

GTL | GUARANTEE  
TRUST  
LIFE

# Heritage Life

Graded Benefit Whole Life Insurance

*With Access to Comprehensive  
Funeral Concierge Services & Support*



UNDERWRITTEN BY:  
Guarantee Trust Life Insurance Company  
GAD14.3-20

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## Planning Ahead to Help Protect Your Family's Future

Do you have a plan in place to pay for your final expenses? When this unfortunate time arrives, who will pay for your final medical bills, unpaid credit card bills or funeral and burial expenses?

Help protect your family with financial support from GTL's Heritage Whole Life Insurance and guidance and resources from Sequoia's Funeral Concierge Services.

## DID YOU KNOW?

The median 2021 cost for an  
adult funeral was approximately

**\$7,848\***

This amount doesn't include a cemetery plot, pastoral service, headstone, obituary, flowers and other cash expenses.

Planning your funeral expenses will help your family when they need it most. Life insurance is one of the best ways to make sure that your family will not have to worry about how to pay for funeral and burial expenses in their time of grief.

\*National Funeral Directors Association, Statistics: Costs, 2021, <https://nfda.org/news/statistics>





## Help Protect Your Loved Ones



Premiums Never  
Increase



Simple  
Application



No Medical Exam  
Needed



Whole Life Insurance  
Accumulates Cash  
Value\*

## Graded Death Benefit

**Issue Ages:** 40-90 years

**Death Benefit Amounts:**

Age 40-85 — \$2,500 to \$20,000

Age 86-90 — \$2,500 to \$10,000

○ Death Benefit in year 1 is Premiums Paid plus 5%

○ Death Benefit in year 2 is 50% of the face amount

○ Death Benefit in year 3 is 100% of the face amount

We will pay the full face amount on accidental death in year 1 and year 2 under the Temporary Accidental Death Benefit.

Sequoia Coverage is immediate, no waiting periods.

\*Partial withdrawals and loans will reduce the cash value available. In addition, any outstanding indebtedness at the time of death will be deducted from the death benefit proceeds paid to the beneficiary.



# Access to Funeral Concierge Services Provided by Sequoia

*Reduce the emotional burden and control the cost of funeral services.*



Sequoia's industry-leading funeral concierge services offer emotional, logistical and financial support in the event of death. Sequoia simplifies the funeral process, offering the fastest and most efficient solution when your family needs it most.

*For more information about Sequoia, please visit their website at [www.sequoiaplans.com](http://www.sequoiaplans.com).*



## Extended Protection

Add coverage for up to 10 family members.



## Personalized Service

Step-by-step 24/7 guidance to the families throughout the funeral process.



## Discounted Prices

Access to service network of discounted and special pricing.



## Global Network

Access to the largest worldwide funeral network.



## Nationwide & International Support

State-to-state and country-to-country funeral transfer support.

## Immediate Coverage Benefits Available Through Sequoia

Benefits	Sequoia	Competitor A	Competitor B
24/7 Call Center	✓	✓	✓
Multilingual Call Center	✓	✓	✓
Personalized Service	✓	✓	✓
Access to Discounts	✓	✓	✓
24/7 LIVE Call Center	✓	✗	✗
Emotional Support	✓	✗	✗
Family Protection (9 additional family members)	✓	✗	✗
International Assistance	✓	✗	✗
Repatriation Assistance	✓	✗	✗
Domestic Shipping Assistance	✓	✗	✗
International Funeral Network	✓	✗	✗
NO Immigration Status	✓	✗	✗
NO Age Limit	✓	✗	✗





# Heritage Life Highlights



## Guaranteed Benefits

You can be sure that as long as your premiums are paid, your coverage will never be changed or canceled.



## Guaranteed Premiums

Your premium cannot be changed due to declining health. Your Heritage Life premiums will remain the same as long as you keep the coverage.



## Easy Application

Simply fill out the application. There is no need for a medical exam or lengthy process.



## Funeral Concierge Services

Emotional, logistical and network support in the event of death provided by Sequoia. Immediate coverage, no waiting period.





# Experience You Can Trust

Founded in 1936, Guarantee Trust Life Insurance Company (GTL) has a history of groundbreaking 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.

## BASIC EXCLUSIONS

The Exclusions may differ in some states. Please read your policy carefully.

### Death Benefit

If the Insured dies while the policy is in force, we will pay the Death Benefit to the Beneficiary, subject to the provisions of the policy. The Death Benefit is shown on the policy schedule.

### Temporary Accidental Death Benefit

If the insured dies solely because of accidental bodily injuries during the first 2 policy years, we will pay the full face amount under the temporary accidental death benefit.

The accidental bodily injury must be the direct result of an unforeseen and unexpected accident that occurs while the policy is in force; and results in death within 180 days, independent of disease or bodily or mental illness or infirmity or any other cause (except for sickness caused by accidental bodily injury); and not be an excluded accidental cause.

### Temporary Accidental Death Benefit Exclusion Summary –

Death caused or contributed to by disease or infirmity of mind or body; an infection not due to injury; suicide, or self-inflicted injury; travel in or descent from an aircraft, other than as a passenger; travel in an aircraft or device used for testing or experimental purposes, used for travel beyond the earth's atmosphere; war or act of war whether declared or undeclared; participation in a riot, insurrection or terrorist activity, an illegal occupation or activity, committing a felony; death occurring while incarcerated; voluntary intake of

any drug, unless prescribed by a physician, poison, gas or fumes, unless a direct result of accident; intoxication; riding or driving a vehicle in a race, speed or endurance contest; bungee jumping, rock or mountain climbing/rappelling, hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing.

**War Exclusion:** No Temporary Accidental Death Benefit will be paid under certain circumstances while serving in the military, as a non-combatant civilian or as a civilian. Please see policy for details.

### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within 2 years from the Policy Effective Date or the effective date of any reinstatement, Our liability will be limited to a refund of the amount equal to the Premiums paid for the Policy (without interest); less any Policy loan balance on the date of death.

*Graded Death Benefit Whole Life Insurance is issued on Policy Form Series: ICC19-19GBWL and 19GBWL by Guarantee Trust Life Insurance Company. This product has exclusions, limitations, reductions of benefits and terms under which the Policy may be continued in force or discontinued. Subject to state availability. For cost and complete details of coverage, please refer to the policy or contact us.*

*Guarantee Trust Life Insurance Company and Sequoia Funeral Concierge are separate legal entities and have sole financial responsibility for their own products.*



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