

With a diagnosis of a Critical Illness, the last thing you need to be worried about is your financial health.

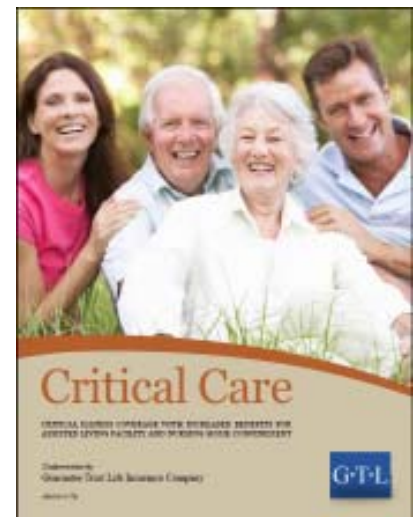


RX: A dose of extra **cash** to spend any way you want.

In many cases, health insurance just isn't enough anymore when faced with a major illness such as Cancer, Stroke, Alzheimer's Disease or a Heart Attack. A Critical Care policy can provide additional funds to help increase the chance of a financially stress-free recovery.

Critical Care:

- Cash benefits up to \$6,000 per month for 24 months
- Immediate payment upon diagnosis, 30 day initial waiting period in most states
- Benefits can be used any way you choose - mortgage payments, deductibles, experimental drugs or treatments, co-pays or out-of network expenses



Critical Care Insurance - strong medicine to help you recover financially stress-free from a diagnosis of a Critical Illness

G·T·L

Guarantee Trust Life Insurance Company

For more information contact:

[Agent Name, Contact Information]

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company.

**If Critical Illness Strikes,
Even with Health Insurance,
Your Savings Could be at Risk!**

Critical Illness Insurance Can Help!

- Covers cancer, heart attack, stroke and Alzheimer's disease
- Competitive monthly rates
- Choose benefits to fit your budget & your needs
- Pays cash to the policyholder
- Simplified Underwriting
- No coordination of benefits
- Individually issued to ages 18-84
- Guaranteed renewable



Call today for more information!

**[Producer Name
Number]**

G·T·L

Guarantee Trust Life Insurance Company

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company. A licensed insurance agent/representative may contact you.

ADH09-13

What if You Couldn't Make Your House Payments?



Critical Care Insurance may keep you afloat

What would you do if a critical illness such as cancer, stroke, heart attack or Alzheimer's disease prevented you from working and paying your mortgage? Many people say, "That'll never happen to me."

The truth is **a critical illness can happen to you**. If it does, it could mean an uncertain future - one that includes finding a way to pay your bills and hold onto one of your biggest assets: your home.

A **Critical Care** insurance policy can include:

- Cash benefits up to \$6,000 per month
- Immediate payment upon diagnosis of cancer, stroke, heart attack, Alzheimers or other covered critical condition, 30 day initial waiting period in most states
- Can be used any way you deem necessary such as mortgage payment, lost income, covered deductibles, co-pays or out-of network expenses
- Opportunity to explore experimental drugs or treatments

Ready to close some of your coverage gaps?
Call me today:

Agent Name/Agency: Telephone

G·T·L

Guarantee Trust Life Insurance Company

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company.

Cancer, Heart Attack, Stroke or Alzheimer's disease
Your health insurance may only cover some of the cost

How will you cover the rest?

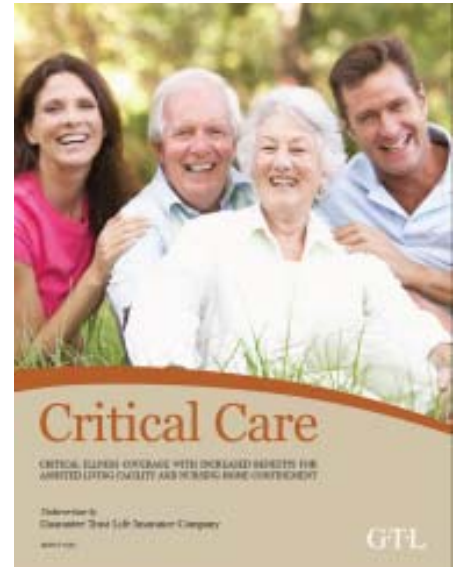
Critical Care Insurance Can Help when diagnosed with a covered critical illness

You can use your cash benefit any way you choose:

- ◆ Income replacement ◆ Experimental Treatments
- ◆ Uncovered medical expenses ◆ Deductibles and copays

Product highlights:

- Monthly cash benefit up to \$3,000 per month
- Payments for up to 24 months
- No Coordination of Benefits - policies pay in addition to any other coverage you may have
- No-hassle claims service



G·T·L

[Agent Name,
Contact Information]

Guarantee Trust Life Insurance Company

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company.

ADH02-13

A licensed insurance agent/representative may contact you.

**New Study
reveals 60% of
bankruptcies
are due to
medical bills...¹**



...And 75% of these people had Health Insurance

- When faced with a critical illness such as cancer, stroke, heart disease or Alzheimers the focus should be on recovery rather than how bills are going to be paid.
- Critical Care Insurance can provide you with cash benefits to be used any way you want in the event of a covered critical illness diagnosis.
- Don't let the financial consequences of a critical illness compromise your recovery.

*Even with
Health
Insurance your
financial health
could be at risk
in the event of
a critical illness*

1. "Medical Bankruptcy in the U.S., 2007; Results of National Study,"
Department of Medicine, Cambridge Hospital/Harvard Medical School, Cambridge, Mass

Ready to close your coverage gaps? Call me today:
Agent Name/Agency Telephone

G·T·L

Guarantee Trust Life Insurance Company

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company.

Cancer, heart attack, stroke or Alzheimer's disease, your health insurance may only cover some of the cost.

How will you cover the rest?

Critical Care may help keep you afloat



In many cases, health insurance just isn't enough anymore when faced with a major illness such as cancer, stroke, heart attack or Alzheimer's disease. A Critical Care policy can provide additional funds to help increase the chance of a financially stress-free recovery.

Many people say, "That'll never happen to me." The truth is a **critical illness *can* happen to you.** If it does, it could mean an uncertain future - one that includes finding a way to pay your bills and hold onto one of your biggest assets: your home.

Ready to close your coverage gaps?

Call today for more information or join us
at a Critical Care Seminar and Sales
Presentation with Agent Name/Agency
Seminar Date and Time
Telephone

A **Critical Care** insurance policy can include:

- Cash benefits up to \$6,000 per month
- Immediate payment upon diagnosis of cancer, stroke, heart attack, Alzheimers or other covered critical condition, 30 day initial waiting period in most states
- Can be used any way you deem necessary such as mortgage payment, lost income, covered deductibles, co-pays or out-of network expenses
- Opportunity to explore experimental drugs or treatments

Organization Name
Address
City, State, Zip

Prospecting Name
Address
City, State, Zip

G·T·L

Guarantee Trust Life Insurance Company

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company.

Cancer, heart attack, stroke or Alzheimer's disease, your health insurance may only cover some of the cost.

How will you cover the rest?

Critical Care may help keep you afloat

In many cases, health insurance just isn't enough anymore when faced with a major illness such as cancer, stroke, heart attack or Alzheimer's disease. A Critical Care policy can provide additional funds to help increase the chance of a financially stress-free recovery.



Many people say, "That'll never happen to me." The truth is **a critical illness can happen to you**. If it does, it could mean an uncertain future - one that includes finding a way to help pay your bills and hold onto one of your biggest assets: your home.

A **Critical Care** insurance policy can include:

- Cash benefits up to \$6,000 per month
- Immediate payment upon diagnosis of cancer, stroke, heart attack, Alzheimers or other covered critical condition, 30 day initial waiting period in most states
- Can be used any way you deem necessary such as mortgage payment, lost income, covered deductibles, co-pays or out-of network expenses
- Opportunity to explore experimental drugs or treatments

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company. You may be offered insurance products for sale.

Ready to close your coverage gaps?

Call today for more information or join us at a Critical Care Seminar and Sales Presentation with Agent Name/Agency

Seminar Date and Time

Telephone

G·T·L

Guarantee Trust Life Insurance Company



Surviving a critical illness can be challenging financially.

You Can Be Better Prepared

While survival rates for critical illness have never been better, being diagnosed with a critical illness can generate costs far beyond medical expenses — costs that may or may not be covered by your traditional health plan.

Critical Care Insurance can help cover the costs associated with a critical illness diagnosis, which may help leave your retirement and family savings intact.

Cash Benefits Could Help Reduce Stress

Critical Care Insurance covers ten of the most common illnesses and provides you with a cash benefit to use any way you want, so that you can focus on what's most important... getting better.

MEDICAL COSTS

- Access to Best Doctors
- Alternative or Experimental treatments
- Pay deductibles, co-pays

Extra cash helps with

EVERYDAY COSTS

- Lost income
- Pay Mortgage
- Car Payment
- Bills, Gas, Food

PERSONAL COSTS

- Child Care
- Travel to best doctors & hospitals
- Home Adaptations

Don't let the financial consequences of a critical illness compromise your recovery.

Extra Help on the Road to Recovery Combat a Health Crisis Cash Crunch With Critical Care Insurance

Lost income ought to be the least of your worries when you are diagnosed with a serious illness or injury. Instead, your sole priority should be a speedy recovery. But the unfortunate reality is that your monthly bills must be paid, even if you're unable to work.

Health insurance helps offset the high cost of hospitalization, but it doesn't cover all out-of-pocket medical bills, let alone personal expenses like your mortgage, your car payment or your groceries.

Critical Care Insurance underwritten by Guarantee Trust Life Insurance Company pays cash for any qualifying serious illness diagnosis. You can use the money however you want — for bills, living expenses, out-of-pocket medical costs and more.

Ready to cover some of your coverage gaps? Call or e-mail me today:

[Agent Info]

Organization Name

Primary Business Address

Your Address Line 2

Your Address Line 3

Your Address Line 4

Please
place
stamp
here

Mailing Address Line 1

Mailing Address Line 2

Mailing Address Line 3

Mailing Address Line 4

Mailing Address Line 5

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company.

Cancer, Heart Attack, Stroke & Alzheimer's

**You probably
have insurance
in case you die...**

**...but do you have
enough in case
you live?**

Words like cancer, heart attack and stroke immediately make us think the worst. However, the truth is that more people than ever now survive a critical illness.

But not without financial hardship – **even with health insurance plans:**

62% of personal bankruptcies are linked to medical problems...*

....75% of these people had health insurance*

Critical Care Insurance underwritten by Guarantee Trust Life Insurance Company creates a financial cushion to fall back on if this happened. It makes life a little bit easier and allows you to concentrate on getting better rather than on your finances.

Protect yourself against the financial impact of surviving a critical illness.

[Agent Info here]

Organization Name


Primary Business Address
Your Address Line 2
Your Address Line 3
Your Address Line 4

Please
place
stamp
here

Mailing Address Line 1
Mailing Address Line 2
Mailing Address Line 3
Mailing Address Line 4
Mailing Address Line 5

*** Medical Bankruptcy in the United States: Results of a National Study**
Harvard Medical School/Harvard Law School, Cambridge, Mass.

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company.



**Do you know someone who has had
a heart attack, stroke or cancer?**

**Have you checked in with them lately to
ask how they are feeling?**

**Would \$50,000 of extra cash have
helped make their recovery easier?**

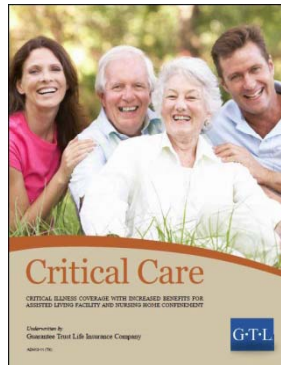
Life changes when you get sick

Luckily, surviving a critical illness is becoming increasingly common with advances in medical technology. However, the costs of fighting these illnesses or keeping up with everyday bills can be more than most are prepared to deal with.

Most Major Medical Health Insurance is Often Not Enough

It helps offset the high cost of hospitalization, but it doesn't cover all out-of-pocket medical bills, let alone personal expenses like your mortgage, your car payment or your groceries.

Critical Care Insurance underwritten by Guarantee Trust Life Insurance Company pays you cash for any qualifying serious illness. **You can use the money however you want — for bills, living expenses, out-of-pocket medical costs or for anything you choose – like seeing old friends.**



For a free quote and more information contact me today:

[Agent info here]

Organization Name

Primary Business Address

Your Address Line 2

Your Address Line 3

Your Address Line 4

Please
place
stamp
here

Mailing Address Line 1

Mailing Address Line 2

Mailing Address Line 3

Mailing Address Line 4

Mailing Address Line 5

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company.

If you were diagnosed with a critical illness next week where would the money come from?

Luckily, surviving a critical illness is becoming increasingly common with advances in medical technology. However, the costs of fighting these illnesses or keeping up with everyday bills can be more than most are prepared to deal with.

Critical Care Insurance underwritten by Guarantee Trust Life Insurance Company pays cash benefits you can use to help bridge the financial gap between what your existing medical insurance covers and the additional expense associated with certain critical illnesses. The payment can be used at your discretion to help pay for such things as:

- Medical co-pays and deductibles
- Prescription drug co-pays
- Mortgage and rent payments
- Utility payments and other household bills
- Out-of-network treatments
- Childcare bills
- Car payments
- Travel to treatment centers

\$1266

Average MONTHLY out-of-pocket expense
cancer patients pay *with* health insurance*

Duke University Medical Center Study
clearhealthcosts.com

Critical Care Insurance does not replace your current medical insurance; rather it provides a lump-sum benefit payment if you experience covered conditions.

* <http://clearhealthcosts.com/blog/2011/08/by-the-numbers-out-of-pocket-costs-for-cancer-treatment> If you cannot access these sources online, call 800-672-7202 to request a copy.

Life changes when you get sick

Luckily, surviving a critical illness is becoming increasingly common with advances in medical technology. However, the costs associated in coping with a serious illness such as Cancer, heart attack, stroke or Alzheimer's disease or keeping up with everyday bills can be more than you are prepared to deal with.

Major Medical Health Insurance is Often Not Enough

Your medical insurance helps offset the high cost of hospitalization, but it doesn't cover all out-of-pocket medical bills, let alone personal expenses like your mortgage, your car payment or your groceries.

Critical Care Insurance pays you cash for any qualifying serious illness.

You can use the money however you want — for bills, living expenses, out-of-pocket medical costs or for anything you choose – like seeing old friends.

For a free quote and more information contact me today:

[Agent Info]

Organization Name

Primary Business Address

Your Address Line 2

Your Address Line 3

Your Address Line 4

Please
place
stamp
here

Mailing Address Line 1

Mailing Address Line 2

Mailing Address Line 3

Mailing Address Line 4

Mailing Address Line 5

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company. It does not provide the essential benefits required by the ACA.

If you were diagnosed with a critical illness next week where would the money come from?

Luckily, surviving a critical illness is becoming increasingly common with advances in medical technology. However, the costs of fighting these illnesses or keeping up with everyday bills can be more than most are prepared to deal with.

Critical Care Insurance underwritten by Guarantee Trust Life Insurance Company pays cash benefits you can use to help bridge the financial gap between what your existing medical insurance covers and the additional expense associated with certain critical illnesses. The payment can be used at your discretion to help pay for such things as:

- Medical co-pays and deductibles
- Prescription drug co-pays
- Mortgage and rent payments
- Utility payments and other household bills
- Out-of-network treatments
- Childcare bills
- Car payments
- Travel to treatment centers

\$1266

Average MONTHLY out-of-pocket expense
cancer patients pay *with* health insurance*

Duke University Medical Center Study
clearhealthcosts.com

Critical Care Insurance does not replace your current medical insurance; rather it provides a lump-sum benefit payment if you experience covered conditions.

* <http://clearhealthcosts.com/blog/2011/08/by-the-numbers-out-of-pocket-costs-for-cancer-treatment> If you cannot access these sources online, call 800-672-7202 to request a copy.

Life changes when you get sick

Luckily, surviving a critical illness is becoming increasingly common with advances in medical technology. However, the costs associated in coping with a serious illness such as Cancer, heart attack, stroke or Alzheimer's disease or keeping up with everyday bills can be more than you are prepared to deal with.

Major Medical Health Insurance is Often Not Enough

Your medical insurance helps offset the high cost of hospitalization, but it doesn't cover all out-of-pocket medical bills, let alone personal expenses like your mortgage, your car payment or your groceries.

Critical Care Insurance pays you cash for any qualifying serious illness.

You can use the money however you want — for bills, living expenses, out-of-pocket medical costs or for anything you choose – like seeing old friends.

For a free quote and more information contact me today:

[Agent Info]

Organization Name

Primary Business Address

Your Address Line 2

Your Address Line 3

Your Address Line 4

Please
place
stamp
here

Mailing Address Line 1

Mailing Address Line 2

Mailing Address Line 3

Mailing Address Line 4

Mailing Address Line 5

Critical Care Insurance is a LIMITED BENEFIT POLICY. It may not be appropriate for Medicaid recipients. Before purchasing any policy, you should review costs and complete details of coverage, including limitations and exclusions. This information is available from your agent and Guarantee Trust Life Insurance Company. It does not provide the essential benefits required by the ACA.