

Introducing

# GTL Life Select

Graded Death Benefit Whole Life Insurance

## Aging is inevitable.

If you're like most, you want to age on your own terms.

**But are you prepared to do so?**



**80%** of us wish to continue to live in our own homes, even if we need assistance. <sup>1</sup>

**2/3** of Americans age 65+ will need home care services in the future, which Medicare is not designed to cover. <sup>2</sup>

[1] Binette, Joanne and Kerri Vasold. 2018 Home and Community Preferences: A National Survey of Adults Age 18-Plus. Washington, DC: AARP Research, August 2018 [2] ASPE Research Brief, "Long Term Services and Supports for Older Americans - Risks and Financing", HHS Oce of the Assistant Secretary for Planning and Evaluation Office of Disability, Aging and Long-Term Care Policy Administration of Aging, U.S. Department of Health and Human Services, 2017.

## Good News!

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



Support Services, Tools and Guidance for You and Your Loved Ones



Living Benefits for Chronic 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 with Chronic Care and Terminal Illness Riders with 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.



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 **\$15,000 to help cover final expenses** and provide additional financial support.

## GTL Life Select Makes Coverage Easy & Affordable



NO physical exam or painful blood draw



Simplified medical underwriting



Available to individuals ages 18 through 85



Premiums guaranteed for life of policy

**GTL** | GUARANTEE TRUST LIFE

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