump sum. For example:

$2,000/Month for 24 Months (OR) $48,000 Lump Sum

Choose Your Monthly Facility Benefit

If you are diagnosed with a covered condition and receive care in an eligible Assisted Living Facility or Nursing Home, you will be eligible for monthly benefits that are in addition to your Base benefits, not to exceed your Benefit Period. There is no Elimination Period. Monthly benefits for Assisted Living are equal to 50% of your Selected Nursing Home Monthly Benefit.

Nursing Home Monthly Benefit	$1,000	$2,000	$3,000	$4,000	$5,000
Assisted Living Facility Benefit	$500	$1,000	$1,500	$2,000	$2,500

Nursing Home Benefits are available from $500 to $5,500 (in increments of $250). Total Monthly Benefits may not exceed $6,000. (i.e. If Monthly Base Benefit is $2,000, Nursing Home Monthly Benefit may not exceed $4,000).

+ CRITICAL CASH™ OFFERS FLEXIBILITY

Your Critical Cash™ Policy offers you the flexibility to custom design a plan to fit your individual needs. Best yet, that flexibility can offer you superior first-day protection when you and your family need it most. After all, with Critical Cash™, it's your plan, your cash, your choice.

Restoration of Policy Benefits

As A Built-In Feature, You Can Claim Multiple Times

The Benefit Period will be fully restored 12 months following the end of the prior benefit period. The Restoration of Policy Benefits does not apply to Alzheimer's Disease or Paralysis and is subject to the Lifetime Maximum Benefit.

Lifetime Maximum Benefit

The Lifetime Maximum Benefit is equal to three times the maximum benefit amount available per Benefit Period. This is determined by adding your Monthly Base Benefit amount to your Monthly Facility Benefit amount, multiplying the sum by the number of months in your Benefit Period and then multiplying that total by three.

Optional Return of Premium Rider*

If this rider is selected, your named beneficiary (or estate) will receive a return of any premiums paid (less any claims paid), if this rider is in force and you pass away before the first policy anniversary which follows your 80th birthday.

** Return of Premium may not be available in all states. Please refer to the outline of coverage for specific details.*

+ THE NEED FOR SUPPLEMENTAL PROTECTION

Critical Cash can help you withstand a prolonged treatment and recovery without digging yourself deep into debt. It can also help pay for lifesaving treatments that require temporary relocation, such as waiting for a major organ transplant.

Critical Cash is designed to help cover the medical expenses that your other insurance may not cover.