

DISCLOSURE STATEMENT

This Disclosure Statement with all applicable blanks filled in is for your protection. It gives you basic information about the cost and coverage of the insurance being solicited. Read it carefully before signing any agreement to buy life insurance.

This Disclosure Statement shall not be considered as a contract offer, or as altering or modifying any policy or rider that may be issued.

NAME OF INSURER: GUARANTEE TRUST LIFE INSURANCE COMPANY

HOME OFFICE ADDRESS OF INSURER: 1275 Milwaukee Avenue
Glenview, IL 60025

TOLL FREE TELEPHONE NUMBER: 1-888-214-0793

DIRECT ALL CORRESPONDENCE TO THE INSURER'S HOME OFFICE.

DESCRIPTION TITLE OF COVERAGE: Modified Premium Whole Life Insurance

FACE AMOUNT OF COVERAGE: Minimum \$5,000; Maximum \$20,000

ANNUAL PREMIUM RATES PER \$1,000:

Policy Amount	Rate to Age 24	Rate at age 25 Level for life
\$5,000	\$4.00	\$18.60
\$10,000	\$4.00	\$18.60
\$15,000	\$4.00	\$18.60
\$20,000	\$4.00	\$18.60

GUARANTEED CASH VALUE:

If the insured continuously pays his premiums on this policy as they come due, he will have the guaranteed Cash Value shown in the table below for each \$1,000 of insurance. The insured may borrow against the cash value at an annual interest rate of 5.7%.

A Surrender Comparison Index will be provided upon delivery of the policy, or earlier, if requested. This index provides one means of comparing the relative costs of two or more similar policies.

Upon requests, we will furnish you with additional information about this life insurance.

NUMBER OF YEARS POLICY HAS BEEN IN FORCE AFTER DATE OF ISSUE								
Issue Age	Cash Value 5 years after Date of Issue		Cash Value 10 years after Date of Issue		Cash Value 20 years after Date of Issue		Cash Value at age 65	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0	0	0	0	0	0	437	381
1	0	0	0	0	0	0	437	381
2	0	0	0	0	0	0	437	380
3	0	0	0	0	0	0	436	380
4	0	0	0	0	0	0	436	379
5	0	0	0	0	0	0	435	379
6	0	0	0	0	0	0	434	378
7	0	0	0	0	3	4	433	378
8	0	0	0	0	8	8	433	377
9	0	0	0	0	12	13	432	377
10	0	0	0	0	17	18	431	376
11	0	0	0	0	23	23	431	375
12	0	0	0	0	29	28	430	375
13	0	0	0	0	35	33	429	375
14	0	0	0	0	41	39	429	374
15	0	0	0	0	48	45	429	374
16	0	0	0	0	56	52	428	373
17	0	0	0	0	64	58	428	373
18	0	0	0	2	73	65	428	373
19	0	0	5	7	82	72	428	372
20	0	0	12	12	91	80	428	372
21	0	0	18	17	100	88	428	372
22	0	0	25	23	110	96	428	372
23	0	0	32	29	121	105	428	372
24	5	5	39	35	131	114	428	371