

Outsmart Cancer with
Precision Care[™]
Insurance Designed for the 21st Century

UNDERWRITTEN BY: GUARANTEE TRUST LIFE INSURANCE COMPANY
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Select Benefit Services Association
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Covering the **High Costs** of **Cancer** is Good... Beating Cancer is **Better**.

Guarantee Trust Life Insurance Company's (GTL) Precision Care™ Cancer Insurance Coverage is the next generation of cancer insurance. GTL has collaborated with The Translational Genomics Institute (TGen) to design an insurance coverage that provides benefits you currently won't find anywhere else.

As new advancements in cancer treatments develop, many of these innovations are not covered by traditional health insurance or even Medicare — or can require strict adherence to Medicare guidelines. Additionally, increasing out-of-pocket medical expenses such as health insurance co-payments and deductibles can leave many unprepared for the high costs associated with a cancer diagnosis.

Through GTL's partnership with TGen, one of the leading nonprofit medical research institutes in the world, Precision Care™ gives you and your family access to revolutionary genome sequencing technology and consultative services from TGen's expert Cancer Physicians.

Precision Care™ will pay for TGen's genomic services and consultations while providing you with a choice of lump sum benefits up to \$50,000 to help pay for other medical and non-medical expenses which can be costly while fighting cancer.

Precision Care's unique benefits can help offer you:

- **Peace of mind** in knowing you have access to one of the most advanced medical technologies which may give you your "best shot" to beat cancer.
- **Confidence** that this insurance coverage can help give access to a highly precise and individualized plan of care based upon ground-breaking research.
- **Consultations** for you and your doctor with a TGen oncology expert to explain your sequencing results and treatment recommendations.
- **Cash** to cover the high out-of-pocket costs associated with cancer and comfort knowing your bills can be paid.

Your uniqueness plays an integral role in how you develop and react to cancer and even how you react to treatments. So if cancer is as unique to a person as their DNA, **why would cancer treatments be the same for everyone?**



Unlock the power of your DNA.

For more information, please visit www.OutsmartMyCancer.com.

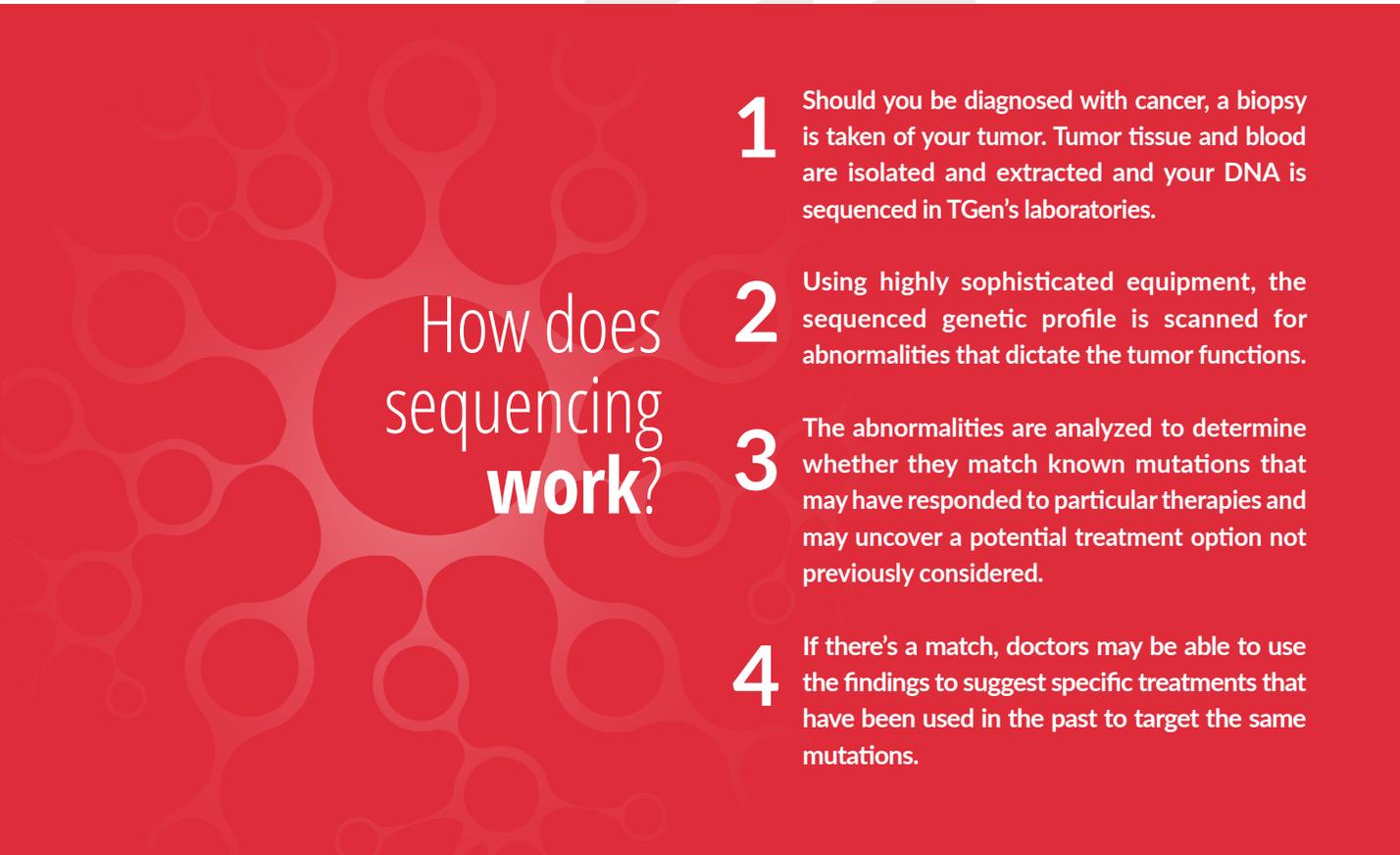


What is Genome Sequencing?

Your genome is the complete set of your DNA. It is your blueprint. It's your personal set of instructions for what makes you unique. Genomic sequencing provides TGen's experts your complete genetic code, which is sorted and studied. Sequencing can be used as a medical tool that unlocks the power of your genome to help create treatment plans that are much more precise and individualized.

Genome sequencing:

- **Analyzes a patient's tumor "fingerprint"** to see if there are therapies that have worked well before.
- Allows the oncologist to **match each patient with the best treatment** based upon the underlying biology of your specific cancer.
- Makes medicine more **rational, personal, and precise** by identifying molecular targets before treating the cancer.
- Identifies whether targeted drugs that **support your own immune system's ability to fight cancer** could be beneficial to you.



How does sequencing work?

- 1** Should you be diagnosed with cancer, a biopsy is taken of your tumor. Tumor tissue and blood are isolated and extracted and your DNA is sequenced in TGen's laboratories.
- 2** Using highly sophisticated equipment, the sequenced genetic profile is scanned for abnormalities that dictate the tumor functions.
- 3** The abnormalities are analyzed to determine whether they match known mutations that may have responded to particular therapies and may uncover a potential treatment option not previously considered.
- 4** If there's a match, doctors may be able to use the findings to suggest specific treatments that have been used in the past to target the same mutations.



Who is TGen?

TGen, the Translational Genomics Research Institute, is an affiliate of City of Hope and is a nonprofit medical research institute. TGen conducts groundbreaking research that unravels the genetic components of common and complex diseases for life-changing results.

TGen's internationally-recognized experts are innovators in clinical genomic testing and pioneers in precision medicine. Their genomic testing explores a patient's genomic uniqueness in ways unimaginable just a few short years ago. This research helps them set a course of treatment that may not be right for everyone... but may be just right for you.

TGen physicians will work one-on-one with you and your physician to:

- Help you understand your sequencing results.
- Review your treatment options.
- Give your oncologist information to help your recovery.



For more information, please visit
www.OutsmartMyCancer.com.

What Makes TGen's Genome Sequencing Stand Apart?



TGen looks at **19,000 genes** vs average of 400 genes for competitors



TGen is known throughout the country for their **ground-breaking research** and **advanced technology**



TGen is a **nonprofit** organization



TGen provides **one-on-one consultations** to explain sequencing results and treatment options

One-on-One Consultations with TGen

GTL's Precision Care™ will not only pay for access to TGen's genomic sequencing services, but **both you and your doctor** will have access to one-on-one consultations with TGen oncology experts to help make sense of your sequencing results and treatment recommendations. This guidance is designed to help you navigate through your cancer journey.



How does GTL's
**Precision
Medicine
Benefit** work?

Patient is diagnosed with Cancer.



Patient files cancer claim with GTL.



Patient informs their doctor they have access to genome sequencing through TGen.



Biopsy is taken and sent to TGen. GTL pays benefits for the testing and any consultative services.



Patient and doctor get one-on-one consultations with a TGen oncology expert to explain sequencing results and treatment options.

Experience You
Can **Trust**

Founded in 1936, Guarantee Trust Life Insurance Company (GTL) has a history of ground-breaking insurance products designed to provide insureds 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.

Select a Lump Sum that **Fits Your Needs**

GTL's Precision Care™ allows you to select the amount of base coverage that is right for you. Your selected lump sum is paid directly to you if you are diagnosed with cancer so you can focus on your recovery and not on your finances!*

Lump sum coverage up to
\$50,000

Precision Medicine Benefit

The Precision Medicine Benefit is payable when you are diagnosed with Cancer and opt to have genomic sequencing, to be performed by TGen or any qualified laboratory provider, either prior to determining a course of cancer treatment or during the course of cancer treatment. Benefits are not available for a diagnosis of skin cancer or Cancer In Situ.

\$6,500/lifetime

Experimental Treatment and **In Situ Benefits** Included!

Receive an additional benefit of 25 percent of your chosen Lump Sum amount should you undergo a qualifying experimental treatment that has been approved or endorsed by the U.S. Food and Drug Administration or the National Institute of Health while being treated for cancer. Additionally, Precision Care™ will pay you 25% of your Lump Sum amount should you be diagnosed with Cancer In Situ.



Example: If you have a \$10,000 Lump Sum cancer coverage and undergo a qualifying experimental treatment, you would be paid an additional \$2,500 for a total of \$12,500.

Benefits are limited to one payment for each of the following: (1) a positive diagnosis of Cancer; (2) a diagnosis of Cancer In Situ; (3) an Experimental Treatment; and (4) Genomic Sequencing following a positive diagnosis of Cancer.

*There is a 30-day waiting period, beginning on the issue date of the certificate.



Additional Benefit Riders to Choose From

It's easy to add valuable benefits on top of your certificate. Add coverage to your Precision Care™ Cancer Insurance Coverage by choosing one of GTL's customizable coverage options:

Cancer Benefit Builder Riders

This option includes each of the following benefit riders: The Benefit Builder Rider increases the Cancer benefit amount by 25% in cases of a late stage diagnosis and boosts the Cancer In Situ benefit to 50% of the Cancer benefit. The Skin Cancer Benefit Rider has a \$500 per year Skin Cancer benefit which pays up to 3 times in a lifetime. The Annual Wellness Benefit Rider provides \$100 per year for an annual physical examination from your doctor. Rider Benefits are subject to a 30-day Waiting Period.

Child Coverage Riders

Cancer Lump Sum Benefit Rider (For Child Dependent) provides up to \$10,000 in coverage to a dependent payable in case of a diagnosis of Cancer and the rider also includes Precision Medicine Benefit for opting to have genomic sequencing. Available for issue to ages 0 – 18. Coverage ends at age 25. Benefits are not available for a diagnosis of Skin Cancer or Cancer In Situ. Benefits are subject to a 30-day Waiting Period. Rider Benefits are limited to one payment per covered child for each of the following: Cancer Lump Sum Benefit and Precision Medicine Benefit.

Return of Premium Riders

Return of Premium Benefit Rider Form GRG15RP20
We will return all premiums paid (less any claims paid) every 20 years.

Return of Premium Upon Death (Prior to Age 86) Benefit Rider Form GRG15RPD-IL
We will return all premiums paid (less any claims paid) if your pass away prior to attained age 86.

Return of Premium Upon Death Benefit Rider Form GRG15RPDL-IL
We will return all premiums paid (less any claims paid) in the event of your death.

	Premium Paid	Claims Paid	Return
Example 1	\$10,000	\$120,000 Claims	No Return
Example 2	\$10,000	\$5,000 Claims	\$5,000
Example 3	\$10,000	\$0 Claims	\$10,000

Select Benefit Service Association

Select Benefit Services Association (SBSA) provides a wide variety of benefits, services and discounts that are especially valuable for seniors. These services are designed to save you time, money and worry.

Hotel and Motel Savings Program

Your membership program provides you with savings of up to 60% off at participating hotel and motel chains nationwide. There are over 100,000 hotels in the U.S. and around the world that you can select from to meet your budget. You'll receive friendly service, convenience and the value you've come to expect at a special member preferred rate.

Vitamins and Nutritional Supplements

There are many positive health benefits that can result from a daily regimen of vitamin supplements. Many people consider a vitamin and mineral supplement program to be an important part of their overall health strategy. Our members can save an additional 20% on a wide range of Swanson brand vitamins and mineral supplements online.

eConnect® Wellness

eConnect® Wellness is designed to help participants live healthier lives. Members have telephonic and web-based access to experienced, masters-level Health Coaches who will provide them with a personal consultation and guidance on a variety of topics, such as smoking cessation, weight management, pre- and postnatal care and exercise.

Car Rental Program

Enjoy year-round discounts of up to 15% by several of the nation's leading car rental agencies. Discounts are available for daily, weekly or weekend rentals in the United States and Canada. Savings apply to economy through full size vehicles, including minivans.

Fitness Clubs

Up to 50% off membership dues at over 1,600 locations nationwide! Members also receive great discounts on a wide variety of products and services including sporting goods, magazines, gourmet foods and more.

The name, address and phone number for providers in your area can be obtained by calling our toll-free number at 866-734-7272, or by visiting our website at www.selectbenefitservicesassociation.com.



Other SBSA Discounts and Services

FLOWERS, GIFT BASKETS AND MORE	20% off gift products including delicious gourmet baskets, sweet treats, heartwarming collectibles, beautiful flowers, plants and more
THEME PARKS	Receive exclusive discounts on Theme Park Tickets such as Walt Disney World®, Universal Parks®, Hershey Park, Legoland®, Six Flags® Nationwide, and many more
PHONES & TABLETS	Safe. Simple. Free. Save big with exclusive deals and earn cash back just for shopping at the same stores you are shopping at today
MOVIE TICKETS	Up to 40% off on movie tickets at many of the major movie theatre chains throughout the United States

Check your fulfillment materials for additional discounts and services available to association members.

DEFINITIONS

CANCER (INVASIVE) MEANS: A disease manifested by the presence of a malignancy characterized by the uncontrolled growth and abnormal spread of malignant cells and the invasion of body tissue by such malignant cells. Cancer includes Hodgkin's disease and leukemia. This definition excludes such conditions as: Pre-malignant tumors or polyps; and Skin Cancer, except malignant melanoma; and Cancer In Situ or Stage 0 Cancer.

CANCER IN SITU, OR STAGE 0 CANCER MEANS: An early stage Cancer that is defined as "in place" and which has not spread beyond the tissue type, mucosal layer, lining, duct or cellular layer in which it originated. It may be staged as Stage 0, T0, Tis, or notated with a staging system appropriate to the cancer type and utilized by a recognized medical authority, such as the American Joint Cancer Committee.

WAITING PERIOD: The certificate/rider(s) has a 30-day waiting period before benefits will be paid. The waiting period begins on the certificate/rider(s) effective date.

PRE-EXISTING CONDITION: A pre-existing condition is a condition for which: (a) Medical advice or treatment was recommended by, or received from a Doctor, within the 24-month period before the Certificate Effective Date; or (b) symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the 24-month period before the Certificate's Effective Date. Treatment includes being prescribed or taking prescription drugs or medicines. Routine follow-up care to determine whether a breast cancer has recurred in a person who has been previously determined to be free of breast cancer does not constitute medical advice, diagnosis, care, or treatment for purposes of determining Pre-existing Conditions unless evidence of breast cancer is found during or as a result of the follow-up care.

A pre-existing condition is not covered unless the loss begins more than 24-months after the Certificate Effective Date.

TGen is a Qualified Laboratory Provider. Benefits may be paid when using any Qualified Laboratory Provider.

THIS IS A CANCER ONLY COVERAGE.

Cancer Insurance, Specified disease insurance, is issued on Form Series GC1530PM-FL and Rider Form Series GRG15CBB-1-IL, GRG15CCPM-IL, GRG15RP20, GRG15RPD-IL & GRG15RPDL-IL by Guarantee Trust Life Insurance Company. Certain exclusions and limitations may apply. Premiums are subject to change. For cost and complete details of coverage, please refer to the certificate.

Guarantee Trust Life Insurance Company, Select Benefit Services Association, and TGen are separate legal entities and have sole financial responsibility for their own products.

EXCLUSIONS (CERTIFICATE/RIDERS)

We will not pay benefits for:

1. A Positive Diagnosis of any Cancer or Cancer In Situ before the Certificate/Riders Effective Date;
2. Any loss due to injury, disease or incapacity, unless related to or attributable to Cancer or Cancer In Situ as defined;
3. Any Cancer or Cancer In Situ when advice or treatment is received during the Waiting Period or prior to the Effective Date, and such advice or treatment results in a Positive Diagnosis of Cancer or Cancer In Situ. If tissue is extracted during the Waiting Period or prior to the Effective Date, and results in a Positive Diagnosis of Cancer or Cancer In Situ, this will not be a covered condition. The date of a Positive Diagnosis of Cancer or Cancer In Situ is the earlier of the date of clinical diagnosis or the date the specimen used to diagnose Cancer or Cancer In Situ is taken. If a Positive Diagnosis of Cancer or Cancer In Situ is made and/or Cancer In Situ is treated within the Waiting Period, OR if medical advice is given within the Waiting Period which leads to the subsequent Positive Diagnosis of Cancer or Cancer In Situ after the Waiting Period, the Insured has the option to cancel the Certificate/Riders and receive a refund of all premiums paid on the Certificate/Riders and attached riders.

GTL | GUARANTEE
TRUST
LIFE

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