



GTL's Heritage Plan

Graded Benefit Whole Life Insurance

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
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GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)
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Planning Ahead to **Help Protect Your Family's Future**

Do you have a plan in place to pay for your final expenses? When this unfortunate time arrives, who will pay for your final medical bills, unpaid credit card bills or funeral and burial expenses?

Help protect your family from these financial burdens with the Heritage Plan from GTL.

Did you know?

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The median cost for
an adult funeral was
approximately

\$7,360*

in 2017

This amount doesn't include a cemetery plot, pastoral service, headstone, obituary, flowers and other cash expenses.

Planning your funeral expenses will help your family when they need it most. Life insurance is one of the best ways to make sure that your family will not have to worry about how to pay for funeral and burial expenses in their time of grief.

*National Funeral Directors Association, Statistics: Costs: 2017, July 18, 2019.

Heritage Plan Highlights

Guaranteed Premiums

Your premium cannot be changed due to declining health. Your Heritage Plan premiums will remain the same as long as you keep the coverage.

Guaranteed Benefits

You can be sure that as long as your premiums are paid, your coverage will never be changed or canceled.

Easy Application

Simply fill out the application. There is no need for a medical exam or lengthy process.

Graded Death Benefit

Issue Ages: 40-90 years

Death Benefit Amounts: \$2,500 to \$25,000

- Death Benefit in year 1 is Premiums Paid plus 5%
- Death Benefit in year 2 is 50% of the face amount
- Death Benefit in year 3 is 100% of the face amount

We will pay the full face amount on accidental death in year 1 and year 2 under the Temporary Accidental Death Benefit.

Help **Protect** Your Loved Ones



Premiums never increase



No Medical Exam Needed



Simple Application



Whole Life Insurance Accumulates Cash Value*

*Partial withdrawals and loans will reduce the cash value available. In addition, any outstanding indebtedness at the time of death will be deducted from the death benefit proceeds paid to the beneficiary.



BASIC EXCLUSIONS

The Exclusions may differ in some states. Please read your policy carefully.

Death Benefit

If the Insured dies while the policy is in force, we will pay the Death Benefit to the Beneficiary, subject to the provisions of the policy. The Death Benefit is shown on the policy schedule.

Temporary Accidental Death Benefit

If the insured dies solely because of accidental bodily injuries during the first 2 policy years, we will pay the full face amount under the temporary accidental death benefit.

The accidental bodily injury must be the direct result of an unforeseen and unexpected accident that occurs while the policy is in force; and results in death within 180 days, independent of disease or bodily or mental illness or infirmity or any other cause (except for sickness caused by accidental bodily injury); and not be an excluded accidental cause.

Temporary Accidental Death Benefit Exclusion Summary –

Death caused or contributed to by disease or infirmity of mind or body; an infection not due to injury; suicide, or self-inflicted injury; travel in or descent from an aircraft, other than as a passenger; travel in an aircraft or device used for testing or experimental purposes, used for travel beyond the earth's atmosphere; war or act of war whether declared or undeclared; participation in a riot, insurrection or terrorist activity, an illegal occupation or activity, committing a felony; death occurring while incarcerated; voluntary intake of any drug, unless prescribed by a physician, poison, gas or fumes, unless a direct result of accident; intoxication; riding or driving a vehicle in a race, speed or endurance contest; bungee jumping, rock or mountain climbing/rappelling, hang-

gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing.

War Exclusion: No Temporary Accidental Death Benefit will be paid under certain circumstances while serving in the military, as a non-combatant civilian or as a civilian. Please see policy for details.

Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within 2 years from the Policy Effective Date or the effective date of any reinstatement, Our liability will be limited to a refund of the amount equal to the Premiums paid for the Policy (without interest); less any Policy loan balance on the date of death.

Graded Death Benefit Whole Life Insurance, is issued on Policy Form Series: ICC19-19GBWL and 19GBWL by Guarantee Trust Life Insurance Company. This product and its features 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 policy.



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Experience You Can Trust

Founded in 1936, Guarantee Trust Life Insurance Company (GTL) has a history of ground-breaking insurance products designed to provide policyholders access to cutting-edge medical advancements and care. From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need us most.