

APPLICATION FOR: [] NEW COVERAGE [] REINSTATEMENT

PROPOSED INSURED

1. Proposed Insured (Print first name, middle initial, and last name) Sex Date of Birth Age Country of birth Height Ft. In. Weight in lbs. Social Security #

2. Home Address Number and Street City State Zip Code Home Phone Number Business Phone Number

PLAN AND BILLING

3A. Proposed Insured Base Plan Face Amount Proposed Insured Optional Riders
[] 10 Year Level Term [] 30 Year Level Term [] Accidental Death Benefit Rider
[] 15 Year Level Term [] 30 Year Decreasing Term [] Waiver of Premium Rider
[] 20 Year Level Term [] 30 Year Term (20 yr. level/10 yr. indeterminate premium) [] Return of Premium Rider

3B. Spouse Optional Rider [] Renewable and Convertible Term Rider - Amount: Name (First, Middle, Last) Relationship Sex Date of Birth Age Country of Birth Height Weight Social Security #

3C. Children Optional Rider [] Children's Term Rider - Unit: Name of Children (first, middle initial, last) Relationship Sex Date of Birth Age Country of Birth Height Ft. In. Weight In lbs. Social Security #

Premium Mode: [] Annual [] Semi-Annual [] Quarterly [] Monthly Bank Draft Premium Collected \$

4. Request Policy Date of: Request Draft Date of:
5. Send Billing & Correspondence to: [] Insured [] Owner [] Payer 7. Soc. Sec. Number for Owner/Payer:
Name & Address of Owner/Payer (if other than Proposed Insured):
Address: Relationship:
6. Beneficiary: Primary: Relationship
Contingent: Relationship
Contingent: Relationship

EMPLOYMENT INFORMATION

7a. Has Proposed Insured been gainfully employed (at least 30 hours per week) for the past 12 months? [] Yes [] No
If no, please give details:
b. Describe occupation and duties:
c. Employer: Name Address Phone Number
d. Provide details of prior occupation if working in present occupation less than 1 year
e. Actual Earned Income? (Business owners income is after expenses and before personal taxes)

UNDERWRITING

8. Has any person proposed for insurance used any tobacco products in the past 12 months? [] Yes [] No
9. Has any person proposed for insurance ever been declined, restricted, rated up, or postponed for any kind of life and/or disability insurance? [] Yes [] No
10. Has any person proposed for insurance, in the past five years, made or now contemplate making flights as a pilot, student pilot, crewmember, or observer or participated in or plan to participate in skydiving, parachuting, hang gliding, underwater diving, organized racing, or any other hazardous sport? [] Yes [] No
11. Has any person proposed for insurance had their driver's license suspended, revoked, or been charged with a "DUI" within the last three years? [] Yes [] No
If yes, please list that/those person's driver's license number(s):
12. Has any person proposed for insurance been convicted of a felony or is any person proposed for insurance currently on probation or parole? [] Yes [] No
13. Is any person proposed for insurance not a United States citizen or legal alien resident of the United States? [] Yes [] No
14. Please give the complete details for questions 8 -13 answered "Yes." Include applicable name(s) and item number(s) below:

OTHER INSURANCE

15. Does any person proposed for insurance currently have in-force, applied for or insurance now pending or contemplated for:
- a. Life insurance?..... Yes No
If yes, give complete details _____
 - b. Disability insurance (including individual, group, association, salary continuation and state benefits)..... Yes No
If yes, give complete details _____
16. Will this coverage applied for replace or change any life or disability insurance currently in force? Yes No
If "Yes," please list name of the person proposed for insurance, face amount of insurance, and/or benefit amount; also provide the Company name and submit necessary replacement forms. _____
- _____
- _____

MEDICAL INFORMATION

17. To the best of your knowledge and belief, has any person proposed for insurance had, been diagnosed as having, been advised to seek treatment for, or been treated by a medical practitioner within the past 10 years for any of the following (circle the appropriate condition for each "Yes" answer):
- a. Asthma, emphysema, bronchitis, chronic obstructive lung disease, or other disease of the respiratory system?..... Yes No
 - b. High blood pressure, stroke, heart attack, congestive heart failure, heart or blood vessel surgery or procedure, peripheral vascular disease, heart murmur, chest pain or angina, or other disease of the cardiovascular system?... Yes No
 - c. Disease of the liver, kidney, bladder, pancreas, stomach or intestine?..... Yes No
 - d. Paralysis, convulsions, epilepsy, anxiety, depression, psychosis, or other mental or nervous disorder of the brain or nervous system or problems with memory?..... Yes No
 - e. Back problems or back or knee sprain or strain, arthritis, fractures, joint disease or replacement or disease of the muscular or skeletal system or connective tissue disorder?..... Yes No
 - f. Protein, sugar, blood or pus in the urine, disorder of the prostate, breast or reproductive organs, or internal or skin cancer, melanoma, leukemia, or tumor? Yes No
 - g. Diabetes, or disease of the pituitary, adrenal, or thyroid gland or collagen disease? Yes No
 - h. An immune deficiency disorder, AIDS, AIDS Related Complex (ARC), or tested positive for the antibodies to human immunodeficiency virus (HIV)?..... Yes No
 - i. Alcohol or drug use, or used drugs, such as heroin, cocaine, amphetamines, or other narcotics not prescribed by a doctor?..... Yes No
18. Has any person proposed for insurance made a claim for disability or workman's compensation or received such benefits in the past 10 years? Yes No
If "Yes" please list in question 21 the name of the person proposed for insurance, the condition(s) that caused the disability, and the amount and length of time disability benefits were received.
19. Has any person proposed for insurance within the past 5 years, consulted or been treated by a member of the medical profession for a condition other than previously stated above or been advised to have surgery not yet completed?..... Yes No
20. Has any person proposed for insurance currently taking any prescription medication(s) or been advised to take any medication(s)?..... Yes No
21. Please give complete details to any "Yes" answers for question 17a-i and questions 18 - 20. Include names, addresses, and phone numbers for doctors, and dates and reasons for treatment. Be sure to indicate the person proposed for insurance to which the "Yes" answer applies, and the question number(s): _____
- _____
- _____
- _____

NOTE: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false, incomplete, or deceptive statement of a material fact may be guilty of insurance fraud.

AUTHORIZATION

I understand and agree that Guarantee Trust Life Insurance Company, its reinsurers, insurance support organizations, and their authorized representatives may obtain medical, criminal and driving records in order to evaluate my application for insurance. I authorize any doctor, medical practitioner, hospital, clinic, or other medical care facility, insurance company, the Medical Information Bureau, Inc., or employer, having information of medical care, advice or treatment about any physical or mental condition regarding me or my family members named in this application, to give the information to Guarantee Trust Life Insurance Company or its reinsurers. This authorization includes information about drugs, alcoholism, or mental illness or employment or other insurance. I authorize all sources, except the Medical Information Bureau Inc. to give such records to any agency employed by Guarantee Trust Life Insurance Company to collect such information. This authorization will be valid from the date signed for a period of two and one-half years. I agree a photographic copy of this authorization shall be as valid as the original. I have read this authorization and understand that I or my authorized representative is entitled to receive a copy of the form. I have also received a copy of the "Notice to Applicant, Parts 1 and 2" and the Description of Information Practices form prepared by Guarantee Trust Life Insurance Company (if required in your state).

ACKNOWLEDGEMENTS: The Proposed Insured represents and agrees as follows: 1) That the statements contained in the application concerning past and present health are complete, true, and correct. 2) Any insurance issued as a result of this application shall, together with this application, constitute a single and entire contract of insurance. 3) No agent or any other person is authorized to accept risks, pass on insurability, make or modify contracts, or waive any of the Company's rights or requirements. 4) Any insurance issued as a result of this application will not take effect unless and until the full first premium is paid and the policy is delivered during such person's lifetime and while such person is in the condition of health set forth in this application. 5) Provisions concerning exceptions, exclusions, limitations, and renewal in the insurance which has been applied for, have been explained and are understood.

CAUTION: If your answers on this application are incorrect or untrue, Guarantee Trust Life Insurance Company has the right to deny benefits or rescind your coverage.

X _____ X _____
Signature of Proposed Insured Date Signature of Applicant/Owner (if other than Proposed Insured) Date

X _____ Application Signed/Dated in: _____
Signature of Spouse (Insured under Renewable and Convertible Term Rider) City State

I have witnessed the signature of the Applicant and the Proposed Insured, if different. I certify that I asked all the questions and truly and accurately recorded the answers contained herein. To the best of my knowledge and belief, the insurance applied for: is or is likely, is not or is not likely to replace or change any existing policy(ies) or contract(s).

X _____
Signature of Soliciting Agent & Agent Code Number Agent's Telephone Number Date

GUARANTEE TRUST LIFE INSURANCE COMPANY
1275 Milwaukee Avenue, Glenview, Illinois 60025
1-800-635-1993

HIPAA AUTHORIZATION

This Authorization was prepared by Guarantee Trust Life Insurance Company for purposes of obtaining information necessary to underwrite my (our) application for insurance.

By signing this form, 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 any other information needed to underwrite my (our) application for insurance such as criminal or motor vehicle records. 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, Veterans Administration, insurance company or other person or organization which has such information including any information provided to any affiliate insurance company on previous applications and any information provided to our health division for underwriting or claim servicing purposes. The Company and its reinsurers may also obtain such information from the Medical Information Bureau. 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. I (we) agree that this Authorization will be valid for 24 months from the date signed, and know that I (we) or my (our) authorized representative may have a photocopy of it. If this Authorization is for someone other than myself, that individual and my authority to act on their behalf is explained below.

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.

(Print Please) Name of Applicant

Signature of Applicant and Date

(Please Print) Name of Authorized Representative, or Next of Kin

Relationship of Authorized Representative or Next of Kin to Patient

Signature of Authorized Representative or Next of Kin and 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 Savings Account

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

-----Detach the below Notice to Applicant and Receipt and leave with applicant-----

NOTICE TO APPLICANT – PARTS 1 AND 2

Part 1: Fair Credit Reporting Act and Privacy Act Pre-Notification

The application you completed for insurance with us, in most cases, gives us all the information we need. In certain cases, we may need more information.

If we need more information, we may obtain it by talking to other persons you know including, but not limited to, your agent or other insurance companies you have applied to. We may ask an independent "consumer reporting agency" to help us verify facts or obtain additional facts.

We may collect information concerning your health, job and financial situation, as well as your character, general reputation and mode of living. We will not collect information relating to your sexual orientation.

The personal information we obtain about you is treated as confidential and will not be discussed to other persons or organizations without your written authorization except to the extent necessary as permitted by law, for the conduct of our business. But any information collected by a "consumer reporting agency" may be shared by the agency with others who use such information, but only to the extent which the Fair Credit Reporting Act permits. You have a right of access, and right of correction, concerning recorded personal information obtained in our file. In order to exercise these rights, you must contact us in writing requesting access or correction.

You have no access right to privileged information. If we used a "consumer reporting agency," you have the right to: (1) ask to talk with them and (2) ask them about their report. You may write us for the name and address of the agency. This paragraph is not intended as a complete description of your right of access and correction. If you would like a more complete description of our insurance information and Privacy Protection Practices, please write: Guarantee Trust Life Insurance Company, 1275 Milwaukee Avenue, Glenview, IL 60025.

Part 2: Notification Regarding the MIB, Inc.

Information regarding your insurability will be treated as confidential. Guarantee Trust Life Insurance Company or its reinsurers may, however, make a brief report thereon to MIB, Inc., a not-for-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, Inc., upon request, will supply such company with the information in its file. Upon receipt of a request form from you, the MIB, Inc. will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in the MIB, Inc.'s file, you may contact them and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. You may contact the MIB, Inc. at 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734, telephone number (866) 692-6901, e-mail address infoline@mib.com. Guarantee Trust Life Insurance Company or its reinsurers may also release information in its file to its reinsurer(s) and to other life insurance companies to whom you may also apply for life or health insurance, or to whom a claim for benefits may be submitted.

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	