

# GTL's Home Alliance Client Profile Worksheet and Application

**Important: Sections 1 and 5 must be completed and submitted with the application.**

## Section 1: Client Personal Information

Name \_\_\_\_\_ Age \_\_\_\_\_ Spouse \_\_\_\_\_ Age \_\_\_\_\_  
 Sex:  Male  Female    Smoker:  Yes  No    Sex:  Male  Female    Smoker:  Yes  No  
 Date Mortgage applied for or refinanced \_\_\_\_/\_\_\_\_/\_\_\_\_  
 First Mortgage Balance \$ \_\_\_\_\_ First Mortgage Payment \$ \_\_\_\_\_  
 Second Mortgage Balance \$ \_\_\_\_\_ Second Mortgage Payment \$ \_\_\_\_\_

## Section 2: Personal Needs Analysis - Base Plan Type

Desired Face Amount: \$ \_\_\_\_\_

Level 10 year (Ages 20 – 60)                       Level 30 year (Ages 20 – 40)  
 Level 15 year (Ages 20 – 55)                       Decreasing Term 30 year (Ages 20 – 40)  
 Level 20 year (Ages 20 – 50)                       30 year Term / 20 year level (Ages 20 – 45)

## Section 3: Personal Needs Analysis – Additional Coverage Options

Value the importance of each additional coverage option below by checking the appropriate box.

	<u>Very</u> <u>Important</u>	<u>Somewhat</u> <u>Important</u>	<u>Not</u> <u>Important</u>
Accidental Death Benefit Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse Insurance Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children's Insurance Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waiver of Premium Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Return of Premium Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Section 4: Design Your Own Plan

Fill-in the cost of the base plan and each additional coverage option desired.

Base Plan	\$ _____	<b>Modal Factors: Semi-Annual</b>	<b>= 0.51</b>
Accidental Death Benefit	\$ _____	<b>Quarterly</b>	<b>= 0.26</b>
Spouse Insurance	\$ _____	<b>Monthly Bank Draft</b>	<b>= 0.087</b>
Children's Insurance	\$ _____		
Waiver of Premium	\$ _____		
Return of Premium	\$ _____		
Policy Fee	\$ <u>60.00</u>		

Total Annual Premium \$ \_\_\_\_\_ X \_\_\_\_\_ = \$ \_\_\_\_\_  
(Modal Factor)                      (Modal Premium)

## Section 5: Applicant Signature

**Applicant Signature:** \_\_\_\_\_

GTL's Home Alliance is a level or decreasing term life insurance plan issued by Guarantee Trust Life Insurance Company, Glenview, IL. Premiums and death benefit are guaranteed for the term period chosen. All plans and riders may not be available in all states. For agent use only.

APPLICATION FOR:  NEW COVERAGE  REINSTATEMENT

**PROPOSED INSURED**

1. Proposed Insured (Print first name, middle initial, and last name)	Sex	Date of Birth Mo./Day/Yr.	Age	Country of birth	Height Ft. In.	Weight in lbs.	Social Security #

2. Home Address \_\_\_\_\_  
 Number and Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Home Phone Number (\_\_\_\_\_) \_\_\_\_\_ Business Phone Number (\_\_\_\_\_) \_\_\_\_\_

**PLAN AND BILLING**

<b>3A. Proposed Insured</b> <b>Base Plan</b> Face Amount _____ <input type="checkbox"/> 10 Year Level Term <input type="checkbox"/> 30 Year Level Term <input type="checkbox"/> 15 Year Level Term <input type="checkbox"/> 30 Year Decreasing Term <input type="checkbox"/> 20 Year Level Term <input type="checkbox"/> 30 Year Term (20 yr. level/10 yr. indeterminate premium)	<b>Proposed Insured</b> <b>Optional Riders</b> <input type="checkbox"/> Accidental Death Benefit Rider <input type="checkbox"/> Waiver of Premium Rider <input type="checkbox"/> Return of Premium Rider
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**3B. Spouse Optional Rider**       Renewable and Convertible Term Rider - Amount: \_\_\_\_\_

Name (First, Middle, Last)	Relationship	Sex	Date of Birth	Age	Country of Birth	Height	Weight	Social Security #

**3C. Children Optional Rider**       Children's Term Rider - Unit: \_\_\_\_\_

Name of Children (first, middle initial, last)	Relationship	Sex	Date of Birth	Age	Country of Birth	Height Ft. In.	Weight In lbs.	Social Security #

**Premium Mode:**       Annual       Semi-Annual       Quarterly       Monthly Bank Draft      Premium Collected \$ \_\_\_\_\_

4. Request Certificate Date of: \_\_\_\_\_ Request Draft Date of: \_\_\_\_\_  
 5. Send Billing & Correspondence to:  Insured  Owner  Payer      7. Soc. Sec. Number for Owner/Payer: \_\_\_\_\_  
 Name & Address of Owner/Payer (if other than Proposed Insured): \_\_\_\_\_  
 Address: \_\_\_\_\_ Relationship: \_\_\_\_\_  
**6. Beneficiary:** Primary: \_\_\_\_\_ Relationship \_\_\_\_\_  
 Contingent: \_\_\_\_\_ Relationship \_\_\_\_\_  
 Contingent: \_\_\_\_\_ Relationship \_\_\_\_\_

**EMPLOYMENT INFORMATION**

7a. Has Proposed Insured been gainfully employed (at least 30 hours per week) for the past 12 months? .....  Yes  No  
 If no, please give details: \_\_\_\_\_  
 b. Describe occupation and duties: \_\_\_\_\_  
 c. Employer: \_\_\_\_\_  
 Name \_\_\_\_\_ Address \_\_\_\_\_ Phone Number \_\_\_\_\_  
 d. Provide details of prior occupation if working in present occupation less than 1 year \_\_\_\_\_  
 e. Actual Earned Income? \_\_\_\_\_ (Business owners income is after expenses and before personal taxes)

**UNDERWRITING**

8. Has any person proposed for insurance used any tobacco products in the past 12 months?.....  Yes  No  
 9. Has any person proposed for insurance ever been declined, restricted, rated up, or postponed for any kind of life and/or disability insurance?.....  Yes  No  
 10. Has any person proposed for insurance, in the past five years, made or now contemplate making flights as a pilot, student pilot, crewmember, or observer or participated in or plan to participate in skydiving, parachuting, hang gliding, underwater diving, organized racing, or any other hazardous sport? If yes, complete and submit Avocation Questionnaire...  Yes  No  
 11. Has any person proposed for insurance had their driver's license suspended, revoked, or been charged with a "DUI" within the last three years?.....  Yes  No  
 If yes, please list that/those person's driver's license number(s): \_\_\_\_\_  
 12. Has any person proposed for insurance been convicted of a felony or is any person proposed for insurance currently on probation or parole?.....  Yes  No  
 13. Is any person proposed for insurance not a United States citizen or legal alien resident of the United States?.....  Yes  No  
 14. Please give the complete details for questions 8 -13 answered "Yes." Include applicable name(s) and item number(s) below:  
 \_\_\_\_\_  
 \_\_\_\_\_

**OTHER INSURANCE**

15. Does any person proposed for insurance currently have in-force, applied for or insurance now pending or contemplated for:
- a. Life insurance?.....  Yes  No  
If yes, give complete details \_\_\_\_\_
  - b. Disability insurance (including individual, group, association, salary continuation and state benefits).....  Yes  No  
If yes, give complete details \_\_\_\_\_
16. Will this coverage applied for replace or change any life or disability insurance currently in force? .....  Yes  No  
If "Yes," please list name of the person proposed for insurance, face amount of insurance, and/or benefit amount; also provide the Company name and submit necessary replacement forms. \_\_\_\_\_

**MEDICAL INFORMATION**

17. To the best of your knowledge and belief, has any person proposed for insurance had, been diagnosed as having, been advised to seek treatment for, or been treated by a medical practitioner within the past 10 years for any of the following (circle the appropriate condition for each "Yes" answer):
- a. Asthma, emphysema, bronchitis, chronic obstructive lung disease, or other disease of the respiratory system?.....  Yes  No
  - b. High blood pressure, stroke, heart attack, congestive heart failure, heart or blood vessel surgery or procedure, peripheral vascular disease, heart murmur, chest pain or angina, or other disease of the cardiovascular system?....  Yes  No
  - c. Disease of the liver, kidney, bladder, pancreas, stomach or intestine?.....  Yes  No
  - d. Paralysis, convulsions, epilepsy, anxiety, depression, psychosis, or other mental or nervous disorder of the brain or nervous system or problems with memory?.....  Yes  No
  - e. Back problems or back or knee sprain or strain, arthritis, fractures, joint disease or replacement or disease of the muscular or skeletal system or connective tissue disorder?.....  Yes  No
  - f. Protein, sugar, blood or pus in the urine, disorder of the prostate, breast or reproductive organs, or internal or skin cancer, melanoma, leukemia, or tumor? .....  Yes  No
  - g. Diabetes, or disease of the pituitary, adrenal, or thyroid gland or collagen disease? .....  Yes  No
  - h. An immune deficiency disorder, AIDS, AIDS Related Complex (ARC), or human immunodeficiency virus (HIV)?....  Yes  No
  - i. Alcohol or drug use, or used drugs, such as heroin, cocaine, amphetamines, or other narcotics not prescribed by a doctor?.....  Yes  No
18. Has any person proposed for insurance made a claim for disability or workman's compensation or received such benefits in the past 10 years? .....  Yes  No  
If "Yes" please list in question 21 the name of the person proposed for insurance, the condition(s) that caused the disability, and the amount and length of time disability benefits were received.
19. Has any person proposed for insurance within the past 5 years, consulted or been treated by a member of the medical profession for a condition other than previously stated above or been advised to have surgery not yet completed?.....  Yes  No
20. Has any person proposed for insurance currently taking any prescription medication(s) or been advised to take any medication(s)?.....  Yes  No
21. Please give complete details to any "Yes" answers for question 17a-i and questions 18 - 20. Include names, addresses, and phone numbers for doctors, and dates and reasons for treatment. Be sure to indicate the person proposed for insurance to which the "Yes" answer applies, and the question number(s): \_\_\_\_\_

## AUTHORIZATION

I understand and agree that Guarantee Trust Life Insurance Company, its reinsurers, insurance support organizations, and their authorized representatives may obtain medical, criminal and driving records in order to evaluate my application for insurance. I authorize any doctor, medical practitioner, hospital, clinic, or other medical care facility, insurance company, the Medical Information Bureau, Inc., or employer, having information of medical care, advice or treatment about any physical or mental condition regarding me or my family members named in this application, to give the information to Guarantee Trust Life Insurance Company or its reinsurers. This authorization includes information about drugs, alcoholism, or mental illness or employment or other insurance. I authorize all sources, except the Medical Information Bureau Inc. to give such records to any agency employed by Guarantee Trust Life Insurance Company to collect such information. This authorization will be valid from the date signed for a period of two and one-half years. I agree a photographic copy of this authorization shall be as valid as the original. I have read this authorization and understand that I or my authorized representative is entitled to receive a copy of the form. I have also received a copy of the "Notice to Applicant, Parts 1 and 2" and the Description of Information Practices form prepared by Guarantee Trust Life Insurance Company (if required in your state).

**ACKNOWLEDGEMENTS:** The Proposed Insured represents and agrees as follows: 1) That the statements contained in the application concerning past and present health are complete, true, and correct. 2) Any insurance issued as a result of this application shall, together with this application, constitute a single and entire contract of insurance. 3) No agent or any other person is authorized to accept risks, pass on insurability, make or modify contracts, or waive any of the Company's rights or requirements. 4) Any insurance issued as a result of this application will not take effect unless and until the full first premium is paid and the Certificate is delivered during such person's lifetime and while such person is in the condition of health set forth in this application. 5) Provisions concerning exceptions, exclusions, limitations, and renewal in the insurance which has been applied for, have been explained and are understood.

**CAUTION: If your answers on this application are incorrect or untrue, Guarantee Trust Life Insurance Company has the right to deny benefits or rescind your coverage.**

X \_\_\_\_\_ X \_\_\_\_\_  
Signature of Proposed Insured Date Signature of Applicant/Owner (if other than Proposed Insured) Date

X \_\_\_\_\_ Application Signed/Dated in: \_\_\_\_\_  
Signature of Spouse (Insured under Renewable and Convertible Term Rider) City State

I have witnessed the signature of the Applicant and the Proposed Insured, if different. I certify that I asked all the questions and truly and accurately recorded the answers contained herein. To the best of my knowledge and belief, the insurance applied for:  is or is likely,  is not or is not likely to replace or change any existing Certificate(s) or contract(s).

X \_\_\_\_\_  
Signature of Soliciting Agent & Agent Code Number Agent's Telephone Number Date

**GUARANTEE TRUST LIFE INSURANCE COMPANY**  
**1275 Milwaukee Avenue, Glenview, Illinois 60025**  
**1-800-635-1993**

**HIPAA AUTHORIZATION**  
To Permit Use and Disclosure of Health Information

By signing this form, I (we) authorize Guarantee Trust Life Insurance Company (herein referred to as the "Company"), insurance support organizations, authorized representatives, and any reinsurers, to obtain information as to the diagnosis, treatment, or prognosis of my (our) physical condition, other coverage and any other information needed to underwrite my (our) application for insurance such as criminal or motor vehicle records. Upon presentation of this Authorization, or a photocopy of it, the Company may obtain, without restriction (except psychotherapy notes), such information or records from any doctor, health professional, hospital, clinic, Veterans Administration, insurance company or other person or organization which has such information including any information provided to any affiliate insurance company on previous applications and any information provided to our health division for underwriting or claim servicing purposes. The Company and its reinsurers may also obtain such information from the Medical Information Bureau. This Authorization includes all information about drugs, alcoholism, and mental illness. I (we) understand and agree that the Company or its representatives may conduct a phone interview or face-to-face assessment as part of the underwriting process. I (we) agree that this Authorization will be valid for 24 months from the date signed, and know that I (we) or my (our) authorized representative may have a photocopy of it. If this Authorization is for someone other than myself, that individual and my authority to act on their behalf is explained below.

I (we) understand that I (we) have the right to revoke this Authorization, in writing, at any time by sending written notification to my (our) agent or to the Company at the above address. I (we) understand that a revocation will not be effective to the extent the Company has relied on the use or disclosure of the protected health information or, so long as GTL has a legal right to contest a claim under the coverage or the coverage itself. Revocation requests should be sent in writing to my (our) agent or to the attention of the Underwriting Manager.

I (we) understand once information is disclosed pursuant to this Authorization, such information will continue to be protected by GTL in accordance with federal or state law. I (we) also understand that my (our) application for insurance can be declined if I (we) choose not to sign this Authorization.

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(Print Please) Name of Applicant

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Signature of Applicant and Date

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(Please Print) Name of Authorized Representative, or Next of Kin

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Relationship of Authorized Representative or Next of Kin to Patient

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Signature of Authorized Representative or Next of Kin and Date

