

GUARANTEE TRUST LIFE INSURANCE COMPANY
1275 MILWAUKEE AVENUE, GLENVIEW, ILLINOIS 60025

CRITICAL, MAJOR AND TERMINAL ILLNESS ACCELERATED BENEFIT RIDER
FORM NO. R07CTAB
REQUIRED DISCLOSURE SUMMARY

IMPORTANT NOTICE: Receipt of the lump sum accelerated benefit payment may adversely affect your eligibility for Medicaid or other government benefits or entitlement. The life insurance benefits advanced under the Critical, Major and Terminal Illness Accelerated Benefit Rider may or may not be taxable. Whether or not you or your beneficiary incurs a tax liability when benefits are advanced depends on how the IRS interprets applicable portions of the Tax Code. As with all tax matters, you should consult a personal tax advisor to assess the impact of this benefit.

DESCRIPTION OF BENEFITS: The Critical, Major and Terminal Illness Accelerated Benefit Rider pays the specific Rider Benefit Percentage of the current Policy Death Benefit Amount if the Insured is diagnosed with a: (1) Critical Illness; (2) Terminal Illness; (3) Noncorrectable Medical Condition that necessitates a continuous confinement in a Nursing Home for 6 months or more, (4) Major Illness or; (5) Coronary Angioplasty.

Use of benefits provided under this rider is voluntary and is not intended to cause the involuntary use of proceeds meant for a beneficiary.

HOW THE PAYMENT OF THE ACCELERATED BENEFIT AFFECTS POLICY VALUES: If 100% of the Policy Death Benefit Amount is paid in advance as an Accelerated benefit, the Rider and the Policy to which it is attached will terminate with no further value. If 75% or less of the Policy Death Benefit Amount is paid in advance as an Accelerated benefit, the policy Death Benefit, other applicable policy values, and the premiums will be reduced by the percentage of the proceeds transferred. The policy may then be continued in force, with a reduced Death Benefit, by paying the reduced premium as it becomes due.

RIDER PREMIUM: The Critical, Major and Terminal Illness Accelerated Benefit Rider is provided at an additional premium cost to you.

EXAMPLE (Numerical Demonstration):

NOTE: The following hypothetical example bears NO necessary relationship to your actual policy. It is provided for illustrative purposes ONLY.

BEFORE YOUR BENEFIT REQUEST:

Let us assume that at the time of the benefit election your policy had the following values:

Face Amount (Death Benefit):	\$100,000
Convertible Proceeds (eligible for acceleration):	\$100,000
Accidental Death Benefit:	\$100,000
Annual Basic Policy Premium:	\$ 328
Premium for Accidental Death Benefit:	\$ 100
Premium for Critical, Major and Terminal Illness Accelerated Benefit:	\$ 475

AMOUNT OF BENEFIT REQUEST:

Critical Illness Benefit (100%)	NONE
Terminal Illness Benefit (75%)	\$ 75,000
Nursing Home Benefit (75%)	NONE
Major Illness Benefit (25% one time only)	NONE
Angioplasty Benefit (10% one time only)	<u>NONE</u>
Amount of Payment	\$ 75,000

AFTER BENEFIT PAYMENT:

After the above payment is made under the Critical, Major and Terminal Illness Accelerated Benefit Rider, your policy will have the following values:

Face Amount (Death Benefit):	\$ 25,000
Accidental Death Benefit (Not affected):	\$100,000
Annual Basic Policy Premium:	\$ 125
Premium for Accidental Death Benefit:	\$ 100

I have read and understand this Summary describing the Critical, Major and Terminal Illness Accelerated Benefit Rider.

I have witnessed the signature of the applicant and have given the applicant a copy of this Summary.

Signature of Applicant

Writing Agent

White Copy – Applicant

Yellow Copy – Home Office