



Guarantee Trust Life Insurance Company

Guarantee Trust Life

New Agent Guide

Rev. 12/12

Guarantee Trust Life Insurance Company

1275 Milwaukee Ave. • Glenview, IL 60025 • (800) 323-6907 • agency@gtlic.com • www.gtlic.com

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Welcome to GTL

On behalf of Guarantee Trust Life Insurance Company and the entire Life and Health Sales Department, we would like to welcome you! Our department prides itself in giving the best possible service to all of our agents and we look forward to working with you.

Please read all of the following pages in this New Agent Guide as you are responsible for understanding all of the information. If you have any questions, please contact the appropriate department listed on page 4 of this guide.

Sincerely,

The Life and Health Sales Department

General Contact Information

Corporate Web Address: www.gtlic.com

Mailing Address: 1275 Milwaukee Ave. Glenview, IL 60025

Department	Email Address	Phone	Fax	P.O. Box
Sales Support	agency@gtlic.com	(800) 323-6907	(847) 699-0895	N/A
Claims		(800) 338-7452	(847) 699-1048	Box 1144
Commissions	commissions@gtlic.com	(800) 323-6907	(847) 699-0636	N/A
Cust. Service	pos@gtlic.com	(800) 338-7452	(847) 699-6309	N/A
Licensing		(800) 323-6907	(847) 699-9207	N/A
New Bus./Underwriting	und@gtlic.com	(800) 635-1993	(847) 699-8493	Box 1200

New Business/Underwriting Department Information

Management	Email Address	Extension
Dean Zivkovic – VP, New Business/Underwriting	dzivk@gtlic.com	4785
Cassandra Glenn – Manager, New Business	cglenn@gtlic.com	5384
David Rzany – Supervisor, Health	david_rzany@gtlic.com	5445
Underwriters	Email Address	Extension
Angela Kuffel (Health)	akuffel@gtlic.com	5393
Sherry Clark (Health and Life)	sclark@gtlic.com	5398

Sales Support Department Information

Management	Email Address	Extension
Carl Leader – VP, Life & Health	clead@gtlic.com	5455
Eric Schmidt – Manager, Sales Admin	eschm@gtlic.com	5362
Diane Bobinas – Agent Services Coordinator	dbobi@gtlic.com	4784

Online Agent Communication

GTL Agent Portal and GTLink

- Use the Agent Portal to submit our Advantage Plus, Critical Care, Critical Provider, 24 Hour Accident and Supplemental Solutions Cancer products electronically.
 - If you have questions when submitting an application, you can chat with one of our sales support representatives online by clicking on the “Live Chat” button in the upper right-hand corner of the Agent Portal.
- You can view pending business and access most product applications, forms (including the new business transmittal) and contracting information through GTLink.
 - Select “Search” under “Forms,” and choose the state and product of the form you need.
- To access the Agent Portal and GTLink, go to our homepage, www.gtlic.com, select “Agent Connection,” and enter your username and password.
- The first time you login, your username and password are your agent code (for example, 011ABC00-this is not case-sensitive.)
- Please change your password when prompted at your first login.

Commission Portal

- All GTL commission statements are available online through the Commission Portal; paper statements are not sent by mail.
- Log in to the Commission Portal at www.gtlic.com/agentconnection. On the right-hand side of the page, enter your username and password. Select Commission Portal and a new browser window will open. Choose “Statements” and then select “Monthly Commissions, Weekly Commissions, or Weekly Advances” from the main summary page.
- You will be able to access the last three (3) monthly statements in PDF or Excel format through the Web site.

Software

- Quoting software is available to download for Advantage Plus, CHS Protection Plus, Critical Provider, Critical Care and Recover Cash. The quoting software is located on the left side of the Agent Connection screen. Simply follow the direction to download the software to your computer.

If you have any questions or problems logging in, please call the Life and Health Sales Department at (800) 323-6907.

New Business Procedures

GTL Issue

Applications submitted to GTL are entered into our Pending New Business System. Applications remain in the system until the policy is printed, mailed and all outstanding issue requirements are completed. Only then are they “finalized” to our Administrative system, at which point commissions are paid and the policy is put in force as of the effective date printed on the policy.

GTL New Business Pending Status

You can obtain information on your pending business two ways: GTLink or real-time emails from the New Business/Underwriting Department.

GTLink – You can view your pending business and underwriting notes online with a GTLink login and password. To access GTLink, log in to the Agent Connection page of our Web site (www.gtlic.com) with your GTLink login and password and select GTLink. Once logged in, choose “Pending” from the left-hand menu.

Real-time Underwriting Department Emails – Receive real-time emails from our Underwriting Department notifying you when there are outstanding requirements on a submitted application. If you are currently not receiving such emails or would like to update your current email address for our database, contact our Sales Support Team at (800) 323-6907. **We also recommend including your email on the application.**

Pending and Issued Codes

<u>Code</u>	<u>Description</u>
APS	Attending Physician Statement, Home Office will order through Parameds.com
HOS	Urine Specimen
PARAMED	Paramedical Examination, Home Office will order
PHI	Personal History Interview (Conducted by Telemed)
PI	Proposed Insured
SMA	Blood Test, Home Office will order

If you have any questions, contact the New Business Department by email at und@gtlic.com or toll-free at (800) 635-1993.

How to Submit New Business

Follow these steps to ensure your new business is issued in a timely manner.

1. Complete New Business Transmittal Form: This form should be the first page of your application submission followed by all of the applications listed on the transmittal form. Agencies may place as many agents on the form as space allows; there is no need to complete a separate form for each agent. When submitting an application for a husband and wife, complete a separate line for each applicant.

- Be sure the correct modal premium is submitted and any policy fee, if applicable.

2. Paper Application: Please make sure all applicable areas are completed on the application. The application must be signed, dated and have the city/state space completed. Be sure to complete the client's banking information and obtain their signature for monthly bank draft. Refer to your state-specific brochure and application to be sure correct rates and state-specific versions are being used. Be sure to have the client initial any changes.

3. Online Application: New applications for Advantage Plus, Critical Care, Critical Provider, 24 Hour Accident and Lump Sum Cancer can be submitted online through the Agent Portal. When submitting applications a login ID/password is required. (Any increase in coverage or to add a rider a paper application is required.)

4. iPad: Advantage Plus applications can now be submitted on the iPad with Straight Through Processing Technology. For more information please visit www.sellgtl.com.

5. Required Forms

- **State Forms:** Refer to the specific GTL product Supply Order Forms or GTLink on the GTL website to ensure that all state required forms are submitted.
- **HIPAA Form:** One separate form must be left with insured for any GTL product.
- **Medicare Duplication Notice And Notice To Applicant:** One separate form must be left with the insured for, GTL's Advantage Plus, Schedule of Benefits and CHS Protection Plus products. Recover Cash and Critical Care require the Medicare Duplication Notice only.

6. Ways to Submit Applications:

- **Mail:** Guarantee Trust Life Insurance Company/Attn: New Business
1275 Milwaukee Ave. Glenview, IL 60025
- **Fax:** 847-699-8493
- **Email:** und@gtlic.com
- **Online:** www.gtlic.com

If you have any questions, please call (800)-323-6907 or email agency@gtlic.com.

Rewrites/Reinstatement Procedures

When a policy lapses and GTL receives an application on the same insured from the same agent/agency, the following parameters will be enforced:

1. If a policy has been lapsed for less than 6 months, the balance of first year or renewal commissions will be paid as earned.
2. If a policy has been lapsed for 6 to 12 months, first year commissions will be paid as earned.
3. If a policyholder lapses a policy and the same agent/agency submits an application for a different product on the same policyholder within 12 months, first year commission will be paid as earned.

Memorandum

RE: TELEPHONE CONSUMER PROTECTION ACT (DO-NOT-CALL AND DO-NOT-FAX COMPLIANCE)

The following is a reminder of your obligation for compliance with the Telephone Consumer Protection Act (TCPA), more specifically, the Do-Not-Call and Do-Not-Fax aspects of the law. As you know, the General Agent Agreement between you and Guarantee Trust states you are responsible for abiding by all applicable local, state and federal rules and regulations. Noncompliance with the law can result in fines and penalties.

Do-Not-Call Compliance

For Do-Not-Call compliance, refrain from calling consumers on the National Do-Not-Call Registry. The purpose of the Do-Not-Call aspect of the TCPA is to protect residential telephone subscribers' privacy rights to avoid receiving telephone solicitations to which they object. Consequently you will **not** be permitted to call a telephone number that is on the registry unless:

1. you have an established business relationship (EBR) with the consumer,
2. the consumer has provided his or her prior written consent to the solicitation, or
3. a personal relationship exists.

You may not call consumers on the Do-Not-Call list to request their written permission to be called. Additionally, calls made to arrange "face-to-face" appointments come are considered a telephone solicitation, by definition, and are therefore **not** exempt.

Regarding item #1, an EBR is a prior or existing relationship between a company and a consumer on the basis of the consumer's purchase or transaction with the company within 18 months preceding the date of the telephone call, or services offered by the entity within 3 months immediately preceding the date of the call. However, if the consumer requests we cease calling, we must place such person's name on a Company Do-Not-Call list even if the consumer's name is not on the National Do-Not-Call list.

Regarding item #2, the law also permits agents to call any person whose number has been entered on the National Do-Not-Call Registry if the person has expressed a prior invitation or has given permission in writing. If a seller seeks a consumer's permission to call, the request must be clear and conspicuous and the consumer's consent must be affirmative such as by checking a box. Such written agreement must be signed and contain the telephone number to which calls may be placed. Prior expressed permission may be obtained by, for example, direct mailing.

We may also obtain express written consent via Internet lead generation tactics. Obtaining an electronic signature and proactively requiring the consumer to "check a

box” giving permission to be contacted, would create an “established business relationship” exemption, thus allowing contact to those consumers who are on the DNC list. This relationship is only valid for three months from the time of the consumer’s inquiry.

Item #3 refers to personal relationships such as family, friends or acquaintances. A personal relationship refers to an individual personally known to the individual making the call.

Do-Not-Fax Compliance:

This section of TCPA prohibits sending unsolicited advertisements to a consumer by fax unless:

1. you have the consumer’s prior expressed invitation or permission;
2. the fax does not advertise the commercial availability or quality of any property, goods, or services; or
3. the fax advertisement is sent to a consumer with whom there is an EBR.

An EBR with respect to faxes means a prior or existing relationship between the consumer and the sender of the fax on the basis of the consumer’s inquiry, application, purchase or transaction with the sender. Unlike the Do-Not-Call EBR, there is no time limit for the fax EBR.

Fax advertisements sent to a consumer with whom there is an EBR may be sent as long as the fax number was voluntarily provided by the consumer and the sender of the fax:

1. obtains the fax number directly from the consumer through, for example, an application, contact information form, or membership renewal form; or
2. obtains the fax number from the consumer’s own directory, advertisement, or site on the Internet, unless the consumer has noted on such materials that it does not accept unsolicited advertisements at the fax number in question; or
3. for directories and other sources of information compiled by third parties, takes reasonable steps to verify that the consumer consented to have the number listed.

Fax advertisements sent with the consumer’s express permission must also include an opt-out for receiving future faxes. The opt-out notice must:

1. Be clear and conspicuous and on the first page of the advertisement.
2. State that the consumer may make a request to the fax sender not to send any future faxes and that failure to comply with the request within 30 days is unlawful.
3. Include a telephone number, fax number, and cost-free mechanism (including a toll-free telephone number, local number for local recipients, toll-free fax number, Web site address, or email address) to opt out of faxes. These cost-free mechanisms must permit the consumer to make opt-out requests 24 hours a day, 7 days a week.

Opt-out requests must be honored within the shortest reasonable timeframe, not to exceed 30 days.

Integration of Federal and State Do-Not-Call/Do-Not-Fax Rules:

- Federal DNC and DNF rules are the floor and supersede all less restrictive state DNC and DNF rules for both intra-state and inter-state calls and faxes.
- For states without DNC and/or DNF rules, federal rules will govern exclusively for both intra-state and inter-state calls and faxes.
- Individual states are required to accept all DNC registration information from the National Do-Not-Call Registry for the particular state.
- Individual states have the option to provide state DNC registration information to the National Do-Not-Call Registry, but are not required to do so, and in some cases are prevented from doing so by state privacy laws.

Understanding the Do-Not-Call law and how it will affect you and your agency's marketing practices is essential to effectively functioning within the law. Therefore, as a reminder, every agent who intends on contacting clients that do not fall into one of the exempt categories, must register and pay annually \$25 per area code (the first 5 area codes are free) to obtain the DNC list. Each existing calling list should be scrubbed against the Do-Not-Call registry and re-scrubbed when an updated list is received. Most importantly, ONLY use the Do-Not-Call list for DNC compliance.

Lastly, federal and state governments are sending a clear message that all aspects of the rules will be enforced. Fines have already been levied on entities for violations.

Anyone conducting "telephone solicitation" on your behalf will be affected. If you or someone else is calling clients where an existing business relationship does not exist and you do not have the consumer's prior written request or a personal relationship does not exist, you are prohibited by law from contacting clients who are on the Do-Not-Call registry. Consequently, if you place sales calls to a consumer at a residential phone number you must:

- Purchase and access the national Do-Not-Call registry and any applicable state Do-Not-Call lists and refrain from calling any consumer phone numbers that appear on these lists;
- Record the number of any consumer who requests to be placed on your company/agency Do-Not-Call list. This number may not be called for 5 years.
- Comply with applicable time restrictions for placing calls. Only 8 a.m. to 9 p.m. is allowed. (State requirements may vary.)

The above overview of the TCPA is provided to remind you of the DNC and DNF requirements and assist you in contacting clients to set appointments and/or to solicit new customers without violating the law.

**Guarantee Trust Life
Insurance Company**

To: All General Agents
From: Guarantee Trust Life Insurance Company
Re: Required HIPAA Authorization Form for Underwriting

As part of the Public Law titled, “**Health Insurance Portability and Accountability Act of 1996**” (**HIPAA**), section 164.508 of the regulation sets forth various uses and disclosures for which an authorization is required. This is a result of the privacy rules that became effective April 14, 2003.

As a reminder, a **HIPAA** compliant **Authorization** form must be signed and submitted with an application for the following products. For Health: all Advantage Plus, Home Health Care and Nursing Home; *Recovercare* (short term nursing home); and *Benefits Plus*. For Life: **all** life products.

In order to expedite the underwriting process, GTL feels it is prudent to have the **HIPAA Authorization** signed up front when an application is taken. Most providers cannot tell if information requested is for a life or health application, and may not release any information without a **HIPAA** compliant form. It is important you are aware that the underwriting process may be delayed if the **Authorization** is not received. The **Authorization** will be considered an issue requirement if it is needed to complete the underwriting of a policy.

An **Authorization** (AUTH03-03 UND **(A)**) sample is enclosed. A copy of the signed authorization must be left with the applicant. Please contact the Agency department for supplies (stock #01T004) so that we may send or email them to you as soon as possible. Our toll-free number is (800) 323-6907.

Please note that a separate Authorization version (AUTH03-04 UND **(B)**) may be required at the underwriter’s request. This version will be used to obtain authorization for specifically identified information, such as psychotherapy notes.

Reminder: If you have any sub-agents, it is your responsibility as a general agent to forward this information, along with the new Authorization forms. If you have any questions regarding the above information, please contact the Life and Health Sales Department.

G•T•L

Guarantee Trust Life Insurance Company is a mutual legal reserve company located in Glenview, Ill. With more than 75 years of experience in the insurance industry, Guarantee Trust has a proud heritage of providing excellent service and superior insurance products. GTL is licensed to conduct business in 49 states, and the District of Columbia.