

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



UNDERWRITTEN BY: GUARANTEE TRUST LIFE INSURANCE COMPANY
1275 MILWAUKEE AVE., GLENVIEW, IL 60025
www.gtlic.com | 800.323.6907
GAD4-19

(Rev. 8/22)
15B489

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 policy 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 \$75,000 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 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.

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
\$75,000

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 Policy and undergo a qualifying experimental treatment, you would be paid an additional \$2,500 for a total of \$12,500.

*In most states, there is a 30-day waiting period, beginning on the issue date of the policy (In other states, there may be coverage for an Initial Benefit Period on the base policy and certain riders).





Additional Benefit Riders to Choose From

It's easy to add valuable benefits on top of your policy. 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. (*Wellness Benefit rider not available in CO, MI & TN.)

Child Coverage Riders

Cancer Lump Sum Benefit Rider (For Child Dependent) provides up to \$75,000 in coverage to a dependent payable in case of a diagnosis of Cancer in addition to genomic sequencing and consultation through TGen. Available for issue to ages 0 – 18. Coverage ends at age 25.

Return of Premium Riders**

This rider will return all premiums you have paid minus benefits paid if your policy is kept in force for at least 20 years. Return of premium on death options are also available. Refer to the outline of coverage for details. (**Not available in GA, MD, PA, TN, TX & VT. 20 Year ROP not available in ND.)

	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

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.

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.

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 Policy 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 Policy's Effective Date. Treatment includes being prescribed or taking prescription drugs or medicines.

A pre-existing condition is not covered unless the loss begins more than 24-months after the Policy Effective Date (**some states require coverage for pre-existing conditions after either 12 or 6 months**).

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

THIS IS A CANCER ONLY POLICY.

Cancer Insurance, specified disease insurance, is issued on Form Series G1530 and Rider Form Series, RG15CBB, RG16PM, RG15RP20, RG15RPD, RG15RPDL, & RG15CC by Guarantee Trust Life Insurance Company. This product, its features, and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the outline of coverage.

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

EXCLUSIONS

We will not pay benefits for:

1. A Positive Diagnosis of any Cancer or Cancer In Situ before the Policy 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 Policy and receive a refund of all premiums paid on the Policy and attached riders.



1275 Milwaukee Avenue, Glenview, IL 60025
www.gtlic.com | 800-338-7452

