Guarantee Trust Life Insurance Company (GTL)
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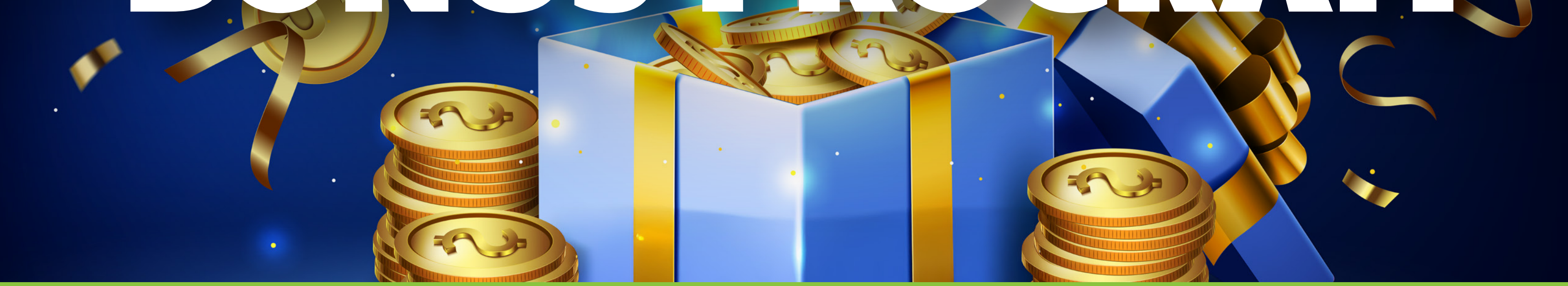
GTL'S 4TH QUARTER BONUS PROGRAM



For qualified GTL Advantage Plus®, Advantage Plus® Elite, Indemnity Plus® Elite, Precision Care™ Cancer Insurance, Recover Cash®, GTL Life Select, Home Care Secure and/or Short-Term Home Health Care applications

submitted between October 1 and December 31, 2025.*

Submit 5-10 Applications During Q4	Submit 11-25 Applications During Q4	Submit 26+ Applications During Q4
$50 per application	**$75** per application	**$100** per application

Example on How it Works:
You Submit 26 Qualified Applications in Q4 = You Receive **$2,600**!

Once you cross a higher threshold, the bonus retroactively applies to all previous qualified submitted applications!

FOR AGENT USE ONLY - Cannot be distributed to the public or used in any consumer solicitation. *Must submit a minimum of 5 Hospital Indemnity, Precision Care™ Cancer, Recover Cash® Short-Term Nursing Home Care Indemnity, GTL Life Select, Home Care Secure and Short-Term Home Health Care applications to qualify between 10/1/2025 and 12/31/2025. Hospital Indemnity, Precision Care™ Cancer, Recover Cash® Short-Term Nursing Home Care Indemnity, GTL Life Select, Home Care Secure and Short-Term Home Health Care applications can be combined in order to meet the application minimum and accumulate during the Fourth Quarter. GTL will pay the per application bonus on qualifying business on applications submitted, signed and dated between October 1 and December 31, 2025. All applications must be received at the home office no later than 1/10/26 and must be effective, issued, paid and inforce on 1/31/2026 to qualify. Bonus excludes any hospital indemnity, cancer and stort-term care internal replacements. Payouts will be processed no later than March 1, 2026. Guarantee Trust has the exclusive right to change the program rules and payout amounts. Participation is based on meeting production minimums and the agent must be in good standing with GTL and comply with all state insurance rules and regulations. Split cases are not eligible. Business written on self or immediate family members will not count toward qualifying production. Premiums under $15 monthly EFT or $180 annually do not count toward qualifying production. Qualifiers must maintain a minimum persistency and placement on qualifying business.