

GTL's Advertising Guidelines **Revised 12/2020**

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 agent created advertising to Guarantee Trust Life Insurance Company (GTL) to obtain approval from the Life and Health Sales Marketing department.

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 the Checklist for Advertising and GTL Advertising Policy located in your original agent contracting*
2. Complete the Advertising Submission Form*.
3. Submit the Advertising Submission Form and include the ad or marketing piece you wish to use (Including any piece that bares GTL's name, logo or product.) to:

EMAIL: Agency@gtlic.com

FAX : 847 – 699 - 0895

MAIL: Guarantee Trust Life

Attn: Life and Health Sales Dept.

1275 Milwaukee Ave. Glenview, IL 60025

*if you need these forms, contact our Sales Support Department at 800-323-6907.

GTL Review and Approval Process

1. GTL will provide review comments requesting revisions or request your input for clarification of the advertising material.
2. Agent/Agency will return the revised advertising with any clarifying comments.
3. GTL will provide final approval after all review comments have been addressed or clarified.

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. No piece of advertising can be used without approval.
- The Advertising Submission Form and Checklist for Advertising Material must be submitted with every piece of advertising.
- 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 Department to respond so our Compliance department may 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 advertisement 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.

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 department that the piece is approved. 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).

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.