

GTL Life Select

Graded Death Benefit Whole Life Insurance

Cover Care and Final Expenses.

If you're like most, you want to live and pass on your own terms.

But are you prepared to do so?



Nearly half of Americans do not have adequate emergency savings to cover three months of living expenses.¹

..... The average funeral in the United States costs nearly **\$8,000**² and **73%** of Americans die with **debt**³.

..... **Fewer than half** of US adults have a will in place.⁴ This often results in probate courts determining how to distribute their assets.

[1] Bankrate's Financial Security Index, June 6-10, 2018. [2] National Funeral Directors Study, 2021. [3] Experian FileOne and Credit.com, 2016. [4] Gallup Poll 2020 - How Many Americans Have a Will? 2021.

Good News!

GTL Life Select is designed to help you on your journey.



Care Coordination, Funeral Planning Resources, and Will Creation for You and Your Loved Ones



Cash Benefits for Chronic Conditions and Terminal Illnesses



Graded Death Benefit Ranging from \$10,000 to \$150,000



10% of Face Amount Reserved to Help Offset Final Expenses

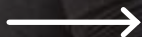
Here's How GTL Life Select Works:

Meet Melony

At age 55, Melony purchased a **\$30,000** GTL Life Select Policy for a monthly premium of \$84.



Three years after purchasing her policy, Melony took advantage of her discounted **Trust & Will digital estate planning services** to help develop both her will and her mother's estate plan.



At age 70, Melony broke her hip and her own care became a **challenge to manage**.

Melony had the option to either receive a lump sum of **\$15,000** or monthly payments of up to **\$2,400**.



Melony decided the **lump sum benefit of \$15,000** would help pay for her care and recovery.



When Melony passed away, her family received the remaining **\$15,000** to help cover end-of-life expenses - including **funeral arrangements** and her outstanding **medical/legal expenses**.

GTL Life Select Makes Coverage Easy & Affordable



Simplified medical underwriting



NO physical exam or blood draw



Available to individuals ages 18 through 85



Premiums guaranteed for life of policy

GTL | GUARANTEE TRUST LIFE

1275 Milwaukee Avenue, Glenview, IL 60025
www.gtlic.com | 800-338-7452



GTL Life Select Insurance, Graded Death Benefit Whole Life Insurance, is issued on Policy Form Series ICC22-22GBWLP, and Rider Form Series ICC22-R22ADB-TI and ICC22-R22ADBCHRNICLL by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. This product's availability, its features, riders and terms under which coverage may be continued in-force or discontinued vary by state. Certain exclusions and limitations apply. For cost and complete details of coverage, please contact us or your agent. GTL and their licensed agents are not connected with or endorsed by the US Government or the Federal Medicare Program. This is a life insurance policy that accelerates the death benefits on account of Chronic Illness or Terminal Illness and is not a health insurance policy providing long-term care insurance.