

GTL's Advertising Guidelines

Carefully review the highlights and guidelines below at length, as you are responsible for adhering to these procedures.

Agent and Agency Advertising: All agents and agencies must send any type of consumer and agent correspondence to the Guarantee Trust Life Insurance Company (GTL) to obtain approval from both Life and Health Sales Marketing and Product Approval and Compliance departments.

GTL Marketing Materials: Any advertising or marketing materials created by Guarantee Trust Life Insurance Company cannot be redistributed, republished, or reproduced on any type of public communication including, but not limited to, any Web site.

How to Submit Your Ad

1. Review Checklist for Advertising and GTL Advertising Policy.
2. Complete Advertising Submission Form.
3. Attach the Advertising Submission Form and include the ad or marketing piece you wish to use. (Includes any piece that bears GTL's name, logo or refers to any of our products by name.)
4. Send Advertising Submission Form **and** materials via fax or mail to GTL.
Guarantee Trust Life
Attn: Life and Health Sales Dept.
1275 Milwaukee Ave. Glenview, IL 60025
Fax: 847-699-0895

Important Highlights

- The definition of advertising includes advertising material included with a policy when the policy is delivered.
- Advertising must be submitted to GTL's Life and Health Sales Marketing Line of Business Manager to obtain approval prior to use.
- The Advertising Submission Form and Checklist for Advertising Material must be submitted with every piece of advertising.
- It is imperative that you not use any piece of advertising until you have received notification in writing from Life and Health Sales that BOTH departments have approved it.
- Any advertising that is currently being used which has not received GTL's approval should be submitted to Life and Health Sales Marketing's attention for review.
- Please allow sufficient time for the Life and Health Sales Marketing and Product Approval and Compliance departments to perform their advertising review, file the ad for state approval, where required, and receive approval before scheduling the release of any advertising piece.
- Failure to adhere to established guidelines could result in fines imposed by the states.
- Each advertising will be assigned an advertising tracking number. This number must be retained in your advertising files along with the written proof of GTL's approvals. The advertising tracking number should be referenced with any future communications to GTL regarding the piece.

(12/17)

Advertising Guidelines

All advertisements should be created with clear and unambiguous statements to assure the clear and truthful disclosure of benefits, limitations and exclusions. All advertising will be reviewed to comply with appropriate standards of conduct that prevents unfair, deceptive and misleading advertising and is conducive to accurate presentation and description to the insurance-buying public.

Advertising and materials include, but are not limited to the following:

1. Printed and published material, social media, sales aids, leaflets, booklets, brochures, audio-visual material and descriptive literature used on behalf of GTL in direct mail, newspapers, magazines, radio scripts, television scripts, telephone scripts, presentation summaries, projections, billboards, websites, email communications and similar displays intended to promote the purchase, modification, or reinstatement of a policy. Website advertising includes use on any social networking site such as personal and company blogs, Facebook, Twitter, LinkedIn, etc., paid advertisements on any search engine site, and any other public website.
2. Descriptive literature and sales aids of all kinds issued by an insurer, agent, producer, and broker for presentation to members of the insurance buying-public; including, but not limited to, circulars, leaflets, booklets, depictions, illustrations, form letters and lead-generating devices.
3. Prepared sales talks, presentations and materials for use by agents, brokers and producers whether prepared by the insurer or the agent, broker or producer.
4. The definition of advertising also includes advertising material included with a policy when the policy is delivered.
5. Material used for the recruitment, training, and education of distributors.

Advertising is the means by which we as a company introduce ourselves to the insurance-buying public and/or create an interest in a particular product. Consequently, it is of critical importance that all advertising, whether the advertising is considered Institutional, Invitation to Inquire, or an Invitation to Contract, be in compliance with all the regulations in effect in the state in which the advertising will be used at the time the advertising is released. Failure to adhere to established guidelines could result in fines being imposed by the states.

Therefore, as a reminder, advertising must be submitted to Life and Health Sales Marketing Line of Business Manager to review and to coordinate obtaining the required approvals prior to use. Guarantee Trust Life Insurance Company is committed to providing an expedited review since in many cases an urgent release of a specific piece of advertising is critical to the success of a specific advertising campaign. All Medicare Supplement Insurance advertising will be filed for approval in all states where such advertising will be used and all other types of advertising will be reviewed and filed where required.

The General Agent Agreement includes GTL's Advertising Policy, code of ethical market conduct, Advertising Submission Form and Checklist for Advertising Material. The Advertising Submission Form and the Checklist for Advertising Material are available by contacting the Life and Health

Sales Department. These forms must be submitted with every piece of advertising to assure prompt review.

As the risk of non-compliance with the use of advertising is great, it is imperative that you not use any piece of advertising until you have received notification in writing from Life and Health Sales that BOTH departments have approved the piece. No other "approval" by any GTL personnel will provide the required protection for the company and may be deemed a violation of your general agent's agreement (Any advertising that is currently being used, which has not received the appropriate sign-off, should be submitted to Life and Health Sales Line of Business Manager's attention to obtain its approval).

Please allow sufficient time for both the Life and Health Sales Marketing & Product Approval and Compliance departments' staff to perform their advertising review, file the ad for state approval, where required, and receive approval before scheduling the release of any advertising piece. Planning is therefore critical if we are to meet any projected target dates for release of specific advertising pieces.

Thank you in advance for your cooperation. Should you have any questions about these procedures, please contact Sales Support at 800-323-6907 or agency@gtlic.com.