

G·T·L's  
**HomeAlliance**



*Term Life Insurance  
to Help Protect  
Your Home  
& Your Family*

**G·T·L**  
Guarantee Trust Life  
Insurance Company



# How Can You Protect Your Home?



## Features:



*A house is a building, made of brick, wood, or stone. To protect your investment in a building, you buy property and casualty insurance.*

**B**ut a home is much more than just a building. It's the memories you've made with your family, and the work you have put into it that makes it the place you love to be.

Whether it's your first house or your third, a fix-it-upper or the house of your dreams, it is the place where you and your family will build memories, hopes, and dreams for the future. And you want to protect those things that make a house your home. So, what would happen to your home if you were to pass away? How would your family continue to pay the mortgage to keep the home you love?

### ***Term Life Insurance to Help Pay Your Mortgage***

GTL's Home Alliance, offered by Guarantee Trust Life Insurance Company, your choice of a 10, 15, 20, or 30-year term life insurance plan that, if you should die, would pay the benefit to your beneficiary to be put towards your mortgage, so your family can remain in the home you've built together. Or, your beneficiary can use GTL's Home Alliance income tax-free benefits for other expenses, such as college tuition, funeral and burial expenses, and bills free of tax liability.

#### *~ Availability*

**Choose the right plan for you:**

- 10-Year Level Plan
- 15-Year Level Plan
- 20-Year Level Plan
- 30-Year Level Plan
- 30-Year "Plus" Term Plan,  
with a 20-Year Rate Guarantee
- 30-Year Decreasing Term Plan

Premiums for 10-, 15-, 20- and 30-year plans are guaranteed. Premiums for the 30-Year "Plus" plan are guaranteed for 20 years, after which time premiums may change, but will never exceed the maximum premium shown in the policy.

#### **• Eligible ages:**

10-Year Term Plan:	Ages 18 – 65
15-Year Term Plan:	Ages 18 – 60
20-Year Term Plan:	Ages 18 – 55
30-Year Term Plan:	Ages 18 – 45
30-Year "Plus" Plan:	Ages 18 – 45
30-Year Decreasing Term Plan:	Ages 18 - 40

#### *~ Easy to Apply*

- No routine medical exam for homeowners with mortgage activity in the last 24 months. We will allow face amounts up to 25% over the mortgage amount (including second mortgages) on a non-medical basis to age 65 up to a coverage amount of \$250,000. Coverage amounts over 25% of the mortgage amount or \$250,000 will require additional underwriting.
- Face amounts start at \$25,000

*~ Applicants without a mortgage may apply for up to \$100,000 on a non-medical basis up to age 65. Ages 61 to 65 will be required to complete a phone interview.*

*~ Convertible to Whole Life Insurance at any time, up to age 65.*

## *Additional Options for GTL's Home Alliance:*

### *Waiver of Premium*

If you are covered by the Waiver of Premium option, GTL's Home Alliance will waive all of your premiums if you are continually, totally disabled for at least 90 days, until the policy monthly anniversary that falls on or directly follows your 60th birthday, through the end of the base policy while the rider is in force.

### *Terminal Illness*

#### *Accelerated Death Benefit*

If, while covered under this rider, you are diagnosed with a terminal illness with less than 6 months to live, or are confined to a nursing home due to a non-correctable medical condition and are expected to remain in a nursing home for the rest of your life, GTL's Home Alliance will advance up to 75% of the face amount of the policy.

### *Accidental Death Benefit*

GTL's Home Alliance's Accidental Death Benefit rider provides for an additional death benefit in the event of accidental death. The Accidental Death Benefit amount will equal the face amount of the GTL's Home Alliance policy, in addition to the base policy.

### *Spouse & Child Riders*

GTL's Home Alliance also offers a life insurance rider for your spouse, which is renewable and convertible to whole life insurance, up to age 65. Under this rider, your spouse would be insured for the same length of time as the base policy. Insurance for your child is also available through the child rider until your child reaches age 21 or until the end of the base policy, in \$2,000 increments up to a \$10,000 face amount.

### *Return of Premium*

If you purchase the Return of Premium rider and keep your Home Alliance policy in force for the term of the policy, 100% of your premium payments will be returned to you, less any benefits paid out or fees submitted.

If your GTL's Home Alliance Plan and Return of Premium rider end due to non-payment of premiums after they have been in force for at least 6 years, the Return of Premium Rider ensures that you will receive a percentage of the premiums you paid, less any benefits paid out or fees submitted.

(Not available with the 10-year plan)

## Riders' Exclusions

The Waiver of Premium Rider will not waive any premium if the insured's total disability:

1. Results directly from an act of war while the Insured is serving in the military, naval, air forces, or reserve branch of civilian non-combatant units serving with such forces of any country at war, declared or undeclared.
2. Results from intentionally self-inflicted injury.
3. Begins after the policy anniversary that falls on, or next follows, the insured's 60th birthday.
4. Results from the permanent and total loss of the sight of both eyes, the use of both hands or feet, or the use of one hand and one foot if such loss is due to an injury occurring, or a sickness commencing, before the issue date of this rider.

The Accidental Death Benefit Rider will not cover death resulting from:

1. The insured intentionally taking his/her own life or intentionally self-inflicted injury (in Missouri, only while sane).
2. Travel in any aircraft except as a fare-paying passenger on a regularly scheduled commercial flight.
3. Being legally intoxicated as determined by law.
4. Voluntarily taking poisons, except accidental food poisoning.
5. Voluntary taking of drugs, except if taken as prescribed by a doctor.
6. The intentional inhalation of gas or fumes.
7. Committing or attempting to commit a felony.
8. War or any act of war, declared or undeclared, or service in the military, naval or air forces.

The following exclusion applies to the policy and all riders:

Guarantee Trust Life Insurance Company will not pay life insurance benefits for suicide while sane or insane (in MO, only while sane) before coverage has been in force for two years (one year in CO and ND).

Based on Policy Series 99RTNP, 03ITNP and 85DTNP, and Rider Series R20WOP, R91AB, R95ADB, R20RCT, 88CIR, R20ROP.

# G·T·L

Guarantee Trust Life Insurance Company

With over sixty-five years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and superior insurance products. Guarantee Trust Life is a mutual legal reserve company located in Glenview, Illinois, and licensed to conduct business in 49 states, the District of Columbia, and Puerto Rico.