# GTL GUARANTEE TRUST

#### The Industry Leader in Supplemental Insurance Products

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

# Guarantee Trust Life Insurance Company has **A SUITE OF INSURANCE SOLUTIONS** to help your clients cover co-payments, deductibles & out-of-pocket expenses!

With **more than eighty-five years of experience** in the insurance industry, Guarantee Trust Life Insurance Company (GTL) 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, licensed to conduct business in 49 states and the District of Columbia.



## 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; 0-85 in WI; 65-85 in CO, MA, MN, RI

#### 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 Ask Mayo Clinic online, an experimental treatment benefit, a skin cancer benefit and more. *Issue Ages:* 18-90

#### MEDICARE **SUPPLEMENT**

Medicare Supplement Insurance

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

# 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 you 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<sup>®</sup>

Guaranteed Issue Accident Coverage

GTL's guaranteed issue accident coverage, iGAP, helps fund out-ofpocket gaps in major medical plans to help pay for deductibles, coinsurance and co-pays. *Issue Ages*: 0-59

## 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* 

## Precision Care™

Cancer Insurance

Through GTL's partnership with TGen, one of the leading nonprofit medical research institutes in the world, Precision Care<sup>™</sup> pays for and gives policyholders access to revolutionary genome sequencing technology and consultative services from TGen's expert Cancer Physicians. Precision Care<sup>™</sup> also provides a choice of lump sum benefits up to \$75,000 and Ask Mayo Clinic online access. Cancer Benefit Builder Riders, Child Coverage Riders, and ROP Riders also available. *Issue Ages:* 18-90

#### SHORT-TERM HOME HEALTH CARE INSURANCE

GTL's new Short-Term Home Health Care Insurance combines industry leading Short-Term Home Health Care benefits with access to Ask Mayo Clinic online and an easy-issue Hospital Indemnity insurance rider. Other great value-added rider options such as benefits for accidents, ambulance trips and dental/vision are available. *Issue Ages:* 61-85

## 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* 

#### **RECOVER** CASH<sup>®</sup>

Short-Term Nursing Home Care Indemnity Insurance

Recover Cash is designed to help protect your clients from the high and increasing costs of short-term care. Recover Cash gives your clients the option to receive care in a nursing home, assisted living facility or in the comfort of their own home. *Issue Ages:* 40-84

### **GTL's Heritage Plan**

Graded Benefit Whole Life Insurance

GTL's Heritage Plan was designed to help provide your clients with a policy to pay for their final expenses and to help protect their family from potential financial burdens when that unfortunate time arrives. Premiums never increase, no medical exam is needed, graded death benefit ranges from \$2,500 to \$20,000. **Ages: 40-90** 

## **QUOTE & SUBMIT APPS WITH GTL'S E-APP!**



Get paid faster & deliver electronic policies instantly! Available for Apple, Android & PC Platforms.



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