

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	\$ _____	Modal Factors: Semi-Annual	= 0.51
Accidental Death Benefit	\$ _____	Quarterly	= 0.26
Spouse Insurance	\$ _____	Monthly Bank Draft	= 0.087
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 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

3A. Proposed Insured Base Plan Face Amount Proposed Insured Optional Riders
[] 10 Year Level Term [] 30 Year Level Term [] Accidental Death Benefit Rider
[] 15 Year Level Term [] 30 Year Decreasing Term [] Waiver of Premium Rider
[] 20 Year Level Term [] 30 Year Term (20 yr. level/10 yr. indeterminate premium) [] Return of Premium Rider

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 Policy 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? [] 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 tested positive for the virus on a test performed solely for the purpose of obtaining insurance? 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): _____
- _____
- _____
- _____

For your protection California law requires the following to appear on this form:
Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false, incomplete, or deceptive statement of a material fact may be guilty of insurance fraud.

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 policy 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 policy(ies) or contract(s).

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

