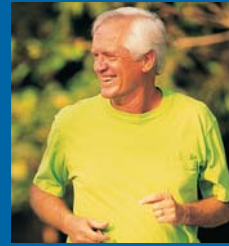
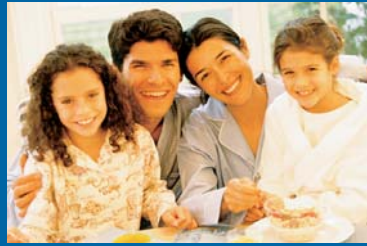


G·T·L SUPPLEMENTAL SOLUTIONS



LUMP SUM BENEFIT PLAN

COVERAGE FOR:

- CANCER
- HEART ATTACK
- STROKE
- WITH 100% RETURN
OF PREMIUM AVAILABLE

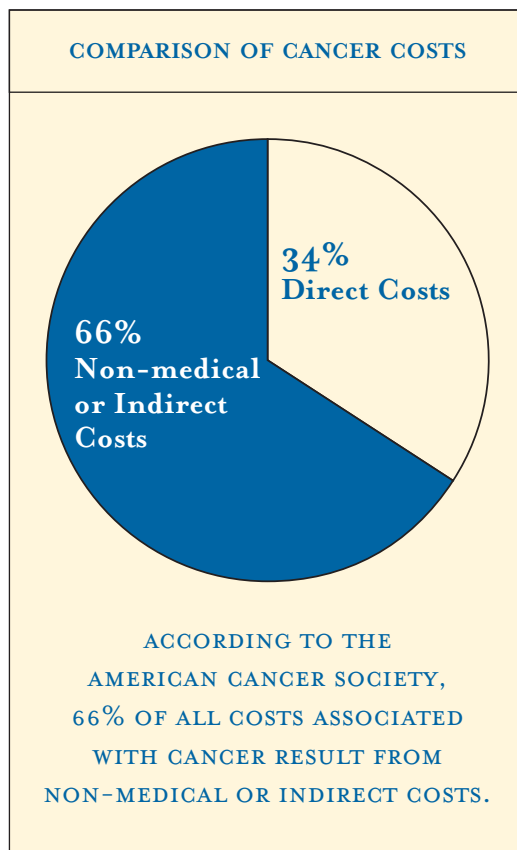
ARE YOU PREPARED?

Most of us know someone – whether it's a friend, family member or neighbor – whose life has been affected by cancer, heart attack or stroke. Because these diseases are the three leading causes of death in the United States, this fact is a concern to us all.

GUARANTEE TRUST LIFE'S SUPPLEMENTAL SOLUTIONS

Guarantee Trust Life Insurance Company's Supplemental Solutions is supplemental coverage to help pay for your medical bills and indirect costs such as loss of income, travel expenses, and special equipment if you are diagnosed with cancer or suffer a heart attack or stroke.

How would you pay for these costs – **costs which are unlikely to be covered under your current medical or medicare plan** – if you were diagnosed with cancer or suffered a heart attack or stroke today?



Under this plan, a lump sum benefit will be paid directly to you upon first diagnosis of cancer. Benefit amounts are flexible, ranging from \$10,000* to \$50,000, depending on your specific needs. You can use the lump sum benefit as you see fit.

**\$5,000 for age 50 and over.*

For example, you can use the money from the lump sum payment for:

- Doctor or Hospital Bills
- Living Expenses While You Recuperate
- Lodging and Travel to Specialized Treatment Facilities
- Non-Covered Experimental Treatments
- Loss of Income
- Child Care Expenses
- Taking a Recuperative Vacation

Benefits from Supplemental Solutions are paid directly to you, regardless of any other insurance you may have, including Medicare.

FEATURES OF GTL'S SUPPLEMENTAL SOLUTIONS LUMP SUM CANCER PLAN

- **Lump Sum Benefit Paid Directly to you:**

You can use the money however you see fit. Benefits are payable in addition to any other insurance coverage you may have.

- **Cancer Benefits Available from \$10,000* to \$50,000:**

Benefit amounts are flexible depending on your specific needs.

**\$5,000 for age 50 and over.*

- **Coverage for Heart Attack & Stroke:**

Choose this rider and you will receive a lump sum benefit equal to 25% of your lump sum Cancer Face Amount.

- **100% Return of Premium Benefit:**

With this rider, we will return 100% of your paid premiums upon death or cancellation once the rider has been in-force for either 20 years or until you reach the of age 75, whichever is earlier. If the rider is issued between the ages of 65 – 79, 100% of premiums are returned upon death or cancellation, once the rider has been in-force for 10 years.

- **Guaranteed Renewable for Life:**

The policy is guaranteed renewable until the claim has been paid. This means that as long as premiums are paid, your policy can never be cancelled.

- **Individual or Family Coverage Available:**

Choose the plan that fits your needs.

Please note, all benefits are not available in every state.

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.

EXCLUSIONS

THIS PLAN WILL NOT PAY A BENEFIT FOR:

- (1) ANY CANCER OR HEART ATTACK OR STROKE (IF THE HEART ATTACK OR STROKE RIDER IS PURCHASED) DIAGNOSED BEFORE THE EFFECTIVE DATE OF THE COVERAGE.
- (2) ANY LOSS DUE TO INJURY, DISEASE OR INCAPACITY, UNLESS RELATED TO OR ATTRIBUTABLE TO CANCER, HEART ATTACK OR STROKE AS DEFINED.

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 EFFECTIVE DATE OF THE COVERAGE;
OR (B) SYMPTOMS EXISTED WHICH WOULD CAUSE AN ORDINARILY PRUDENT PERSON TO SEEK DIAGNOSIS, CARE OR TREATMENT WITHIN THE 24 MONTH PERIOD BEFORE THE EFFECTIVE DATE OF THE COVERAGE. A PRE-EXISTING CONDITION IS NOT COVERED UNLESS THE LOSS BEGINS MORE THAN 24 MONTHS AFTER THE EFFECTIVE DATE OF THE COVERAGE.*

(* IL: NO PRE-EXISTING CONDITION LIMITATION;
ME, NM, OR, UT: 6 MONTH PRE-EXISTING CONDITION LIMITATION;
SD: 12 MONTH PRE-EXISTING CONDITION LIMITATION.

THIS BROCHURE IS AN ILLUSTRATION, NOT A CONTRACT.

BASED ON POLICY FORM G0431 SERIES.

FOR COMPLETE DETAILS OF ALL PROVISIONS,
PLEASE READ YOUR POLICY CAREFULLY.)

G·T·L

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