

**TURBO TERM**  
**INDIVIDUAL TERM LIFE**  
**UNDERWRITING GUIDE**



# **GUARANTEE TRUST LIFE TURBO TERM INDIVIDUAL TERM LIFE UNDERWRITING GUIDE**

**ISSUE AGES:** 20 TO 70

**FACE AMOUNTS:** \$100,000 TO \$1,000,000 MAXIMUM

**TERM:** 10, 15, 20, 25, 30 YEAR LEVEL TERM

**(FACE AMOUNT MAXIMUM VARIES BY ISSUE AGE AND TERM PERIOD)**

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# WELCOME TO TURBO TERM!

## TERM LIFE INSURANCE WITH ACCELERATED UNDERWRITING FROM GUARANTEE TRUST LIFE INSURANCE COMPANY!

Turbo Term is an innovative instant issue term life insurance product uniquely built and designed for insurance distribution. With GTL's state-of-the-art underwriting platform, you can quickly deliver your clients an affordable policy with flexible benefits, level term lengths and coverage amounts of up to \$1,000,000.

The following Underwriting guide is designed to give you an overview of Turbo Term including:

- How to conduct business with Guarantee Trust Life Insurance Company. (See GTL's New Agent Guide for more details).
- Provide you with an overview of Turbo Term's features and benefits.
- Outline Turbo Term's underwriting process, including guidelines regarding our Accelerated Underwriting process.

### **METHOD OF SUBMITTING APPLICATIONS TO GTL:**

GTL was one of the first carriers in the industry to straight through process and instantly deliver policies directly to its Policyholders. We are excited to connect Turbo Term's state-of-the-art front end electronic application system with our artificially intelligent accelerated underwriting engine and STP technology.

You can submit Turbo Term applications through GTL's Agent Portal which can be found at [www.gtlic.com](http://www.gtlic.com) or directly at <https://eapp.gtlic.com/>. Turbo Term is only available through GTL's electronic application. At this time, Turbo Term is not available for submission through GTL's mobile or paper application process.

A voice verification is required at time of application on all portal applications. The voice verification must be completed by the Proposed Insured only. Each proposed insured must complete their own voice verification. (See pages 10-11 for more information).

GTL Voice Verification Number is 866-839-5132.

### **MAXIMUM COVERAGE AND TERM LENGTH ALLOWED BY AGE:**

Ages:	Term Length				
	10 Yr Term	15 Yr Term	20 Yr Term	25 Yr Term	30 Yr Term
<b>20-50</b>	\$1 Million	\$1 Million	\$1 Million	\$1 Million	\$1 Million
<b>51-55</b>	\$1 Million	\$1 Million	\$1 Million	\$1 Million	N/A
<b>56-60</b>	\$750K	\$750K	\$750K	N/A	N/A
<b>61-65</b>	\$750K	\$750K	N/A	N/A	N/A
<b>66-70</b>	\$500K	N/A	N/A	N/A	N/A

### **UNDERWRITING CLASSES:**

There are multiple underwriting classes that apply to Turbo Term:

- Preferred Non-Tobacco
- Standard Non-Tobacco
- Standard Express Non-Tobacco (To Table 4)
- Substandard to Table 8
  
- Preferred Tobacco
- Standard Tobacco (To Table 4)
- Substandard to Table 8

**Tobacco use** means cigarettes, cigar, pipe, snuff, chewing tobacco, nicotine delivery systems such as electric cigarettes, nicotine gum or patch, used in the 12 months prior to the application date. Some manual underwriting cases can be rated with additional table rating and/or flat extras.



## **APPLICATION/UNDERWRITING PROCESS:**

GTL's state-of-the-art accelerated underwriting engine uses a variety of third-party data to make quick underwriting decisions. Our underwriting system is designed to provide you with an underwriting decision in minutes with no medical exams, bodily fluids, Attending Physician's Statements (APS), or telephone interview required. GTL uses a variety of tools to determine eligibility. These include:

- Prescription Drug History and Medical Data
- MIB
- MVR/Instant ID
- Criminal history/felonies
- APS (if applicable)
- Full Lab work (if applicable)

While the system is designed to provide accelerated underwriting and quick communication, depending on how some of the Underwriting questions are answered, some applications will not accelerate and straight through process as Turbo Term is an underwritten policy.

Applications may not meet the criteria for Accelerated Underwriting depending on how a proposed insured answers underwriting questions or based on the data that is being used during the application process. Hazardous avocations, occupations, financial status, and additional underwriting tools may be used to determine eligibility.

As part of the accelerated underwriting process, identification information such as name, address, date of birth, driver's license/ID and social security number will be verified. If verified, the e-Application process will continue. If the proposed insured's identity cannot be verified, the e-Application will be rejected and you will be unable to proceed with the application process.

For applications that cannot be instantly issued and GTL needs additional information to make an underwriting decision, GTL will pend the application file for 60 days and will notify the agent of any requirements. If after 60 days the requirement(s) is not received, we will close the file as "incomplete."

For applications that do not meet the criteria for instant issue, these applications will be referred for additional manual underwriting. Status updates will be provided through GTL's GTLink system which can also be found through GTL's website at [www.gtlic.com](http://www.gtlic.com) (more information can be found in GTL's New Agent Guide).

- For applications that cannot be issued through our automated underwriting process, GTL will require manual underwriting. We may require the use of traditional underwriting tools such as ordering an APS or full lab work.
- When completing an application, all required fields must be completed including: Proposed Insured's complete name, address, phone number, email address, Social Security Number, DOB/age, gender, height and weight, occupation, and the tobacco question.
- The proposed insured must be a U.S. citizen or hold a "green card" (permanent resident of U.S.). We will not consider any proposed insured that has a temporary visa, work or otherwise. The proposed insured also must have a valid social security number and we will not consider any proposed insured without one.
- The proposed insured must have a valid email address in order to submit an e-Application.
- The proposed insured must meet the build chart limits to be eligible for the plan. No coverage can be offered if the proposed insured is outside either the minimum or the maximum build range. Please see build chart located on page 6 for details.
- Secondary Addressee is optional.
- If the Policy Owner is someone other than the applicant, there must be insurable interest.
  - The following are examples of acceptable owners: Spouse, Parents, Grandparents, Adult Children, Brother, Sister, and Grandchildren.
- A Business (Corporation/Partnership) or Trust can also be listed as an owner as long as there is insurable interest.
- Beneficiary information (other than self) is required including the relationship to the applicant. The proposed insured can provide up to 6 beneficiaries. All beneficiaries must total 100% Share.
- The Replacement Question must be answered. If an external replacement, GTL needs the proper replacement form required for that state. We do not allow replacement of another GTL agent's business.



## **GUIDANCE FOR FIELD UNDERWRITING OR PRE-QUALIFICATION CRITERIA:**

Agents can help increase odds of an automated offer by doing effective field Underwriting. This product, and process, is designed for individuals possessing standard or better mortality. Individuals with adverse mortality indicators should seek a different product.

Underwriting and pre-qualification criteria:

- BMI between 18-36
- US Citizens and lawful permanent residents
- Valid driver's license
- Occupation (Employed or student, stay at home/retired)
- Meet financial underwriting guidelines
- No criminal history (felonies)
- Not disabled or receiving disability benefits
- Never been rated or declined for life or disability insurance
- No serious medical impairments\*
- Meet Build guidelines

### **ADULT BUILD TABLE—GTL (ISSUE AGE 20-70)**

<b>Height</b>	<b>Eligible for Standard Express</b>	<b>Eligible for Preferred or lower</b>	<b>Eligible for Standard or lower</b>	<b>Eligible for Standard Express</b>	<b>Eligible for Sub Standard (no Acceleration)</b>
4' 2"	60 - 66	67 - 93	94 - 109	110 - 156	157 - 170
4' 3"	62 - 69	70 - 99	100 - 115	116 - 162	163 - 177
4' 4"	65 - 72	73 - 105	106 - 122	123 - 169	170 - 184
4' 5"	67 - 74	75 - 110	111 - 128	129 - 175	176 - 191
4' 6"	70 - 77	78 - 116	117 - 134	135 - 182	183 - 199
4' 7"	73 - 80	81 - 122	123 - 141	142 - 189	190 - 206
4' 8"	75 - 83	84 - 128	129 - 147	148 - 196	197 - 214
4' 9"	78 - 86	87 - 134	135 - 153	154 - 203	204 - 221
4' 10"	81 - 89	90 - 140	141 - 160	161 - 210	211 - 229
4' 11"	83 - 92	93 - 146	147 - 166	167 - 217	218 - 237
5' 0"	86 - 95	96 - 152	153 - 172	173 - 225	226 - 245
5' 1"	89 - 99	100 - 157	158 - 178	179 - 232	233 - 254
5' 2"	92 - 102	103 - 164	165 - 184	185 - 240	241 - 262
5' 3"	95 - 105	106 - 170	171 - 192	193 - 248	249 - 271
5' 4"	98 - 109	110 - 175	176 - 200	201 - 256	257 - 279
5' 5"	101 - 112	113 - 182	183 - 204	205 - 264	265 - 288
5' 6"	104 - 116	117 - 187	188 - 209	210 - 272	273 - 297
5' 7"	107 - 119	120 - 194	195 - 213	214 - 280	281 - 306
5' 8"	111 - 123	124 - 199	200 - 223	224 - 289	290 - 315
5' 9"	114 - 126	127 - 205	206 - 230	231 - 297	298 - 325
5' 10"	117 - 130	131 - 212	213 - 239	240 - 306	307 - 334
5' 11"	121 - 134	135 - 218	219 - 245	246 - 315	316 - 344
6' 0"	124 - 138	139 - 226	227 - 253	254 - 324	325 - 353
6' 1"	127 - 142	143 - 234	235 - 259	260 - 333	334 - 363
6' 2"	131 - 146	147 - 239	240 - 269	270 - 342	343 - 373
6' 3"	134 - 149	150 - 244	245 - 275	276 - 352	353 - 384
6' 4"	138 - 154	155 - 249	250 - 280	281 - 361	362 - 394
6' 5"	142 - 158	159 - 254	255 - 285	286 - 371	372 - 404
6' 6"	145 - 162	163 - 262	263 - 290	291 - 380	381 - 415
6' 7"	149 - 166	167 - 268	269 - 297	298 - 390	391 - 426
6' 8"	153 - 170	171 - 275	276 - 302	303 - 400	401 - 437
6' 9"	157 - 174	175 - 282	283 - 307	308 - 410	411 - 448
6' 10"	161 - 179	180 - 289	290 - 313	314 - 420	421 - 459



## **MEDICAL**

### Asthma

- General parameters for possible consideration of instant issue (*Standard Express or better*). Outcome is highly dependent on the user profile, application disclosure and information developed from third party sources).
  - Mild intermittent symptoms (e.g., less than 2 times per week)
  - Excellent control on short acting beta agonist
  - Use of rescue inhaler <2 times per week
  - No more than one exacerbation requiring oral steroids per year
  - No history of ER visits, ICU admission or hospitalization

### Blood Pressure (we do not differentiate by treatment)

- *Preferred* 2 year average not >146/90
- *Standard* 2 year average not >152/90
- *Standard Express* 2 no rating to exceed Table 4

### Cholesterol/HDL Ratio (we do not differentiate by treatment)

- *Preferred* cannot exceed 5.5
- *Standard* cannot exceed 6.5
- *Standard Express* no rating to exceed Table 4

### Diabetes

- General parameters for possible consideration of instant issue (Standard Express or better). Outcome is highly dependent on the user profile, application disclosure and information developed from third party sources).
  - Type II
  - Excellent control (e.g., A1c 7.0 or lower)
  - No complications (including retinopathy, nephropathy, neuropathy, cerebrovascular disease, peripheral vascular disease or coronary artery disease)
  - No tobacco use
  - Well controlled hypertension and/or hyperlipidemia (if applicable)

### Sleep Apnea

- General parameters for possible consideration of instant issue (Standard Express or better). Outcome is highly dependent on the user profile, application disclosure and information developed from third party sources).
  - Sleep study with documented apnea Index <20
  - Epworth Sleepiness Scale Score <10
  - Minimal or no excessive sleepiness
  - No cognitive impairment
  - Compliant with prescribed therapy (e.g., CPAP, BiPAP etc.)

### Family History

- *Preferred*
  - No diabetes, cancer or heart disease in either parent or sibling before age 60
  - No history of Huntington's disease or Lynch syndrome in a parent or sibling
- *Standard*
  - No more than one parent or sibling with diabetes, cancer or heart disease before age 60
  - No history of Huntington's disease or Lynch syndrome in a parent or sibling
- *Standard Express*
  - More than one parent or sibling with diabetes, cancer or heart disease before age 60
  - No history of Huntington's disease or Lynch syndrome in a parent or sibling

### Marijuana

- Non-tobacco class available, but rates are based on frequency of use
  - More frequent use = decline
- No ongoing psychiatric condition (e.g. depression, anxiety, ADD etc.)

### Tobacco

- *Preferred* no tobacco use in the last 24 months
- *Standard* no tobacco use in the last 12 months



## **NON MEDICAL**

### Motor Vehicle

- *Preferred*
  - License not revoked or suspended and no DUI in the last 10 years
  - No more than 3 moving violations in the past 5 years
- *Standard*
  - License not revoked or suspended and no DUI in the last 8 years
  - No more than 4 moving violations in the past 5 years
- *Standard Express*
  - License not revoked or suspended and no DUI in the last 5 years
  - More than 4 moving violations in the past 5 years
  - No rating to exceed Table 4
- If a user has *ever* had a driver's license, the number is required
- If a user has *never* had a driver's license, additional reflexive questions will be asked

### Hazardous Avocations/Occupations/Aviation

- Preferred class available, but flat extra premium may be required
  - E.g., Preferred class available for Commercial Pilots flying regularly scheduled flights in the United States

***The above information is intended to be used as a guideline and is subject to change based on additional information obtained via applicant disclosure or third party sources.***

### **\*Serious Medical Conditions:**

- Alcohol/Drug abuse and/or treatment
- Amyotrophic Lateral Sclerosis (ALS)
- Alzheimer's Disease, Cognitive Disorder, Dementia
- Atrial Fibrillation
- Bipolar Disorder
- Cancer (excluding basal cell carcinoma/BCC)
- Cardiac Arrhythmia including Atrial Fibrillation
- Cirrhosis
- Congestive Heart Failure
- Diabetes
- Depression (changes in medication or dosage in the last 12 months)
- Major depression (hospitalization)
- Emphysema/Chronic Obstructive Pulmonary Disease (COPD)
- Heart or Vascular Disease
- HIV/AIDS
- Huntington's Disease
- Kidney Disease (Chronic)
- Lupus
- Lynch Syndrome
- Multiple Sclerosis
- Muscular Dystrophy
- Organ Transplant Recipient (excluding Cornea)
- Parkinson's Disease
- Pancreatitis (Chronic)
- Paraplegia/Quadriplegia
- Schizophrenia
- Stroke/Transient Ischemic Attack (TIA)
- Suicide Attempt
- Ulcerative Colitis



## **FINANCIAL**

### Total Coverage Amount

- Existing Insurance Amount = existing & pending coverage
- Total Insurance Amount = requested amount + existing insurance amount
  - Total insurance amount should not exceed income factor limit

### Income Factor Limits

<b>Age</b>	<b>Factor</b>
<i>Minimum income of \$25,000</i>	
20 – 29	40
30 – 39	35
40 – 49	30
50 – 59	20
60 – 64	10
65 – 70	5

Example: A 50 year old with an income of \$40,000 would qualify for a maximum of \$800,000.

### Income Qualifications

<b>Employment Status</b>	<b>Income</b>	<b>Maximum Amount</b>
Employed	<i>Annual income</i>	<i>Income factor</i>
Unemployed		
Student	<i>Annual income</i>	<i>Up to \$250,000</i>
Stay at Home Spouse	<i>Annual Household income</i>	<i>Income factor</i>
Retired	<i>Annual Household income</i>	<i>Income factor</i>
Self-employed	<i>Annual income</i>	<i>Income factor</i>
Medical condition	<i>Annual Household income</i>	<i>Income factor</i>
Personal Choice	<i>Annual Household income</i>	<i>Income factor</i>
Furlough (temporary leave of absence)	<i>Previous Annual income</i>	<i>Income factor</i>
Laid off / Between jobs	<i>Laid off / Between jobs</i>	<i>Previous Annual income</i>

If currently disabled or receiving government assistance, no coverage available.

### Military

<b>Rank</b>	<b>Grade</b>	<b>Maximum Face Amount</b>
<b>Enlisted (E)</b>	All	\$200,000 (noting \$50,000 service organization group coverage)
<b>Officer (O)</b>	O-1 to O-3	\$500,000
	O-4 to O-6	\$750,000
	O-7 to O-10	\$1,000,000





## **WHAT CAN SLOW DOWN PROCESSING AND THE UNDERWRITING DECISION?**

Inaccurate information can slow down GTL's Accelerated underwriting process. Be sure the data input is accurate, including identification information such as name, address, date of birth, driver's license/ID, Social Security number, etc. These items must be accurate.

Certain errors (e.g., incorrect states, wrong producer number) stop the process and require manual input by you or us. Non-disclosure will also slow down the process and can lead to an underwriting referral process where more information will be required.

Make sure your producer license and appointment information are up to date before you submit the e-Application.

Additionally, if you are a new agent to GTL, your first case may not be instantly issued due to GTL's licensing process.

## **ADMINISTRATION:**

- If the application is over 31 days old when received by GTL, a new currently dated Application will be required.
- The effective date cannot be more than 90 days from the application date or prior to the application date.
- If a specific draft date is being requested: cannot be more than 15 days before or after the effective date.
- **A Power of Attorney (POA)/Guardianship is not acceptable for this product.**

## **ANNUAL POLICY FEE:**

A \$36 policy fee per year and it is non-commissionable. The policy fee cannot be waived.

## **PAYMENT METHOD:**

GTL will accept bank draft only.

A completed PAC (Pre-Authorized Check) form must be submitted with the application and bank draft will occur based on modal premium selected.

- » We do not allow an employer or a business to pay the premiums.
- » No Credit or Debit Cards allowed.

## **BASE PLAN AND OPTIONAL RIDERS:**

The proposed insured can have more than 1 policy in force not to exceed maximum coverage (based on age).

- Ages 20-50: can apply for any term, Max Face Amount: \$1M
- Ages 51-55: can only apply for terms: 10,15, 20, 25, Max Face Amount: \$1M
- Ages 56-60: can only apply for terms: 10,15, 20, Max Face Amount: \$750K
- Ages 61-65: can only apply for terms: 10 & 15, Max Face Amount: \$750K (No Acceleration after \$500K)
- Ages 66-70: can only apply for term: 10, Max Face Amount: \$500K (No Acceleration)

### **Built-in Rider:**

- **Terminal Illness Rider:**
  - Included at no additional cost.
  - Accelerates up to 90% of DB if insured is diagnosed with terminal illness and has less than 12 months to live.
  - Includes a one-time expense charge for acceleration of \$250.
  - Acceleration reduces policy premium to what it would have been if the policy was issued originally at the lower face amount.
  - GTL will calculate the accelerated death benefit once a claim is reported.

### **Optional Riders:**

- **Accidental Death Rider:** Face Amount Options: \$100,000 to \$250,000.
  - Optional rider with additional premium – rates vary by age and sex.
  - No additional underwriting.



- Applies to primary insured only, not covered children if any.
- Doubles death benefit for death due to accident or offers Accidental Death benefit up to \$250k.
- **Waiver of Premium Rider** (AVAILABLE UPON ISSUE ONLY).
  - Optional rider with additional premium.
  - Available up to issue age 55.
  - No additional underwriting.
  - Rates vary by age, sex, smoker status and term length.
  - The Waiver of Premium Rider ends at the end of the level term period.
- **Child Optional Rider:** \$5,000 and \$10,000
  - Optional rider with additional premium – flat rate across all ages independent of the number of children insured.
  - Children must be between ages of 15 days and 18 years at time of application. Children born or adopted after coverage begins are also covered.
  - Additional Underwriting – all health questions related to children’s health must be able to be answered no to qualify for coverage.
  - We will ask for current life insurance in force.
  - Eligible for All Biological and Adopted Children.
  - Coverage to age 25 (state specific requirements may apply.)
  - Child Life coverage must NOT exceed the parent/guardian life coverage in force.

### **CONVERSION:**

No conversion privilege.

### **INCREASE OF BENEFITS:**

If increasing the Face Amount, the insured must apply for the increase in coverage. If within limits (based on age) and the application gets approved by underwriting, this will be a second policy (additional policy). If approved, the increase must be within maximum coverage guidelines and the insured will receive a second policy.

### **DECREASE OF BENEFITS:**

- A written request from the Insured is required to decrease Face Amount.
- This will be handled by our Policy Owner Service Dept.
- Cannot change Term period once policy has been issued.

### **REINSTATEMENT:**

A policy can be considered for reinstatement if not lapsed more than 5 years. If more than 5 years, a new application must be submitted.

A reinstatement application must be submitted along with all back premium.

Reinstatement application must be received by GTL within 30 days from the reinstatement application date.



## **POLICY DELIVERY**

Once your client's Turbo Term policy has been approved, their policy will be electronically fulfilled. Upon approval, your client will receive an e-mail congratulating them on their policy approval with a link to download their policy. They will also receive a Welcome Letter in the mail which contains instructions on how to download their policy along with a copy of an Outline of Benefits. In order to download their policy, your client must register and create an account through GTL's Policy Login screen, located at [www.gtlic.com](http://www.gtlic.com).

As the agent, you will also receive a copy of the e-mail and you can always check the status of your application through our GTLink system (see new Agent Guide for more details).

### **Policy Delivery with an Amendment:**

If there are any changes that result in a rate change, a signed amendment will be required. The amendment must be physically signed and dated by the applicant as acceptance of the offer.

The amendment will be mailed with the policy directly to the agent. Once completed, please send this back to GTL within 45 days to activate the policy.

Amendments can be emailed to [und@gtlic.com](mailto:und@gtlic.com) or faxed to 847-699-8493.

### **Need quick updates on your pending business?**

- Please remember that GTLink is available 24/7.
- Can't access GTLink? Contact our Sales Support Department for assistance at (800) 323-6907 or [agency@gtlic.com](mailto:agency@gtlic.com).

**If you have any questions on an active policy, please contact Customer Service Support at 800-338-7452.**

**For Underwriting Support, please contact 800-635-1993 or [und@gtlic.com](mailto:und@gtlic.com).**

**Below are sample rates, please use e-app for  
age and benefit specific quotes**

**Female Monthly Preferred Rates**

**Age: 30**

Term	\$100K	\$250K	\$500k	\$1M
10	\$7.93	\$11.11	\$16.68	\$29.75
20	\$8.65	\$11.96	\$19.00	\$34.81
30	\$9.27	\$15.61	\$27.21	\$50.63

**Female Monthly Standard Rates**

**Age: 30**

Term	\$100K	\$250K	\$500k	\$1M
10	\$7.95	\$14.16	\$22.82	\$43.33
20	\$10.31	\$15.81	\$26.83	\$51.16
30	\$11.39	\$20.98	\$38.35	\$72.94

**Male Monthly Preferred Rates**

**Age: 30**

Term	\$100K	\$250K	\$500k	\$1M
10	\$9.74	\$15.24	\$25.10	\$46.21
20	\$10.54	\$16.49	\$27.50	\$51.69
30	\$11.35	\$20.52	\$37.11	\$70.20

**Male Monthly Standard Rates**

**Age: 30**

Term	\$100K	\$250K	\$500k	\$1M
10	\$11.63	\$19.61	\$33.73	\$65.09
20	\$13.03	\$21.96	\$38.68	\$74.79
30	\$14.41	\$27.72	\$51.69	\$99.80

**Female Monthly Preferred Rates**

**Age: 40**

Term	\$100K	\$250K	\$500k	\$1M
10	\$9.74	\$15.12	\$24.93	\$45.37
20	\$12.28	\$19.34	\$34.81	\$65.51
30	\$15.53	\$29.55	\$55.30	\$105.61

**Female Monthly Standard Rates**

**Age: 40**

Term	\$100K	\$250K	\$500k	\$1M
10	\$11.88	\$19.98	\$34.65	\$65.02
20	\$14.02	\$26.43	\$49.03	\$93.79
30	\$19.96	\$39.64	\$75.47	\$145.33

**Male Monthly Preferred Rates**

**Age: 40**

Term	\$100K	\$250K	\$500k	\$1M
10	\$11.51	\$19.43	\$33.46	\$61.07
20	\$14.74	\$24.12	\$44.47	\$84.17
30	\$18.79	\$36.10	\$69.68	\$133.48

**Male Monthly Standard Rates**

**Age: 40**

Term	\$100K	\$250K	\$500k	\$1M
10	\$14.41	\$25.40	\$45.47	\$84.65
20	\$16.91	\$32.73	\$61.63	\$117.80
30	\$24.06	\$48.63	\$93.46	\$180.08

**Female Monthly Preferred Rates**

**Age: 50**

Term	\$100K	\$250K	\$500k	\$1M
10	\$15.12	\$27.12	\$48.88	\$94.03
20	\$20.36	\$40.12	\$79.39	147.63
30	\$35.02	\$72.18	\$140.59	\$272.39

**Female Monthly Standard Rates**

**Age: 50**

Term	\$100K	\$250K	\$500k	\$1M
10	\$19.31	\$36.42	\$67.55	\$132.11
20	\$26.52	\$53.60	\$103.36	\$201.17
30	\$43.69	\$91.62	\$180.43	\$351.08

**Male Monthly Preferred Rates**

**Age: 50**

Term	\$100K	\$250K	\$500k	\$1M
10	\$17.44	\$31.80	\$58.25	\$108.58
20	\$24.40	\$48.62	\$93.38	\$178.93
30	\$44.94	\$93.85	\$183.76	\$355.00

**Male Monthly Standard Rates**

**Age: 50**

Term	\$100K	\$250K	\$500k	\$1M
10	\$22.45	\$42.81	\$80.28	\$151.46
20	\$31.69	\$64.68	\$125.47	\$241.53
30	\$56.51	\$119.54	\$235.18	\$455.42

# AGENT PORTAL

## VERIFICATION CALL INFORMATION

GTL designed the Agent Portal around you, our valued Agent, in order to provide an efficient and dependable means of submitting e-Signature applications. When it's time to verify the sale, your applicant(s) will find the process simple and reliable. They can complete the verification call either before or after you enter the online e-Signature application. **Keep in mind, however, that GTL will not begin underwriting the e-Signature application until the verification call has been completed.**

**Please advise your applicant(s) to call the toll-free number (866) 839-5132 to complete the verification call.** For their convenience, GTL's fully-automated verification system is available 24 hours a day and 7 days a week. The call takes approximately 3 minutes to complete.

### APPLICANT INFORMATION VERIFIED DURING THE CALL

1. Full name
2. Last 4 digits of social security number
3. Date of birth
4. Second applicant's name (if applicable)
5. Name of GTL product being applied for and if there any additional products
6. Agent of Record's name
7. Verbal response acknowledging they understood the questions on the application and answered them truthfully.
8. Verbal response acknowledging they understand that, if their application for insurance coverage is approved, regular premium payments are required to maintain coverage.

### FAQ'S

#### **Why do applicants have to complete a verification call?**

The verification call is a necessary step in our e-Signature application process. It gives GTL the authority to perform the necessary underwriting, creates a recorded validation of the applicant's knowledge of applying for coverage, affirms their understanding of the type of coverage applied for and the necessity of periodic premium payments to retain their coverage.

#### **How long does the average verification call take to complete?**

3 minutes.



**What number do applicants call to complete the verification call?**

The toll-free phone number is (866) 839-5132.

**Is the call toll-free?**

Yes.

**What hours is the verification system available?**

GTL's automated verification system is available 24/7.

**Who has to complete the verification call?**

Any adult applicant(s) listed on the application for coverage. If a spouse applies for coverage on the same application, one verification call may be completed to confirm both applicants' information. Children applying for coverage via a child policy or child rider do not need to complete a verification call.

**Do children need to complete the verification call?**

No. Children applying for coverage via a child policy or child rider do not need to complete a verification call.

**Does the applicant have to complete a separate verification call for each product applied for?**

No. If the applicant(s) is applying for more than one GTL product at the same time, only one verification call need be completed. The applicant may verbally state all product names/types being applied for.

**What if my applicant refuses to complete the verification call?**

Please complete and submit a paper application.

**Who do I call if my applicant has a problem completing the verification call?**

Contact the GTL Sales Support Department at (800) 323-6907 during normal business hours. (Monday through Thursday 7AM to 5PM or Friday 8AM to 12PM Central Time)

**Can I submit the e-Signature application before my applicants complete the verification call?**

Yes. Keep in mind, however, that GTL will not begin underwriting the e-Signature application until the verification call has been completed and the e-application has been received.

For additional information regarding the sales verification call process, please contact the GTL Sales Support Department at 1-800-323-6907 during normal business hours.

Monday through Thursday 7AM to 5PM

Friday 8AM to 12PM Central Time

**THANK YOU FOR YOUR BUSINESS!**

