

A woman with blonde hair, wearing a wide-brimmed hat, a plaid shirt over a dark tank top, and khaki shorts, is hiking through a field of tall grass and wildflowers. She has a large backpack on her back and is holding a trekking pole. The background is a bright, hazy landscape.

**GTL**

GUARANTEE  
TRUST  
LIFE

# Home Life Secure

*The help you need for the life you want.*

Graded Death Benefit  
Whole Life Insurance

Living Benefits

Final Expenses

And Help with a Plan

UNDERWRITTEN BY:  
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Introducing

# Home Life Secure

Age with Confidence.

When most people think of life insurance, they think of an insurance policy that pays a benefit to family or loved ones upon death.

With Home Life Secure from Guarantee Trust Life Insurance Company (GTL), you now have a unique alternative—our new and differentiating insurance policy that provides life insurance benefits while you're alive and pays benefits to help offset funeral expenses when you pass away.

As many Americans are realizing, the financial impact of living with a chronic illness can be devastating. With the cash benefits available from your policy's accelerated death benefits, Home Life Secure can help you cover out-of-pocket medical expenses, pay for care at home or even help fund the high costs associated with a nursing home confinement.

In addition to the insurance benefits your Home Life Secure insurance policy provides, GTL has partnered with Home Care Genie (HCG) Secure to provide assistance with advocacy and care navigation support—in advance of your time of need.

*Guarantee Trust Life Insurance Company and HCG Secure are separate legal entities and have sole financial responsibility for their own products. GTL provides life insurance coverage and does not provide nor is affiliated with the non-insurance benefits provided by HCG Secure or any of its affiliates. Benefits offered through HCG Secure are available with select GTL insurance offerings. Terms and availability of service are subject to change without notice.*

# The Home Life Secure Difference

The combination of a GTL whole life insurance policy plus planning and support services provided by HCG Secure will help provide the confidence, financial resources, and additional support and planning to help you age comfortably on your own terms.

Financial Resources



Planning

Support

Everyone deserves to age comfortably in the place they call home. However, because health conditions can change over time, it is critical to have a plan in place because most health insurance plans, including Medicare, may not cover services offered by in home caregivers.

## Did you know?



**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 does not cover.<sup>2</sup>



**57%**

of individuals age 65+ cannot afford any or can afford only minimal care.<sup>3</sup>



**over \$300,000**

Family caregivers ages 50+ who leave the workforce to care for a parent suffer over \$300,000, on average, in lost income and benefits.<sup>4</sup>



**Less than half**

of Americans have a will describing how they would like their money and estate to be handled after their death.<sup>5</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. [3] Center for Retirement Research at Boston College. What Resources do Retirees Have for Long Term Services and Supports? <https://crr.bc.edu/briefs/what-resources-do-retirees-have-for-long-term-services-supports/> [4] Committee on Family Caregiving for Older Adults; Board on Health Care Services; Health and Medicine Division; National Academies of Sciences, Engineering, and Medicine; Schulz R, Eden J, editors. Families Caring for an Aging America. Washington (DC): National Academies Press (US); 2016 Nov 8. 4, Economic Impact of Family Caregiving. Available from: <https://www.ncbi.nlm.nih.gov/books/NBK396402/> [5] Jones, J. M. (2021, November 20). How many Americans have a will? Gallup.com.

# Home Life Secure is Here to Help

## Financial Resources

- Graded Death Benefit Whole Life Insurance with death benefits ranging from **\$10,000 to \$150,000** (in \$5,000 increments).
- **50%** of your available policy face value in a lump sum or monthly cash benefits of up to **8%** of your policy face amount upon diagnosis of a chronic illness. (Maximum monthly cash benefits cannot exceed 90% of the available life insurance benefit.)
- **Up to 75%** of your available death benefit can be accelerated for terminal illness.
- **10% of face amount** reserved to help offset final expenses.

## Death Benefits

- Available death benefit amounts ranging from **\$10,000 to \$150,000**.
- Premiums are **fixed as long as you maintain the policy**.
- **Shorter grading periods** than other insurance policies:

Policy Year	Death (Natural Causes)	Death (Accidental Causes*)
1	150% Return of Premium	100% of Face Amount
2	50% of Face Amount	100% of Face Amount
3+	100% of Face Amount	

\*The Temporary Accidental Death Benefit applies in the first two years of the policy and includes exclusions. Suicide is excluded in the first two policy years.

## Living Benefits

Home Life Secure's living benefit payments are flexible. And, because of their indemnity nature, benefits may be used to help pay for custodial care, skilled home care, institutional care and other support services.

**Terminal Illness Accelerated Death Rider (Living Benefits)** Up to 75% of the available death benefit can be accelerated if you have a terminal illness with life expectancy of 24 months or less.

Policy Year	Limitations
1	One time lump-sum payment equal to 150% of premium paid
2	Lump-sum accelerated death benefit available up to 75% of reduced death benefit

**Chronic Illness Accelerated Death Benefit Rider (Living Benefits)** allows up to 90% of the available death benefit to be accelerated in the event you become chronically ill. Up to 8% of the available death benefit can be accelerated for payment on a monthly basis or 50% of the available death benefit in a lump-sum, not to exceed the limits specified by the Internal Revenue Service.

Policy Year	Limitations
1	One time lump-sum payment equal to 150% of premium paid
2	Monthly payment up to 8% calculated from your available reduced death benefit
	One-time 50% lump-sum of your available reduced death benefit

# Here's How Home Life Secure Works:

(A hypothetical example)

## Meet Paula

At age 55, Paula purchased a **\$50,000** Home Life Secure Policy with Chronic Care and Terminal Illness Riders with a monthly premium of \$133.



Just two years after purchasing her policy, Paula took advantage of her discounted **Wellthy care coordination services** to help find in-home care for her parents.



At age 67, Paula suffered a stroke and her own care became a **challenge to manage**.



**Paula had the option to either receive a lump sum of \$25,000 or monthly payments of up to \$4,000.**

**Paula decided a monthly benefit of \$2,000 would help pay for her care.**



After 6 months, Paula needed more care at home. She accelerated her **monthly payments to \$4,000**. She received a total of 15 months of cash benefits to help offset the high costs of her care.

(Paula's living benefits: 6 months at \$2,000, 8 months at \$4,000 and remaining \$1,000 for 1 month equaling \$45,000)



When Paula passed away, her family received **\$5,000 to help cover final expenses** and provided additional financial support.



- **Chronic Illness or Chronically Ill** means you have received a Licensed Health Care Practitioner's Certification within the last twelve (12) months which states you are unable to perform at least two Activities of Daily Living (e.g., dressing, eating, toileting, etc.) for a period of at least 90 days due to a loss of functional capacity or you require substantial supervision due to a severe cognitive impairment. *See Benefit Eligibility details on page 8 and check your Policy for specific details and definitions.*

- **Final Expense Benefit**— A death benefit, equal to at least 10% of your policy's face amount, will be payable to your named beneficiary which can be used to cover final expenses.
- **Waiver of premium benefits eliminate monthly premium payments** should you become totally disabled or should you qualify for the accelerated death benefits due to chronic or terminal illness.\*

\*Waiver of premium benefits for the policy or any rider will not be duplicated.

# Home Life Secure – Support Services

## Support at Times of Need

When diagnosed with a chronic illness, more than likely you and your loved ones will have questions and need assistance with complex, chronic and ongoing care needs. Through GTL's partnership with HCG Secure, you will have access to a family care support network of discounted care coordination services to assist you and your family in navigating these complexities of your care.

HCG Secure has a partnership with Wellthy, a healthcare concierge service resource. Wellthy's care support network will connect you and your family with a dedicated Care Coordinator to help tackle the logistical and administrative tasks of caring for you or your loved ones.

Though this partnership, you will receive a 15% discount on Wellthy's monthly care coordination rate plus you will gain access to information and tools to help navigate your care journey.



**When you need support to age at home, Wellthy's trained care coordinators are available to:**



Help you find in-home care for yourself or a loved one.



Coordinate meals, transport and even home repairs.



Assist with legal, financial and medical issues.



Connect you and your family with community resources such as support groups and social services.

For more information on Wellthy and the services they provide, visit [www.Wellthy.com](http://www.Wellthy.com). You will receive more details on Wellthy and how to access your discount in your policy fulfillment materials.

## Home Life Secure 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

# Home Life Secure – Planning Resources

## Total Well Being

In addition to discounted care coordination services through Wellthy, you will also have access to *Total Well Being*\*, an annual, comprehensive diagnostic tool which provides you a score in the areas of life, health and money. With the assessment results, you will have a never-before-seen view of your total well-being score and guidance on how you can sustain your well-being over time as your needs evolve. You'll receive valuable insights and suggestions on areas to make improvements so you can stay on track for a healthy, happy future.

## Trust & Will

Over 68% of Americans pass away without a will and fewer than 15% have an advanced health care directive or living will. As a Home Life Secure Policyholder, you will have discounted access to a digital estate planning provider, Trust & Will. Trust & Will is designed to make estate planning simple, affordable, and accessible by providing a secure way to set up a simple will or an estate online to help protect your legacy. Through Trust & Will's unique benefit, you will save 10% when developing will-based estate plans.

## Home Life Secure helps support your health and well-being:



Information, guidance and tools to create informed plans for aging at home.



Online project management tools to help you and your family put this plan into action and stay connected with each other.

\*Developed by Fidelity Investments® and the Stanford Center on Longevity.

## Who We Are

### Experience You Can Trust

Founded in 1936, **Guarantee Trust Life Insurance Company** (GTL) has a history of ground-breaking insurance products designed to provide policyholders access to cutting-edge medical advancements and care. From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need us most. For more information, visit [www.GTLIC.com](http://www.GTLIC.com).

### Providing the Support You Need

**HCG Secure** innovates with the end consumer in mind – providing individuals and families with the resources, support and navigation to age confidently. Current offerings include insurance coverage, tools and assistance at your time of need – now, or in the future. For more information, visit [www.hcgsecure.com](http://www.hcgsecure.com).

## BENEFIT ELIGIBILITY TERMS DEFINED:

**Severe Cognitive Impairment means** a severe deterioration or loss in intellectual capacity resulting from Alzheimer's disease, dementia or other similar forms of permanent progressive disease that destroy memory and/or other important mental functions of a person such as thinking, sensing or reasoning and which requires Substantial Supervision to protect you from threats or actual harm to your health and safety. Severe Cognitive Impairment is evaluated and measured by clinical evidence and/or standardized tests that reliably measure impairment in one's: (1) short or long-term memory; (2) orientation as to people, places, or time; and/or (3) deductive or abstract reasoning.

### **Totally Disabled /Total Disability means:**

(a) During the first 24 months of Total Disability, the Insured, due to Sickness or Accidental Bodily Injury, is unable to perform the substantial and material duties of his or her job.

(b) After the first 24 months of Total Disability, the Insured, due to Sickness or Accidental Bodily Injury, is unable to perform any of the substantial and material duties of his or her job, or any other job for which they become reasonably suited by education, training or experience.

### **Chronic Illness or Chronically Ill means the Insured has received a Licensed Health Care Practitioner's Certification within the last 12 months which states the following with respect to the Insured:**

1. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
2. requiring Substantial Supervision to protect the individual from threats to health and safety due to Severe Cognitive Impairment.

### **Activities of Daily Living means the following six basic activities of daily living:**

1. **Personal Hygiene:** the ability to clean oneself and perform grooming activities on oneself like shaving and brushing teeth.
2. **Continence:** The ability to maintain control of bowel or bladder function; or, if unable to maintain control of bowel or bladder function, the ability to perform associated care for a catheter or colostomy bag.
3. **Dressing:** The ability to put on or take off all items of clothing and, if applicable any necessary braces, fasteners or artificial limbs.
4. **Eating:** The ability to feed oneself by getting food into the body from a receptacle (e.g., plate, cup, table) or if fed by a feeding tube or intravenously, your ability to properly use and maintain such feeding tube or intravenous device.
5. **Toileting:** The ability to get to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. **Transferring:** The ability to move into or out of a bed, chair or wheelchair, or generally move from place to place.

**Substantial Assistance means** the physical hands-on assistance from another person or the need for another person to be within an arm's length of you to prevent, by physical intervention if necessary, injury while you perform an Activity of Daily Living.

**Substantial Supervision means** continual prompting, reminding or guidance of another person, whether physical or verbal, that is necessary to protect you from threats or actual harm to your own health or safety. Substantial Supervision includes but is not limited to cueing by verbal prompting, gestures and/or other demonstrations.

**Elimination Period means** a period of ninety (90) consecutive days that the Insured has been certified as Chronically Ill under a Licensed Health Care Practitioner's Certification. The Elimination Period begins as of the date of the Licensed Health Care Practitioner's Certification. We will not approve a claim for benefits under this Rider until the Elimination Period has been satisfied.

**Terminal Illness / Terminally Ill means** Sickness that, in the medical opinion of a qualified Physician treating the Insured for such illness or disease, is reasonably expected to result in one's death within the next 24 months or less. Terminal Illness that is a result of Accidental Bodily Injury is not eligible.

## BASIC EXCLUSIONS:

The Exclusions differ in some states. Please read your policy carefully.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within 2 years from the Policy Effective Date or the effective date of any Reinstatement, Our liability will be limited to a refund of the amount equal to the Premiums paid for this Policy (without interest); less any Policy Debt balance as of the date of death.

### **Base Policy Waiver of Premium Exclusions**

We will not waive premiums if the Insured's total disability is:

1. Caused or contributed to by any attempt at suicide, or intentionally self-inflicted injury while sane or insane;
2. Caused or contributed to by an act of declared or undeclared war, whether or not the Insured is a member of any armed forces;
3. Caused or contributed to by active participation in a riot, insurrection or terrorist activity;
4. Caused or contributed to by committing or attempting to commit a felony;
5. Caused or materially contributed to by the voluntary intake or use of:
  - a. Any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions; or
  - b. Poison, gas or fumes, unless a direct result of an occupational accident;
6. Caused or contributed to by intoxication as defined by the jurisdiction where the Total Disability occurred;
7. Caused or contributed to by participation in an illegal occupation or activity; or
8. Occurring subsequent to the Policy Anniversary immediately following the Insured's attainment of the age of sixty-five.

**IMPORTANT NOTICE:** This is a life insurance policy that accelerates the death benefits on account of Chronic Illness or Terminal Illness and is not a health insurance policy providing long-term care insurance. The acceleration of death benefits is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986, as amended. The acceleration of death benefits may also impact eligibility for benefits under state or federal law. We recommend that you consult with a qualified tax advisor to determine possible tax consequences before electing to accelerate benefits.

Home Life Secure insurance, is issued on Policy Form Series ICC22-22GBWLP, and Rider Form Series ICC22-R22ADB-T1 and ICC22-R22ADB-CHRNICLL by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. This product's availability, its features, riders and terms under which coverage may be continued in-force or discontinued vary by state. Certain exclusions and limitations apply. For cost and complete details of coverage, please contact us or your agent. GTL and their licensed agents are not connected with or endorsed by the US Government or the Federal Medicare Program.

Home Life Secure is a graded death benefit whole life insurance policy with a Chronic Illness Accelerated Death Benefit Rider and Terminal Illness Accelerated Death Benefit Rider. Your coverage will pay a death benefit upon your death or a living benefit for a chronic or terminal illness. Total benefits accelerated for chronic illness cannot exceed 90 percent of the death benefit.



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