

# **TURBO TERM**

**FULLY UNDERWRITTEN INSTANT ISSUE  
INDIVIDUAL TERM LIFE INSURANCE**

**Powered by Artificial Intelligence  
and Predictive Analytics:**

- > No Medical Exams**
- > Affordable Rates**
- > High Speed Policy Delivery**
- > Instant Decision**



INTRODUCING

# **TURBO TERM**

## Term Life Insurance with Accelerated Underwriting

Guarantee Trust Life Insurance Company (GTL) has developed Turbo Term – an innovative instant issue term life insurance product to give your family the financial stability they need with the simplicity and speed you want.

Gone are the days of waiting for what seems to be a lifetime, to find out if your coverage has been accepted. No longer will you have to give fluids and doctor records to complete the requirements of your coverage request. Turbo Term has been designed to issue your policy instantly in most cases. Your policy request will cross the finish line to see the checkered flag at record speeds.

Turbo Term pays a cash benefit to your loved ones if you pass away during a specific period of time. You can easily customize your benefit amount and policy term to match your needs.

With GTL's state-of-the-art underwriting platform powered by artificial intelligence, you don't have to worry about a long application process or uncomfortable medical exams. Simply answer a few health questions and receive the affordable coverage you need in minutes!



### **FLEXIBLE COVERAGE AMOUNTS**

\$100,000 to \$1,000,000



### **LEVEL TERM LENGTHS\***

10, 15, 20, 25  
& 30 year term



### **AGE AVAILABILITY**

20-70 with coverage  
available to children

\*Premium subject to increase after Level Term.

# **ACCELERATED BENEFITS FOR TERMINAL ILLNESSES\***

Turbo Term offers the flexibility to use your benefits when you need it most. You can accelerate up to 90% of your death benefit if you are diagnosed with a terminal illness and have less than 12 months to live.

## **CUSTOMIZE YOUR COVERAGE:**

### **ACCIDENTAL DEATH RIDER**

Double the death benefit with accidental death coverage, up to a maximum of \$250,000.



### **WAIVER OF PREMIUM RIDER**

Waives your premium if you are totally disabled for at least 6 months. If totally disabled before age 60, waiver claim can extend indefinitely. If totally disabled after age 60, premium will be waived to age 65.



### **CHILD RIDER**

Add life insurance coverage up to \$10,000 for all biological and adopted children. Children must be between ages of 15 days and 18 years at the time of application.



\* One-time charge for acceleration of \$250. Policy premium reduces to rates based on remaining face amount after acceleration.



# ***FAST, QUICK & AFFORDABLE***



## **NO MEDICAL EXAMS**

Just answer eight simple health questions.



## **AFFORDABLE RATES**

Peace of mind protection for as little as \$7.78 a month.\*



## **INSTANT COVERAGE**

Most applicants are approved and covered within minutes.



## **FLEXIBLE BENEFITS**

Coverage options ranging from \$100,000 to \$1,000,000.

\*Premium is for a 20 year old female at \$100,000 in coverage, no optional riders.

## **EXPERIENCE YOU CAN TRUST**

Founded in 1936, Guarantee Trust Life Insurance Company 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.

GTL's financial strength is reflected by an A- (Excellent) rating by A.M. Best, a global credit rating organization.





**COVERAGE AT  
THE SPEED OF LIFE.**

**THE SPEED YOU WANT.**

**THE SIMPLICITY YOU NEED.**

## DEFINITIONS AND EXCLUSIONS:

### **Term Life Insurance**

#### **Definitions:**

**Level Term:** The term for which your premiums will remain the same and will not increase.

#### **Suicide Exclusion:**

If the Insured, whether sane or insane, dies by suicide within 2 (two) 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 loan balance on the date of death.

### **Accidental Death Benefit Rider**

#### **Definition:**

**Accidental Death:** Death which results directly from an Injury. Death must occur while this Rider is in force and within one hundred eighty (180) days after the Accident causing the Injuries.

#### **Exclusions:**

An Accidental Death Benefit will not be paid if the Insured's death:

1. Is caused or contributed to by disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
2. Is an infection not occurring as a direct result or consequence of the accidental bodily Injury;
3. Is caused or contributed to by any attempt at suicide, or intentionally self-inflicted injury, while sane or insane;
4. Is caused or contributed to by travel in or descent from an aircraft, if the insured acted in a capacity other than as a passenger;
5. Is caused or contributed to by travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, used for travel beyond the earth's atmosphere;
6. Is caused or contributed to by active participation in a riot, insurrection or terrorist activity;
7. Occurs while the Insured is incarcerated;
8. Is caused or contributed to by committing or attempting to commit a felony;
9. Is caused or materially contributed to by voluntary intake or use by any means 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;
10. Is caused or contributed to by intoxication as defined by the jurisdiction where the Accident occurred;
11. Is caused or contributed to by riding or driving an air, land or water vehicle in a race, speed or endurance contest;
12. Is caused or contributed to by bungee jumping;
13. Is caused or materially contributed to by participation in an illegal occupation or activity;
14. Is caused or contributed to by rock or mountain climbing/rapelling; and/or
15. Is caused or contributed to by aeronautics (hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing).

#### **War Exclusion:**

**Serving in Military:** An Accidental Death Benefit will not be paid if the Insured's death occurs while the Insured is serving in the military, military reserves, or the National Guard, of any country or combination of countries while active or inactive, as a result of war or any act related to military service.

**Non-combatant Civilian:** An Accidental Death Benefit will not be paid if the Insured's death, while a non-combatant civilian, occurs:

1. As a result of War or as an Act of War while the Insured is serving in any civilian non-combatant unit serving with such forces, provided such death occurs while serving in such units or within six (6) months after termination of service in such units, whichever is earlier; or
2. As a result of the special hazards incident to service in any civilian non-combatant unit serving with such forces, if the cause of death occurs while the Insured is serving in such units and is outside the Home Area, provided such death occurs outside the Home Area or:

- a. within six (6) months after the Insured's return to the Home Area while serving in such units; or
- b. within six (6) months after the termination of service in such units, whichever is earlier.

**Civilian:** An Accidental Death benefit will not be paid if the Insured's death, while a civilian, occurs as a result of War or an Act of War, within two (2) years from the Policy Effective Date, while the Insured is not serving in such forces or units, if the cause of death occurs while the Insured is outside the Home Area, provided such death occurs outside the Home Area or within six (6) months after the Insured's return to the Home Area.

"Home Area" means the fifty (50) states of the United States and its territories, the District of Columbia, and Canada. "War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization. "Act of War" means any act peculiar to military, naval, or air operations in time of war.

### **Waiver of Premium Rider**

#### **Definitions:**

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

(a) During the first twenty-four (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 twenty-four (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.

##### **Waiting Period:**

The period of six (6) consecutive months Total Disability must continue before We will approve a claim for the Waiver of Premium Benefit. The Waiting Period is measured from the date the Insured's Total Disability begins.

##### **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 voluntary intake or use by any means 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 materially contributed to by participation in an illegal occupation or activity; or
8. Occurring after the Policy anniversary on which the Insured attains age sixty-five (65).

Turbo Term, Individual Level Term Life Insurance, is issued on Policy Form Series ICC21-21TL, and Rider Form Series ICC21-R21ADD, ICC21-R21ADB, ICC21-R21CHILD, and ICC21-R21WP by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. This product's availability, 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** | GUARANTEE  
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