

Guarantee Trust Life Lump Sum Cancer/Heart Attack and Stroke Underwriting Guide

1. Each person must be a U.S. citizen or hold a "green card" (permanent resident of US).
2. The agent must be health licensed and use the state approved application in the state where the applicant lives.
3. If both spouses' apply for coverage, each person must answer the questions and sign the application.
4. If power of attorney is used, please submit a signed copy of the form with the application.
5. If the applicant is taking any of the medications listed on the Medication List, the applicant will not qualify for the plan or benefit rider.
6. If an application is over 31 days old when received by the Company, we will require a new currently dated application.
7. The effective date cannot be more than 90 days from the application date or earlier than the application date.
8. Dual applicants must be legally married or their resident state must recognize civil unions. If the state recognizes common law marriage, they must complete the common law form and submit it with the application. If the state does not recognize common law marriage, each person must submit their own application and each must pay the annual policy fee.
9. Family and Couple premium rates will be calculated by the older spouse's age regardless of how it is listed on the application.
10. The maximum benefit amount for the Cancer plan is \$75,000. The Heart Attack/Stroke plan/rider also has a maximum benefit of \$75,000.

If you submit an application for the Cancer plan with Heart Attack/Stroke rider the amount for each benefit must be the same. For example, if the Cancer benefit is \$75,000, the Heart Attack/Stroke rider must also be \$75,000.

If the amounts are different, if approved, separate policies will be issued. For example, if the Cancer benefit is \$75,000 but the Heart Attack/Stroke benefit is \$50,000, each benefit will be a standalone plan. Please note that each policy will have an annual policy fee.

11. Please remember to add the \$20 annual policy fee to the total premium--then calculate the modal premium i.e.; monthly (.09), quarterly (.265), or semi-annual (.52). In this case—monthly was selected, example would be: $\$291.00 + \$20.00 = \$311.00 \times .09 = \27.99
12. Single Parent plan denotes one parent (regardless of marital status) applying with eligible dependent children.

Underwriting Guidelines

An application for Cancer Plan should not be taken in the following situations:

- History of internal cancer or malignant melanoma within 5 years of the application date
- Medication prescribed for the treatment of internal cancer or malignant melanoma within 5 years of the application date
- PSA reading of 4.0 or greater without further investigation
- Symptoms or signs of cancer that need further investigation

The applicant is not eligible for the Heart Attack and Stroke Plan or Rider in the following situations and with the following medical conditions:

- History of heart attack, stroke, bypass, stent placement, angioplasty, or angina within 5 years of the application date.
- Medication prescribed for the treatment of heart attack, stroke, bypass, stent placement, angioplasty, or angina within 5 years of the application date
- Aortic Aneurysm
- Atrial Fibrillation or Flutter
- Cardiomyopathy
- Congestive Heart Failure
- Cor Pulmonale
- Coronary Artery Disease with 50% or more blockage in any artery or Left Main Disease
- Heart Transplant Recipient
- Peripheral Vascular Disease with 75% or more blockage

If the applicant is taking any of the following medications for the condition listed, the applicant is not eligible for the plan or a benefit rider. This is not an all inclusive list and maybe subject to change from time to time.

MEDICATION	CONDITION
3TC	AIDS
A.Z.T.	HIV, AIDS
Adriamycin	Cancer
AL-721	HIV, AIDS
Aldactazide	Heart
Alkeran	Cancer
Atripla	HIV, AIDS
BCG	Cancer
Blenoxane	Cancer
Bumex	Heart
Capozide	Heart
Combivir	HIV, AIDS
Cordarone	Heart
Coreg	Heart
Coumadin	Heart, Stroke
Crixivan	HIV, AIDS
Cyclosporine	Cancer
Cytosan	Cancer
D.D.I.	HIV, AIDS
D4T	HIV, AIDS
Dabigatran	Heart, Stroke
DDC	HIV, AIDS
DES	Cancer
Dilacor XR	Heart
Doxorubicin	Cancer
Dronabinol	Cancer
Emtriva	HIV, AIDS
Epivir	HIV, AIDS
Epogen	AIDS
Ergaisol	Cancer
Estinyl	Cancer
Eulexin	Cancer
Foscarnet	HIV, AIDS
Fuzeon	HIV, AIDS
Ganite	Cancer
Gleevic	Cancer
Hexalen	Cancer
Hydrea	Cancer
Hydroxyurea	Cancer

MEDICATION	CONDITION
Imdur	Heart
Indinavir	HIV, AIDS
Interferon	AIDS
Invirase	HIV, AIDS
Isordil	Heart
Kaletra	HIV
Kineret	Cancer
Lasix	Heart
Leukeran	Cancer
Lexiva	HIV, AIDS
Lomustine	Cancer
Lopressor	Heart
Lotrel	Heart
Lozol	Heart
Lupron	Cancer
Megace	Cancer
Megestrol	Cancer
Melphalan	Cancer
Minipress	Heart
Mutamycin	Cancer
Myleran	Cancer
Natrecor	Heart
Nelfinavir	HIV, AIDS
Neosar	Cancer
Neupogen	Cancer
Nitro-Bid	Heart
Nitro-Dur	Heart
Nitrostat	Heart
Norvir	HIV, AIDS
Paraplatin	Cancer
Persantine	Heart
Platinol	Cancer
Plavix	Heart, Stroke
Plenaxis	Cancer
Pradaxa	Heart, Stroke
Prezista	AIDS
Prinivil	Heart
Procrit	AIDS
Rescripto	AIDS

MEDICATION	CONDITION
Reyataz	HIV
Ritonavir	AIDS
Roferon	HIV, AIDS
Rythmol	Heart
Selzentry	HIV
Sustiva	AIDS
Tenex	Heart
Teslac	Cancer
Thiotepa	Cancer
Ticlid	Heart
Trandate	Heart
Trelstar-LA	Cancer
Trental	Heart
Trizivir	HIV
Truvada	HIV
Valycte	HIV
VePesid	Cancer
Videx	HIV
Vincristine	Cancer
Viracept	HIV
Viramune	AIDS
Viread	HIV
Warfarin	Heart, Stroke
Wellferon	HIV, AIDS
Zanosar	Cancer
Zerit	HIV
Ziac	Heart
Ziagen	HIV
Zidovudine	HIV, AIDS
Zofran	Cancer
Zoladex	Cancer