GTL | GUARANTEE TRUST LIFE

Application to Guarantee Trust Life Insurance Company
for Precision Care Cancer Insurance
1275 Milwaukee Avenue Glenview, IL 60025 (800) 338-7452

Application for New Coverage

SECTION I APPLICANT(S) INFORMATION **SEND DOCUMENTS TO: ☐ AGENT ☐ INSURED**

Applicant 1

Last Name _____ First Name _____ M.I. _____

Social Security # _____ ☐ Male ☐ Female Age _____ Date of Birth _____

Weight _____ lbs. Height _____ ft. _____ in.

Have you used any tobacco products in the last 12 months? ☐ Yes ☐ No

Requested Effective Date _____ Requested Draft Date _____
Draft day cannot be more than 15 days before or after the effective date.

Beneficiary's Full Name _____ Relationship _____

Applicant 2

Last Name _____ First Name _____ M.I. _____

Social Security # _____ ☐ Male ☐ Female Age _____ Date of Birth _____

Weight _____ lbs. Height _____ ft. _____ in.

Have you used any tobacco products in the last 12 months? ☐ Yes ☐ No

Requested Effective Date _____ Requested Draft Date _____
Draft day cannot be more than 15 days before or after the effective date.

Beneficiary's Full Name _____ Relationship _____

Dependents *(If more than two children are proposed for insurance, please attach a separate sheet.)*

Last Name _____ First Name _____ M.I. _____

☐ Male ☐ Female Age _____ Date of Birth _____

Last Name _____ First Name _____ M.I. _____

☐ Male ☐ Female Age _____ Date of Birth _____

Contact Information

Home Address _____

City _____ State _____ Zip Code _____

Telephone # _____ Email Address _____

SECTION II – COVERAGE SELECTION & PREMIUMS

Premium Payment Mode	**Applicant 1** ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly		**Applicant 2** ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly	
COVERAGE				
Lump Sum Cancer*(Includes Precision Medicine Benefit)*	Benefit Amount $_____ *(in $5,000 increments)*	Modal Premium $_____	Benefit Amount $_____ *(in $5,000 increments)*	Modal Premium $_____
Cancer Benefit Builder Rider *(Includes Skin Cancer and Annual Wellness Benefits)*	☐	Modal Premium $_____	☐	Modal Premium $_____
Child Cancer Benefit Rider	Benefit Amount $_____	Modal Premium $_____		

Sub Total: Base plus riders	$_____		$_____	
Return of Premium Benefit Rider	☐ 20 Year ☐ ROP at Death ☐ ROP at Death Prior to 86	ROP Factor _____	☐ 20 Year ☐ ROP at Death ☐ ROP at Death Prior to 86	ROP Factor _____

Modal Premium *(Multiply sub total by ROP factor)*	$_____	$_____
Annual Policy Fee *Modalize if applicable*	$_____	$_____
Total Modal Premium	$_____	$_____

SECTION III – HEALTH QUESTIONS	APPLICANT 1	APPLICANT 2	DEPENDENT(S)
1. In the past 5 years has any person to be insured been diagnosed or treated by a medical professional for an Immunodefiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC)? (The reporting of any HIV test results is limited to FDA-licensed tests, and you need not report results of tests conducted at an anonymous counseling and testing site or through the use of a home test kit.)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
For Questions 2 through 4, in the past 5 years has any person to be insured, had, been diagnosed as having, received medication for or been treated by a medical professional for:			
2. Chronic Obstructive Pulmonary/Lung Disease (COPD/COLD), Emphysema or Chronic Bronchitis requiring the use of two or more medications or oxygen therapy?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
3. Leukemia, Hodgkin's or Non-Hodgkin's disease, lymphoma, malignant melanoma, or any internal cancer, a pre-leukemic or pre-malignant condition?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
4. PSA reading greater than 4.0 or abnormal mammogram test results where cancer has not been ruled out?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
5. For any of the medical conditions listed above, within the past 24 months has any person to be insured had any abnormal diagnostic test results, awaiting test results, or been advised to have any diagnostic test, or had a medical condition, symptom or abnormality that would have caused a person to seek medical treatment or advice for but has not yet done so?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

If YES for question 1, 2, 3, 4 or 5 that person is not eligible for coverage.

If dependent(s) answered YES, please provide name of dependent(s) _____

SECTION IV – REPLACEMENT OF EXISTING COVERAGE	APPLICANT 1	APPLICANT 2
1. Will any existing specified disease or other accident and health insurance be replaced or changed if the proposed coverage is issued? (If "YES," please complete the Replacement Form, if required in your state.) *If "YES*," with which company? (Applicant 1) _____ *If "YES*," with which company? (Applicant 2) _____	☐ Yes ☐ No	☐ Yes ☐ No

AGENT'S STATEMENT

I certify that I have accurately recorded the information supplied by the Applicant. I am not aware of any additional information which may have a bearing on the insurability of anyone proposed for insurance on this application and any supplement to it. I have advised the applicant not to withhold any information relative to this application and its questions. I have advised the applicant to review the application for completeness and accuracy and that no coverage is in effect until they are noified in writing by Guarantee Trust Life Insurance Company.

Agent's Signature, if applicable	Secondary Agent's Signature, if applicable
Agent's Name (please print) Agent Code	Agent's Name (please print) Agent Code
Agent's E-mail Address	Agent's E-mail Address

APPLICANT ACKNOWLEDGEMENTS

ALL STATEMENTS MADE IN THIS APPLICATION ARE FULL, COMPLETE AND TRUE, TO THE BEST OF MY (OUR) KNOWLEDGE AND BELIEF. I (WE) UNDERSTAND THAT THE STATEMENTS FORM THE BASIS UPON WHICH INSURANCE WILL BE MADE EFFECTIVE. I (WE) UNDERSTAND THAT FRAUDULENT AND MATERIAL OMISSIONS, INTENTIONAL MISREPRESENTATIONS OR MISSTATEMENTS COULD RESULT IN DENIAL OF AN OTHERWISE VALID CLAIM AND/OR RESCISSION, VOIDING, OR REFORMATION OF INSURANCE.

I (We) understand that any changes in my (our) health conditions, from the date of this application until insurance becomes effective, may result in the declination of my (our) coverage. No agent or other representative of GTL has required, permitted, or encouraged me (us) to answer any question inaccurately or has waived any conditions of this application. I (We) have received a copy of the Pre-Notice which describes how information is obtained and used by GTL. I (We) have received an Outline of Coverage. If this application is completed electronically, I (we) understand the Outline of Coverage will be delivered electronically or with the policy. If the application is completed over the phone the Outline of Coverage will be delivered with the policy.

AUTHORIZATION TO RELEASE MEDICAL INFORMATION

I (We) authorize Guarantee Trust Life Insurance Company (herein referred to as the "Company"), insurance support organizations, authorized representatives, and any reinsurers, to obtain information as to the diagnosis, treatment, or prognosis of my (our) physical condition, other coverage and criminal or motor vehicle records needed to underwrite my (our) application for insurance. Upon presentation of this Authorization, or a photocopy of it, the Company may obtain, without restriction (except psychotherapy notes,) such information or records from any doctor, health professional, hospital, clinic, the Veterans Administration, insurance company, pharmacy benefit manager, pharmacies or pharmacy-related facility which have such information including any medical information provided to any affiliate insurance company on previous applications and medical information provided to our health division for underwriting or claim servicing purposes. The Company and its reinsurers may also obtain such information from MIB, Inc. I (We) authorize the Company, or its reinsurers, to make a brief report of my (our) personal health information to MIB, Inc. This Authorization includes all information about drugs, alcoholism, and mental illness. I (We) understand and agree that the Company or its representatives may conduct a phone interview or face-to face assessment as part of the underwriting process. Although federal regulations require that the Company inform me (us) of the potential that information disclosed pursuant to this authorization may be subject to re-disclosure and no longer be protected if such information is disclosed to a person or entity not covered by the federal privacy regulation, all such information received by the Company pursuant to this authorization will be protected by federal and state privacy laws and regulations. I (We) agree this authorization will be valid for 24 months from the date signed. I (We) or my (our) authorized representative may have a photocopy of it. In the event my (our) application is approved and coverage is issued, I (We) acknowledge this authorization may also be used to obtain information or records, as stated above, as necessary to process a claim that is submitted within the timeframe during which this authorization remains valid.

I (We) understand that I (we) have the right to revoke this Authorization, in writing, at any time by sending written notification to my (our) agent or to the Company at the above address. I (We) understand that a revocation will not be effective to the extent the Company has relied on the use or disclosure of the protected health information or so long as GTL has a legal right to contest a claim under the coverage or the coverage itself. Revocation requests should be sent in writing to my (our) agent or to the attention of the Underwriting Manager. I (We) understand once information is disclosed pursuant to this Authorization, such information will continue to be protected by GTL in accordance with federal or state law. I (We) also understand that my (our) application for insurance can be declined if I (we) choose not to sign this Authorization.

This application may be completed by electronic or telephonic means. I (We) acknowledge that the Company or its agent has verified my (our) identity for this purpose in accordance with any applicable law or regulation and that if completed by electronic means, I (We) have provided my (our) consent and authorization to complete an electronic transaction to apply for coverage. This authorization shall constitute an electronic signature, which is legally binding, and has the same effect as if I (we) had physically signed this application. If this application is completed by phone, I (we) authorize the Company or its agent to accept my (our) voice signature response. I (We) agree that I (we) may receive my (our) policy and other GTL correspondence in electronic format.

I (We) acknowledge receipt of the Electronic Delivery and Communications Disclosure, which describes the requirements for Electronic Policy Fulfillment and Communications, as well as my (our) right to opt-out of Electronic Policy Fulfillment and receive a paper copy of my (our) policy (policies), free of charge.

Any person who knowingly and with intent to defraud an insurance company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent act, which is a crime.

Applicant 1 Signature: _____

Signed at: City and State:_____ Date: _____

Applicant 2 Signature: (if applicable) _____

Signed at: City and State: _____ Date: _____

MONTHLY PRE-AUTHORIZED PREMIUM PAYMENT PLAN

Authorization to Honor Withdrawals to be drawn by Guarantee Trust Life Insurance Company.

TO _____

Name of my Bank My Bank's Address City State Zip Code

As a convenience to me, I request and authorize you to charge the account shown below for premiums drawn by and payable to the order of Guarantee Trust Life Insurance Company, Glenview, Illinois provided there are sufficient funds in my account to pay the same upon presentation.

Account # _____ Bank Routing # _____

Account Type: ☐ Checking Account *(Attach a Voided "Sample" check)*

☐ Savings Account *(Attach a Voided "Sample" check if applicable, or a Deposit slip)*

I agree that my rights in respect to each payment shall be the same as if it were drawn by me and signed personally by me. This authority is to remain in effect until revoked by me in writing and until you receive notice for which you agree you will be fully protected in honoring such requests. I agree that if any such payment is not honored, whether with or without cause and whether intentionally, or inadvertently, you shall be under no liability at all although such action could result in the forfeiture of insurance.

_____ _____

Printed name(s) of insured(s) if different from premium payer Premium payer's signature, as it appears on bank records

RECEIPT **DATE**_____

Received of _____ the sum of $_____ and application for insurance to Guarantee Trust Life Insurance Company. If for any reason the application is declined this payment will be refunded. No liability is created or assumed by the company, except for refund of this payment, until the insurance applied for has been issued.

Agent's Signature :_____

If you do not receive your policy/certificate within 60 days from the date of your application, please write to:
Guarantee Trust Life Insurance Company, 1275 Milwaukee Avenue Glenview, IL 60025
MAKE CHECK PAYABLE TO: GUARANTEE TRUST LIFE INSURANCE COMPANY