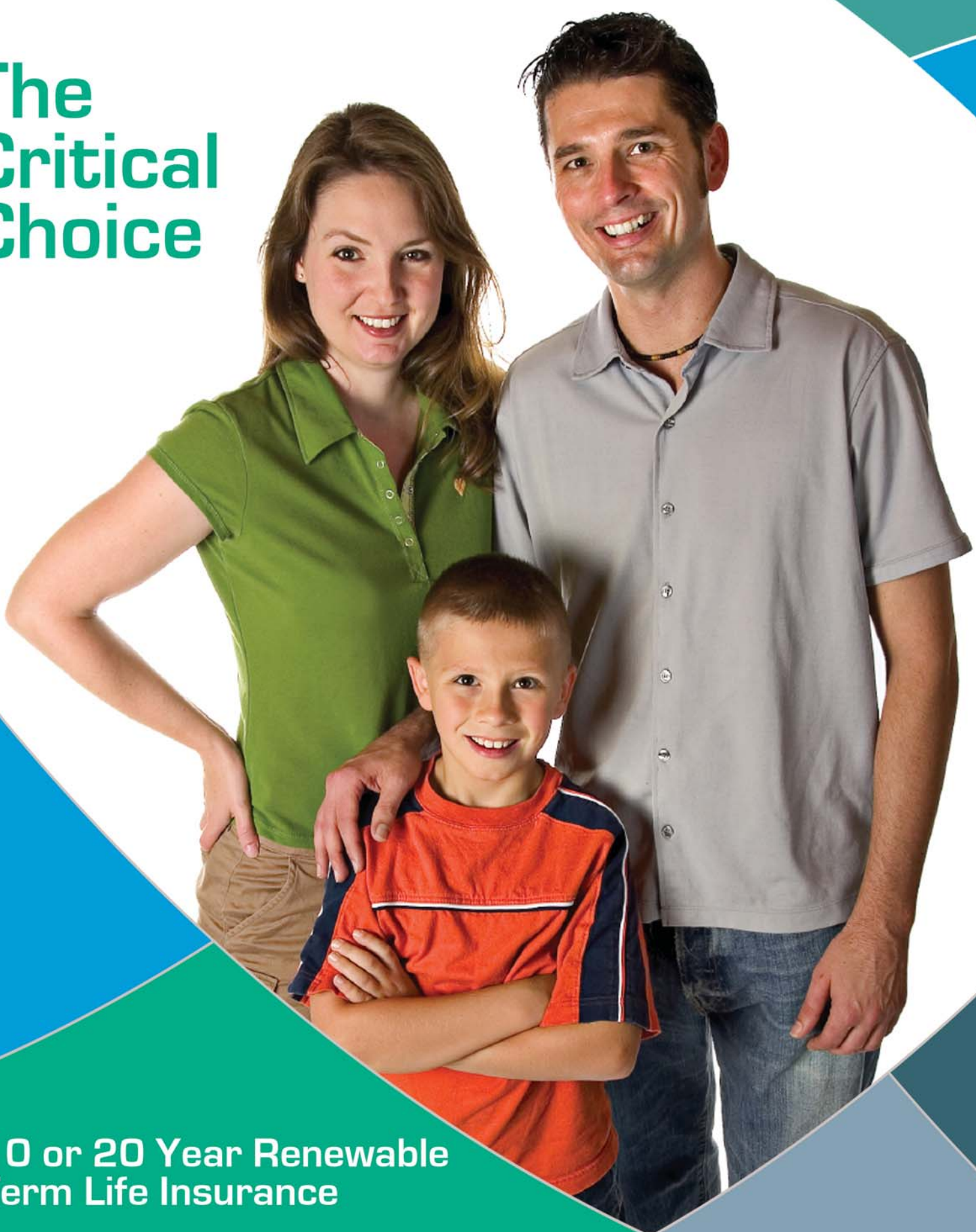


# The Critical Choice



- **10 or 20 Year Renewable Term Life Insurance**
- **Provides Cash for 18 Critical Conditions**

# Nobody likes to think about it,

but the possibility of being diagnosed with a critical illness is real. Everyday thousands of Americans suffer a life threatening illness such as cancer, heart attack or stroke.

Although you or a family member may be one day diagnosed with a critical illness, you have a much greater chance of surviving that illness than at any other time in history. Advances in health care have increased survival rates tremendously. But recovery time may be extensive and the bills — both medical and non-medical — could also be extensive. You may want to consider the Critical Choice plan.

## What is Critical Choice?

Critical Choice can help by covering nonmedical cost for critical illness during recovery. Health insurance provides benefits for medical treatment but doesn't include benefits for nonmedical expenses. Life insurance pays benefits, but after death. What if you survive a critical illness? Where will you find the financial resources to cover nonmedical costs during recovery?

Critical Choice is a level, renewable 10 or 20 year term Life Insurance policy with a critical illness accelerated benefit rider. That means if you are diagnosed with a covered critical illness, your policy will pay you a cash benefit of up to 100 percent of your term life insurance amount, up to a maximum of \$100,000. The cash benefit from your policy will be paid directly to you and can be used for any purpose you deem necessary or appropriate, such as helping to:

- Protect your assets from being spent on recovery.
- Replace lost income for you and your care-providing spouse.
- Pay your mortgage or other obligations.
- Offset out-of-pocket or medical expenses not covered by health insurance.
- Pay for experimental treatment.
- Pay COBRA or other insurance premiums.
- Pay home healthcare expenses.
- Pay tuition expenses if you need to return to school.
- Reduce your debt
- Maintain your Family's lifestyle
- Pay your taxes.
- Pay travel and temporary housing expenses for you and your family while receiving care away from home.
- Renovate your home or relocate.
- Pay for childcare.
- Finance or protect your children's college tuition.
- Maintain your business during recovery.

Critical Choice will help meet the needs of the ever-increasing number of people who survive serious illnesses. It provides a payment that can be used for nonmedical expenses during the recovery process.

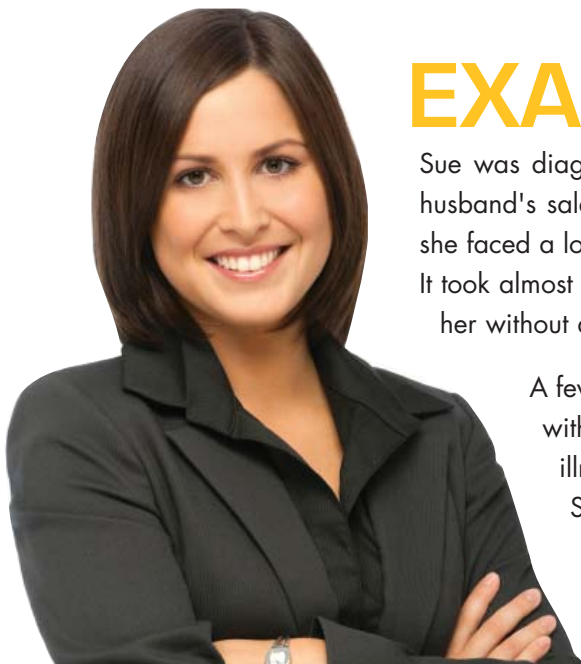
# Critical Choice

GTL's Critical Choice Plan will accelerate a direct percentage of your term life Insurance policy benefits for the following covered conditions:

CONDITIONS	FULL BENEFIT OPTION	LIMITED BENEFIT OPTION
Cancer	100%	50%
Heart Attack	100%	50%
Stroke	100%	50%
Coronary Bypass Surgery	100%	50%
Kidney Failure	100%	50%
Major Organ Transplant	100%	50%
Coma	100%	50%
Paralysis	100%	50%
Blindness	100%	50%
Terminal Illness	75%	37.5%
Nursing Home Confinement	75%	37.5%
Benign Brain Tumor	25%	12.5%
Alzheimer's Disease	25%	12.5%
HIV Infection from Blood Transfusion	25%	12.5%
Parkinson's Disease	25%	12.5%
Aorta Graft Surgery	25%	12.5%
Heart Valve Replacement or Repair	25%	12.5%
Coronary Angioplasty	10%	5%

All the conditions listed are payable one time only.

100% Death Benefit is payable if no other benefit listed above has been paid.



## EXAMPLE of how Critical Choice might work for you:

Sue was diagnosed with breast cancer last year. The family relied both on Sue's and her husband's salaries to meet expenses for their family of four. Sue's prognosis was good, but she faced a long course of treatment and recovery during which time she was unable to work. It took almost no time at all for Sue to use up all her available vacation and sick days leaving her without an income.

A few years ago, Sue purchased the Critical Choice plan. When she was diagnosed with breast cancer, she received a payment that amounted to 100% of her critical illness benefit. That payment helped her family meet its financial obligations until Sue could return to work in addition to paying those nonmedical costs incurred from Sue's illness.

*\*This is an example. Not a true testimony.*

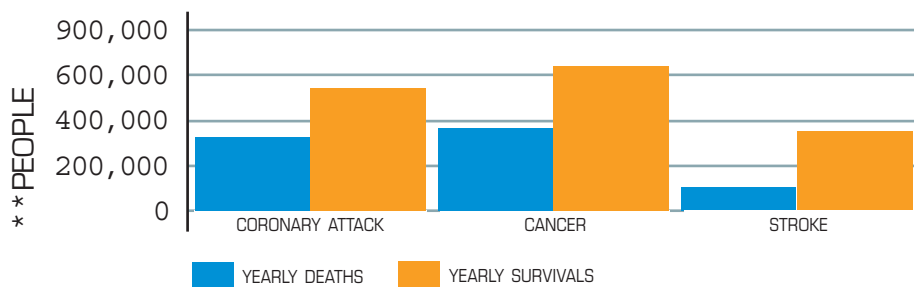
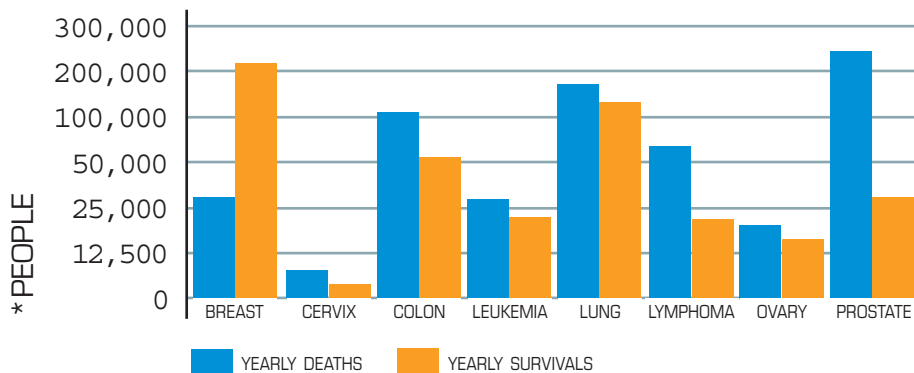
# Critical Illness Facts

## Surviving Critical Illness Facts and Figures

The American Cancer Society estimates that 1.3 million men and women will be diagnosed with cancer this year. The charts below illustrate the growing survival rates from a variety of critical illnesses.

**Years ago, a critical illness diagnosis could easily prove fatal.**

**Today, the odds of surviving a critical illness are better than ever.**



\*American Cancer Society. Cancer Facts & Figures 2006 via [www.medicalimaging.org/news/tab4.pdf](http://www.medicalimaging.org/news/tab4.pdf)  
 \*\*Heart Disease and Stroke Statistics - 2005 Update at [www.cancer.org/downloads/STT/CAFF2000PWSecured.pdf](http://www.cancer.org/downloads/STT/CAFF2000PWSecured.pdf)

## Consider These Facts:

This Year:

- 1.37 million Americans will be diagnosed with cancer.
- 865,000 Americans will suffer a heart attack.\*
- 700,000 Americans will suffer a stroke.\*\*

\*American Cancer Society Cancer facts & Figures 20 [www.cancer.org](http://www.cancer.org)(accessed Nov. 21, 2005)

\*\* American Heart Association Heart disease and stroke statistics - 2005 update. [www.americanheart.org](http://www.americanheart.org)

## Should you buy Critical Choice?

If you have financial obligations, such as a mortgage, or if you have savings you don't want to spend on recovery, critical choice may be for you. If you're a parent responsible for providing for your children, you should consider critical choice. If you require a long recovery time with a loss of income, look at the advantages critical choice can provide. The benefit amount you receive can help you focus on fully recovering your health and not on worrying where you will find the money to pay your bills.



# Product Information

## PRODUCT DETAILS

Critical Choice is a level, renewable and convertible 10 or 20 year term life insurance policy with accelerated benefit rider for Critical Illness.

### AGE 0 - 19

Benefit Limited to \$5,000 or \$10, 000.  
Renewable to age 70 and convertible to age 65.

### ISSUE AGES

0 - 60 years (age last birthday)

### MINIMUM POLICY

\$10,000 face amount or \$20 monthly premium (\$240 annual), whichever is higher (Except for ages 0-19).

### INSURANCE AMOUNTS

Not to exceed \$100,000.

### LIMITED COVERAGE AVAILABLE

Select this option and the policy will provide coverage equal to one half (50%) of the covered conditions.

### POLICY FEE

\$75 annual policy fee (Except for ages 0-19).

### UNDERWRITING

When the application is received in the home office, the following procedures will be completed:

- An MIB search will be run.
- The non-medical limit for all issue ages is \$100,000 face amount.

### RETURN OF PREMIUM RIDER

If the Return of Premium Rider is purchased and the Critical Choice plan remains in force for the term of the policy, 100% of the premium payments will be returned to the insured, less any benefit paid out or fees submitted (available on the 20 year plan only).

If the GTL Critical Choice plan ends due to non-payment of premiums, GTL will return a percentage of the premiums paid, less any benefits paid out or fees submitted. The base plan and rider must have been in force for at least 6 years and the percent of premiums returned depends on when the base plan ends. Issue ages: 0-50 years.

### WAIVER OF PREMIUM RIDER

If the Waiver of Premium rider is purchased, the Critical Choice plan will waive all of your premiums if you are continually, totally disabled for at least 90 days, until the policy monthly anniversary falls on or directly follows your 60th birthday, or through the end of the base policy while the rider is in force.

Issue Ages: 20- 59 years

### ACCIDENTAL DEATH BENEFIT RIDER

If the Accidental Death rider is purchased, this rider provides for an additional death benefit in the event of accidental death. The accidental death benefit amount will equal the face amount of the Critical Choice policy.

Issue Ages: 20-60 years



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# Product Exclusions

THE FOLLOWING EXCLUSIONS APPLY TO THE BASE POLICY AND ALL RIDERS:

If the insured, whether sane or insane, dies by suicide while covered under the policy and riders, within 2 years (1 year in CO and ND) from the policy date, our liability will be limited to a refund of the amount equal to the premiums paid for the policy and riders.

THE WAIVER OF PREMIUM RIDER BENEFIT WILL NOT WAIVE ANY PREMIUM IF THE INSURED'S TOTAL DISABILITY:

1. Results directly from an act of war while the insured is serving in the military, naval or air forces, or reserve branch of civilian non combatant units serving with such forces of any country at war, declared or undeclared; or
2. Results from intentionally self-inflicted injury while sane or insane; or
3. Begins after the Policy Anniversary that falls on, or next follows, the insured's 60th birthday; or
4. Results from the permanent and total loss of sight of both eyes, the use of both hands or feet, or the use of one hand and one foot if such loss is due to an injury occurring, or a sickness commencing, before the issue date of the rider.

THE ACCIDENTAL DEATH BENEFIT RIDER WILL NOT COVER DEATH RESULTING FROM:

1. The insured intentionally taking his/her own life or intentionally self-inflicted injury; or
2. Travel in any aircraft except as a fare-paying passenger on a regular scheduled commercial flight; or
3. Being legally intoxicated as determined by law; or
4. Voluntary taking of poisons, except accidental food poisoning; or
5. Voluntary taking of drugs, except if prescribed by a doctor; or
6. Intentional inhalation of gas or fumes; or committing or attempting to commit a felony; or
7. War or any act of war declared or undeclared, or service in the military, naval, or air forces.

THE CRITICAL ILLNESS RIDER WILL NOT BE PAYABLE IF THE LOSS RESULTS FROM:

1. Intentionally self-inflicted injury, while sane or insane (in MO, while sane; in SC, suicide, sane or Insane, attempted suicide or intentionally self-inflicted injury); or
2. Alcohol or drug abuse (unless drug abuse was a result of the admin-

- istration of drugs as part of treatment by a Doctor). (In SC, alcohol, or drug addiction); or
3. Committing or attempting to commit a felony (In SC, participating in a felony); or
4. War (declared or undeclared) or any act of war, or service in any armed forces (in OK, any war or any act of war, declared or undeclared, while serving in the military forces or any auxiliary unit attached thereto); or
5. Engaging in an illegal occupation (Except in SC); or
6. Participating in a riot or insurrection.
7. Injury sustained while taking part in any of the following activities: \*
  - (a) Amateur or professional sports or athletics, except this does not include Amateur sports or athletics which are non-contact and undertaken solely for the leisure, recreational, entertainment or fitness purposes;
  - (b) Mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher;
  - (c) Aviation, except when traveling solely as a passenger in commercial aircraft;
  - (d) Hang gliding, sky diving, parachuting or bungee jumping;
  - (e) Snow skiing or snowboarding, except for recreational downhill and/or cross country snow skiing or snowboarding (no coverage provided while skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body);
  - (f) Racing by the animal or motorized vehicle;
  - (g) Spelunking;
  - (h) Operating, riding in or upon, mounting or alighting from any two, three or four wheeled motor/engine driven snowmobile or all terrain vehicle (ATV).

*\*Exclusion 7 applies only to the Critical Illness conditions of Paralysis, Coma and Blindness.*

## TAX TREATMENT

The payment of an accelerated benefit may be taxable. A personal tax advisor should be consulted to obtain information about the income tax effect on any accelerated benefits.

### **GUARANTEE TRUST LIFE INSURANCE COMPANY**

1275 Milwaukee Ave. Glenview, IL 60025 [gtlic.com](http://gtlic.com) 800-338-7452

WITH OVER SEVENTY 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 INSURANCE IS A MUTUAL LEGAL RESERVE COMPANY LOCATED IN GLENVIEW, IL AND LICENSED TO CONDUCT BUSINESS IN 49 STATES, THE DISTRICT OF COLUMBIA, AND PUERTO RICO, FORM 99RTNP, RIDER FORMS R07CTAB, R2OWOP, R2OROP, R95ADB.



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