

An Absolute Broker

FAX/MAIL COVER LETTER

****Please FAX or MAIL this cover letter with the completed application to:**

An Absolute Broker (mailing address below)

FAX# 775.522.7777

Dear An Absolute Broker,

Please accept my completed application for submittal and contact me to confirm receipt of this application

Name _____

E-mail _____

Date _____

Time _____

Please contact me at this phone number _____
after you have reviewed my application for completeness and accuracy.

I will contact An Absolute Broker at 910.232.4964 to verify receipt of my application.

****I understand that An Absolute Broker will not review this application until the following business day if I faxed this application after 5:00PM or on a weekend**

I understand that the original, signed application and premium payment must still be mailed to An Absolute Broker. :

**An Absolute Broker
Attn: New Enrollment
1319 Military Cutoff Rd #188
Wilmington, NC 28405**

I will send the original, signed application and premium payment, as soon as I have been contacted by An Absolute Broker with confirmation that my application has been received by fax and reviewed for completeness.

**APPLICATION FOR LIMITED BENEFIT POLICY
 GUARANTEE TRUST LIFE INSURANCE COMPANY
 1275 Milwaukee Avenue, Glenview, IL 60025 (800) 338-7452**

Application for: **New Coverage** **Reinstatement** **Increase of Benefits**
 If Reinstatement or Increase requested, please print GTL policy/certificate number(s) affected: _____
 MAIL POLICY TO: **Agent** **Insured**

PART A. APPLICANT(S) INFORMATION

A P P # 1 L	Last Name _____ First Name _____ M.I. ____ Birth Date _____ Soc. Sec. # _____ Sex _____ Age _____
A P P # 2 L	Last Name _____ First Name _____ M.I. ____ Birth Date _____ Soc. Sec. # _____ Sex _____ Age _____
A D D R E S S	Street Address _____ City _____ State _____ Zip Code _____ Telephone (Day) _____ E-Mail Address _____

IF YOU ARE 6 MONTHS YOUNGER OR OLDER THAN 65, AS OF THE DATE OF THIS APPLICATION SKIP TO SECTION B.

QUALIFYING INFORMATION (If any answer to questions 1 thru 5 is "YES" you are not eligible for coverage.)

SECTION A.	Applicant #1	Applicant # 2
1. In the past 12 months have you been confined as an inpatient to a hospital, nursing home or have you received home health care?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. In the past 12 months have you had a heart attack, stroke, heart surgery/ bypass, malignant melanoma or cancer (other than skin cancer)?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. In the past 12 months have you been treated for chronic obstructive lung disease, insulin dependent diabetes, dementias, Alzheimer's disease, congestive heart failure, or chronic liver or kidney disease?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. In the past 12 months have you had surgery which required an inpatient hospital stay or been advised to have surgery which will require an inpatient stay but have not yet done so?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
5. Have you ever been treated for or been diagnosed by a member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or HIV infection?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
SECTION B. (To be completed if choosing the Lump Sum Cancer Rider; if question 6 or 7 is answered "YES" you are not eligible for the Lump Sum Cancer Rider.)		
6. In the past 10 years, have you had, been diagnosed as having, received medication for, or been treated by a medical practitioner for leukemia, Hodgkin's or Non-Hodgkin's disease, malignant melanoma, sarcoma or any other internal cancer or had radiation or chemotherapy for any of these conditions?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
7. In the past 24 months, have you been advised to seek treatment or medical advice from a medical practitioner, or had experienced any symptoms that would have caused an ordinarily prudent person to seek medical advice for any of the medical conditions listed in question #6?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
SECTION C.		
8. Will this policy replace any existing insurance with any company? If "YES", what company, type(s) of insurance and policy number(s) _____ _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

PART B. COVERAGE SELECTION *Complete appropriate section for each plan selected*

Daily Hospital Confinement Benefit	Applicant #1	Applicant #2
<ul style="list-style-type: none"> Choose an amount from \$100 - \$600 (in \$10 increments) Choose Number of Days Payable Per Benefit Period 	\$ _____ per day <input type="checkbox"/> 10 Days <input type="checkbox"/> 21 Days	\$ _____ per day <input type="checkbox"/> 10 Days <input type="checkbox"/> 21 Days
Optional Riders:		
Lump Sum Hospital Benefit: Choose 1 of 3 Benefit Amounts	<input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$750	<input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$750
Ambulance Service Benefit (maximum age – 80)	<input type="checkbox"/>	<input type="checkbox"/>
Durable Medical Equipment Benefit	<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility Benefit	<input type="checkbox"/>	<input type="checkbox"/>
Accidental Death and Dismemberment (maximum age – 80)	<input type="checkbox"/> \$10,000 <input type="checkbox"/> \$5,000 _____ Beneficiary and Relationship	<input type="checkbox"/> \$10,000 <input type="checkbox"/> \$5,000 _____ Beneficiary and Relationship
Lump Sum Cancer Rider: Choose 1 of 4 Benefit Amounts	<input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000	<input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000
Surgical Benefit Rider: Choose 1 of 4 Benefit Amounts	<input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$750 <input type="checkbox"/> \$1000	<input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$750 <input type="checkbox"/> \$1000

PART C. PREMIUMS

	Applicant #1	Applicant #2
<u>Daily Hospital Indemnity Annual Premium</u>	\$ _____	\$ _____
<u>Optional Rider Annual Premium</u>		
Lump Sum Hospital Benefit:	\$ _____	\$ _____
Ambulance Service Benefit:	\$ _____	\$ _____
Durable Medical Equipment Benefit:	\$ _____	\$ _____
Skilled Nursing Facility Benefit:	\$ _____	\$ _____
Accidental Death & Dismemberment Benefit:	\$ _____	\$ _____
Lump Sum Cancer:	\$ _____	\$ _____
Surgical Benefit:	\$ _____	\$ _____
Total Annual Premium:	\$ _____	\$ _____
Premium Payment Mode: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual (.520) <input type="checkbox"/> Quarterly (.265) <input type="checkbox"/> Monthly PAC (.084)		
Total Mode Premium for Applicants #1 and #2	\$ _____	\$ _____
Application Fee (if applicable):	\$ _____ \$20.00	
Total submitted Premium:	\$ _____	
Requested Effective Date: ___/___/___ Requested Effective Date cannot be prior to the Application Date. If no Effective Date is requested, the Effective Date will be the date of the underwriting decision to approve issuance coverage.		

ACKNOWLEDGEMENTS & AUTHORIZATION

ALL STATEMENTS MADE IN THIS APPLICATION ARE FULL, COMPLETE AND TRUE, TO THE BEST OF MY KNOWLEDGE AND BELIEF. I UNDERSTAND THAT THE STATEMENTS FORM THE BASIS UPON WHICH INSURANCE WILL BE MADE EFFECTIVE. I UNDERSTAND THAT OMISSIONS, MISREPRESENTATIONS OR MISSTATEMENTS COULD RESULT IN DENIAL OF AN OTHERWISE VALID CLAIM AND/OR RESCISSION, VOIDING, OR REFORMATION OF INSURANCE.

I understand that insurance applied for will not become effective until: a) approved and issued by GTL; b) I have been furnished written notice of the effective date; and c) I have paid the premium in full. I understand that any changes in my health conditions, if applicable, from the date of this application until insurance becomes effective, may result in the declination of my coverage. No agent or other representative of GTL has required, permitted, or encouraged me to answer any question inaccurately or has waived any conditions of this application. I have received a copy of the Pre-Notice which describes how information is obtained and used by GTL. If this application is completed electronically or over the phone I understand the Pre-Notice will be delivered with the policy.

AUTHORIZATION: I 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 physical condition, other coverage and any other information needed to underwrite my 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. This Authorization includes all information about drugs, alcoholism, and mental illness. I 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 agree that this Authorization will be valid for 24 months from the date signed, and know that I or my authorized representative may have a photocopy of it.

I have received an Outline of Coverage. If this application is completed electronically or over the phone, I understand the Outline of Coverage will be delivered with the Policy.

I understand that I have the right to revoke this Authorization, in writing, at any time by sending written notification to my agent or to the Company at the above address. I 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 agent or to the attention of the Underwriting Manager.

I 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 also understand that my application for insurance can be declined if I choose not to sign this Authorization.

Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete or misleading information may be guilty of insurance fraud which is a crime.

Signed at

_____ _____
 Date City and State

APPH1-07 Applicant #1 Signature Applicant #2 Signature (if applicable)

RECEIPT

DATE _____

Received of _____ the sum of \$ _____ and application for insurance to Guarantee Trust Life Insurance Company. If for any reason the application is declined this payment will be refunded. No liability is created or assumed by the Company, except for refund of this payment, until the insurance applied for has been issued.

Agent's Signature : _____

If you do not receive your policy/certificate within 60 days from the date of your application, please write to:

Guarantee Trust Life Insurance Company, 1275 Milwaukee Avenue, Glenview, IL 60025

