

Guarantee Trust Life Insurance Company has A SUITE OF INSURANCE SOLUTIONS

to help your clients cover co-payments, deductibles & out-of-pocket expenses!



The Industry Leader in Supplemental Insurance Products

- Fast, simplified underwriting
- Outstanding commissions
- Electronic submission platform
- Online training
- Live, personal sales support
- Easily accessible marketing materials

ADVANTAGE PLUS[®] & ADVANTAGE PLUS[®]

Hospital Confinement Indemnity Insurance

Advantage Plus is designed to fill some of the co-payments, deductibles or coverage limits of today's most popular health insurance plans. Cash benefits are paid directly to insured to cover hospital confinement, ambulance trips and skilled nursing care expenses, to name a few. **Issue Ages: 40-85; 65-85 in CO & MA.**

Cancer, Heart Attack and Stroke Insurance

Cancer and Specified Disease Insurance

GTL's Cancer, Heart Attack & Stroke Insurance (critical illness insurance) is incredibly flexible and offers cutting-edge benefits for your clients. In addition to an extensive set of riders, policyholders will have access to an experimental treatment benefit, a skin cancer benefit and more. **Issue Ages: 18-90**



Fully Underwritten Instant Issue Term Life Insurance

Term Life Insurance with no medical exams, no long application process, affordable rates and instant underwriting decisions powered by artificial intelligence. Turbo Term was built for agent distribution to give you simplicity and speed you want and the financial coverage your clients need. **Ages: 20-70 (Electronic application only.)**

Precision Care[™]

Cancer Insurance

Through GTL's partnership with TGen, one of the leading nonprofit medical research institutes in the world, Precision Care[™] pays for and gives policyholders access to revolutionary genome sequencing technology and consultative services from TGen's expert Cancer Physicians. Precision Care[™] also provides a choice of lump sum benefits up to \$50,000. Cancer Benefit Builder Riders, Child Coverage Riders, and ROP Riders also available. **Issue Ages: 18-90**

Short-Term Home Health Care Insurance

GTL's Short-Term Home Health Care Insurance combines industry leading Short-Term Home Health Care benefits with an easy-issue Hospital Indemnity insurance rider. Other great value-added rider options such as benefits for accidents, ambulance trips, dental/vision and cash benefits and innovative support for family caregivers. **Issue Ages: 61-85**

Recover Cash®

Short-Term Nursing Home Care Indemnity Insurance

Recover Cash Short-Term Care Insurance was designed to not only help your clients cover the out-of-pocket expenses incurred while needing short-term care, but also to provide support for their family caregiver helping them along the way. Cash benefits and innovative support for family caregivers available to help prevent burnout. *Issue Ages:* 40-84



Home Care Secure

Group Short-Term Care Insurance–providing benefits for home health care with care coordination services

Home Care *Secure* insurance coverage will provide up to \$1,200 in weekly cash payments (up to 50 weeks) when your clients need help living at home. Payments are flexible and may be used to pay for home care services and other supports whether it's just for a few weeks or for your ongoing needs. *Issue Ages : 35-84*

iGAP [®]

Guaranteed Issue Accident Coverage

GTL's guaranteed issue accident coverage, iGAP, helps fund out-of-pocket gaps in major medical plans to help pay for deductibles, co-insurance and co-pays. *Issue Ages* : 0-59 (*Electronic application only.*)

GTL Life Select

Graded Whole Life with Chronic and Terminal Illness Accelerated Living Benefits

With GTL Life Select, your clients can have a new and differentiating insurance policy that provides life insurance benefits while your client is alive and pays benefits to help offset funeral expenses when they pass away. GTL has also partnered with Home Care Genie (HCG) Secure to provide assistance with advocacy and care navigation support – in advance of your client's time of need. Graded benefit amounts from \$10,000 to \$150,000. *Ages:* **18-85** (*Electronic application only.*)

24 HOUR Accident*

Group Accident Only Insurance

SBSA 24-Hour Accident Coverage pays benefits directly to your clients after an accident for medical expense reimbursement. Includes \$4,000 Emergency Air Ambulance benefit and a variety of options for accidental death and dismemberment. *Issue Ages: 18-69*

MEDICARE SUPPLEMENT

Medicare Supplement Insurance

GTL's Medicare Supplement Insurance helps cover out-ofpocket health expenses due to Medicare deductibles and copayments, providing more coverage and making it easier to manage health care costs. **Issue Ages: 65-99**

*NOTE: Enrollment in the Select Benefit Services Association (SBSA) is required in order to apply for coverage.

Critical Provider Plus*

Specified Critical Illness Insurance

Critical Provider Plus was designed to help alleviate financial hardships due to a critical illness or accident. Coverage up to \$100,000 and can pay up to 250% of the benefit amount based on two categories of conditions. Variety of riders available including coverage for accidents, AD&D and world-class genomic sequencing and consultations for a cancer diagnosis. *Issue Ages:* 18-64 (*Electronic application only.*)

Critical Cash

Critical Illness Insurance

Surviving a critical illness can bring serious financial hardships especially if it leads to a stay in an Assisted Living Facility. Critical Cash provides a simplified underwritten solution that pays up to \$6,000 per month in benefits upon diagnosis of a covered condition. **Issue Ages: 18-84**

Heritage Life

Graded Benefit Whole Life Insurance

GTL's Heritage Life was designed to provide your clients with a policy to pay for their final expenses and to help protect their families from potential financial burdens when that difficult time arrives. With this policy, they not only gain access to a comprehensive funeral concierge service but also receive continuous support. Premiums never increase, no medical exam is needed, graded death benefit ranges from \$2,500 to \$20,000. *Ages: 40-90 (Electronic application only.)*



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GTL GUARANTEE

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