

GUARANTEE TRUST LIFE ADVANTAGE PLUS UNDERWRITING GUIDE

UNDERWRITING

1. The maximum benefit amount is \$600/day. The minimum amount varies by state.
2. If the application is over 31 days old when received by the Company, we will require a new currently dated application.
3. The effective date cannot be more than 93 days from the application date or prior to the application date.
4. If both spouses apply for coverage, only one application fee is required.
5. The final decision will be based on the answers to the medical questions. If all the medical questions are answered "NO" the applicant will be eligible, subject to claim review if there is or was another health policy with GTL. If available in the applicant's state, the medical questions do not need to be answered if the applicant is between the ages of 64 ½ and 65 ½ as of the application date. However if the cancer rider is applied for, the applicant must answer the medical questions for this rider regardless of age.
6. The agent must be health licensed and use the state approved application in the state where the applicant has permanent residency.
7. Applicant must be a U.S. citizen or hold a "green card" (permanent resident of US).
8. The applicant must have a valid social security number. We cannot issue a policy to an applicant who does not have a social security number.
9. If power of attorney is used, please submit a signed copy of the form with the application.

ADMINISTRATION

1. For policies that will draft the first premium, the draft date must be within 10 days of the effective date.
2. The policy can be considered for reinstatement within 6 months of the lapse date. After 6 months a new application will be required.

POLICY CHANGES

1. If the applicant wants additional daily benefit coverage, a new, completed application must be submitted.
2. If the applicant only wants to add a benefit rider, a new application needs to be completed and sent to the Underwriting department for review. If approved, the rider will be added to the policy as of the next paid due date or next month after approval (if on direct billing). A new policy will not be issued when adding benefit riders.

3. We can add the Short Stay, Cancer and Dental/Vision riders to an existing policy in the states where the riders are approved. A currently dated application needs to be completed to request the addition of the Short Stay and Cancer rider. The Short Stay rider can be added to all Advantage Plus policies. The Cancer rider cannot exceed the allowable benefit for all policies in force or applied for. We only allow one Dental/Vision rider per person, therefore, it can only be added to one policy.
4. The Dental/Vision rider is Guaranteed Issue and can be added to an existing policy. The insured can call GTL's New Business at 1-800-635-1993 to request the Dental/Vision rider be added to their policy. Or, the insured and agent can fill out the Dental/Vision Rider Addition Form and mail, email und@gtlic.com or fax it to GTL's New Business at 1-847-699-8493. The form will be available on GTLink.

CANCEL/REWRITES

1. If the policyholder wants to change to a 3 or 6 day benefit period, we will cancel/rewrite with the following provisions: Commissions will be paid on a renewal basis and contestability starts over.

ADVANTAGE PLUS NEW BUSINESS PROCEDURES

Ways to Submit an Application

- E-Application-Agent Portal (www.gtlic.com)
- iPad application
- By email to: und@gtlic.com
- By fax to: (847) 699-8493
- By mail to: Guarantee Trust Life
Attn: New Business 1275 Milwaukee Ave.
Glenview, IL 60025

Avoid Delivery Requirements

- Be sure that the client initials any and all changes made on the paper application.
- Be sure to submit bank draft information and a signed PAC form.
- Be sure to include any special signed state required forms.

Please be sure that we have your current email address. You can update your email address on our Agent Portal, by contacting our Sales Support Department at (800) 323-6907 or by email at agency@gtlic.com.

Submitting an Application with a Future Effective Date

Submit the application in same manner as listed under "Ways to Submit an Application."

- Complete all underwriting questions-where applicable.
- Include PAC authorization form if paying by bank draft.
- Note that initial payment will not draft until the effective date of the policy.
- The effective date cannot be 93 days greater than the application date.

NEED QUICK UPDATES ON YOUR PENDING BUSINESS?

- Please remember that GTLink is available 24/7.
- Can't access GTLink? Contact our Sales Support Department for assistance at (800) 323-6907.

If you have any questions, please contact GTL's New Business Department at (800) 635-1993. You can also contact our Life and Health Sales Department at (800) 323-6907 or by email at agency@gtlic.com.