

## Is Your Family Protected Should Tragedy Strike?



If you are like most of us, your home is your largest investment. Is this investment adequately protected against financial hardship in case of death or total disability?

Families need a transition period following one of these tragic events to adjust to a changed life. Now you can help protect your investment and ease your family's financial burden during this "critical period" with an affordable, easy to obtain insurance package underwritten by Guarantee Trust Life Insurance Company, located in Glenview, Illinois.

### Three Coverages in One Package

The Benefit package includes:

- Critical Period Life Insurance Coverage – provides 18 monthly payments in the event of death (1)
- Accidental Death – provides an additional \$20,000 benefit if death was due to an accident
- Critical Period Accidental Disability – provides up to 6 monthly payments in the event of disability due to an accident (1) (2)

This insurance product is not a deposit, not FDIC insured, not insured by any federal government agency, And not guaranteed by the by the financial institution/affiliate.

### Critical Period Mortgage Insurance Plan Features

- Easy Application Process – no medical exams, only 3 questions to answer
- Borrowers under the age of 61 can apply
- Coverage can stay in force until age 68
- Premium collection using automatic checking or savings account withdrawal, eliminating the need to write monthly checks
- In most situations coverage can stay in force as long as premiums are paid, even if your loan is transferred or re-financed (3)
- Joint coverage is also available for a co-borrower

### Monthly Cost

Rates are based on your monthly mortgage payment subject to a program maximum of \$2,000

AGE	Single Rate	Joint Rate
Under 50	0.03	0.045
50 to 60	0.05	0.075

Example: A 47 year old individual has a monthly payment of \$800.00. Multiply the monthly payment amount by the Single Rate factor for under age 50.  
 $\$800 \times .03 = \$24.00$  monthly premium

For joint coverage, use the age of the older person. In the previous example, if a 51 year old spouse also applied, the monthly payment amount would be multiplied by the Joint Rate factor for over age 50.

$\$800 \times .075 = \$60.00$  monthly premium

### To Learn More About This Valuable Program, Contact:



303 McKnight Park Drive  
Pittsburgh, PA 15237  
1-(800)-332-0800

- (1) Maximum insured monthly payment not to exceed \$2,000
- (2) Disability benefits will commence after 30 days of continuous, total disability
- (3) Subject to maximum age provision. Coverage will cease when all benefits have been paid.