

Advantage Client.

Advantage Agent.

Advantage Plus.

*Why Cross-Selling GTL's Supplemental Portfolio  
of Products Creates a Win/Win Situation*

# Cross Sell With GTL!


- Who is GTL?
- Out of Pocket Expenses & Health Insurance—  
Why You Should Pay Attention
- Cross Sell with GTL

# Who is Guarantee Trust?

- Located in Glenview, IL
- Founded in 1936
- Mutual Life Insurance Company
- Licensed in 49 States plus Puerto Rico
- Over 1.5 Million Policyholders
- Manufacturer of Niche Insurance Products
  - Advantage Plus, Cancer, Critical Illness & Non-Medical Term Insurance


# Health Insurance Overview

- Most health insurance plans have coverage “gaps,” out-of-pocket expenses and co-payments
- Many times, Policyholders don’t understand, are not aware of, and are not prepared for how quickly these out-of-pocket expenses can add up



# The “Gaps” in your Client’s health insurance— Why You Should Pay Attention

- The “Gaps” Can Quickly Add Up...
  - Does your client’s health insurance have deductibles or co-payments for:
    - Hospital Confinement
    - Ambulance Trips
    - Cancer Treatments
    - Outpatient Surgery
    - Skilled Nursing



# The “Gaps” in your Client’s health insurance— Why You Should Pay Attention

- Did you know?
  - 33% of families who deplete all or most of their savings do so because of a serious illness<sup>1</sup>
  - Of the 2.2 million Americans who experienced medical bankruptcy in 2001, nearly 76% has insurance at the beginning of the illness<sup>2</sup>

<sup>1</sup> LIMRA MarketFacts, Spring 2002. “Critical Illness Insurance: A Lump-Sum Review”

<sup>2</sup> Himmelstein, D.E. Warren, D. Thorne, and S. Woollander, “Illness and Injury as Contributors to Bankruptcy.” *Health Affairs Exclusive*. W5-63, 02 February, 2005.



# GTL's Supplemental Product Portfolio Can Help Fill The Gaps in Your Client's Health Insurance and Provide Them With Peace of Mind...

## Need

Hospital Indemnity  
Cancer, Heart & Stroke  
Critical Illness Coverage  
Accident Protection

## Product Solution

Advantage Plus  
Supplemental Solutions Cancer  
Critical Provider  
24 Hour Accident

"These products are not Medicare Supplement policies or certificates. They do not fully supplement any federal Medicare health insurance. If your client is eligible for Medicare, they may review the Guide to Health Insurance for People with Medicare available from GTL."

# Advantage Plus Overview

- Daily Hospital Indemnity Plan
  - Limited Benefit Plan: Pays a daily benefit from \$100 to \$600 CASH per day regardless of any other insurance your client may have
  - 10 or 21 day benefit period  
(restores after 60 days of no confinement)

*\* Advantage plus is a limited benefit policy.  
It is not a Medicare Supplement.*

# Advantage Plus Overview

- Additional Riders
  - Ambulance Rider \$200 per trip
  - Cancer Rider \$2,500, \$5,000, \$7,500, or \$10,000
  - Skilled Nursing Rider \$120 per day (days 21—100)
  - Lump Sum Hospital Rider \$250, \$500, \$750
  - Durable Medical Equipment 30% of first \$1,000
  - Outpatient Surgery Rider \$250, \$500, \$750, \$1,000
  - AD&D Rider \$5,000 or \$10,000

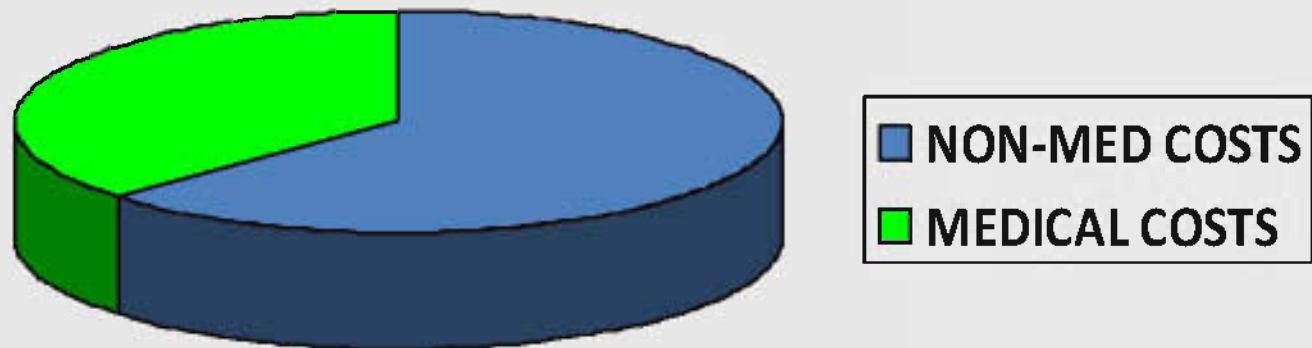
# Advantage Plus Overview

## Underwriting

- Simplified/JET Issue Policy (No MIB or Phone Interview)
- Business submitted by Wednesday of a given week means policy is issued and commissions are paid by the following Thursday
- Improved Process: Policies issued with amendments

# Advantage Plus Overview

- Why Sell the Cancer Rider or Stand Alone Cancer Plan?
  - 63% of costs associated with cancer are non-medical



\*American Cancer Society, Cancer Facts and Figures 2006

# Advantage Plus Overview

- Why Sell the Cancer Rider or Stand Alone Cancer Plan?
  - Consider these facts:
    - 33% of all families who depleted all or more of their savings due so because of a serious illness
    - Of the 2.2 million Americans who experienced medical bankruptcy in 2002, 76% had insurance coverage at the onset of the illness

# Advantage Plus Overview

- Why Sell the Cancer Rider?
  - This is where a lump sum payment of \$2,500, \$5,000, \$7,500 or \$10,000 can help\*!
  - For as little as \$7.04 a month more, your clients can have the funds available to offset these high out-of-pocket expenses
  - As with other Advantage Plus benefits, the payments are made directly to your clients on top of any other insurance they may have

*\*GTL also offers a stand alone Lump Sum Cancer Policy that can provide a cash benefit of up to \$50,000 upon first diagnosis of cancer. The plan also has an optional Heart Attack/Stroke and Return of Premium rider.*

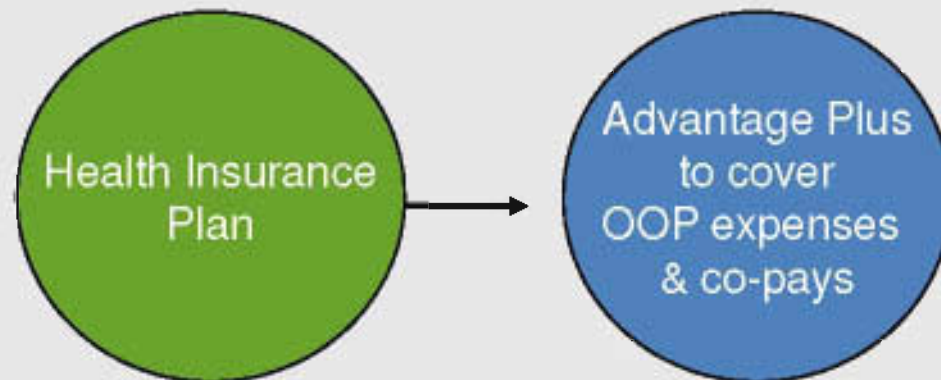
# It's a Win-Win Situation

- Before Advantage Plus...
  - One Sale leaves client responsible for out-of-pocket expenses such as co-payments and deductibles



# It's a Win-Win Situation

- After Advantage Plus...
  - Health Insurance w/ out-of-pocket expenses such as co-payments and deductibles
  - Advantage Plus pays CASH directly to the client (Monthly Premium of \$37.03)
    - \$180 per day in the hospital, Ambulance Rider & \$5,000 Lump Sum Cancer Rider



# It's a Win-Win Situation

- After Advantage Plus
  1. Client now has a product to help cover out-of-pocket medical expenses



# It's A Win-Win Situation

- After Advantage Plus...
  2. Discussing Advantage Plus forces Client to listen and understand health insurance coverage
  3. Client appreciates additional coverage and is now open for additional cross selling opportunities
  4. Agent increases his or her commission!





**THANKS FOR THE BUSINESS!**

G·T·L