

You've determined a GILICO asset-based solution is suitable for your client. Now, find out if they qualify before ever taking an application — our Annuicare® underwriting process is that simple. Remember, you must be appointed with us and have your LTC and product training up to date to legally discuss LTC with your client.

FOLLOW OUR THREE-STEP PROCESS

STEP 1 – Prescreening

Review prescreening form *GIA 388 0519* with your client. If they can honestly answer 'No' to all questions and are within the build guidelines, then continue to the next step.

STEP 2 – Telephone Interview

While the client is at your office, call **888-390-5824** to start the telephone interview with an experienced, non-clinical interviewer. Provide the following details:

- Your name and contact information
- Client's full name, address, phone number, date of birth and Social Security number

Give the phone to the client so they can visit with the interviewer. You should leave the room to provide privacy for your client. The call should take approximately 20 minutes.

STEP 3 – Take the Application or review other options

After the evaluation, the interviewer will ask to speak to you directly and will only give the qualification decision to you. If the client does not qualify, you may move on to other options. If your client qualifies, the interviewer will provide you an approval code to place at the top of the application. Complete and submit the application with funds or transfer paperwork to GILICO by:

- **Fax to:** 785-228-4505
- **Mail applications with funds to:**
PO Box 758586, Topeka, KS 66675-8586
- **Mail applications without funds to:**
PO Box 758583, Topeka, KS 66675-8583
- **Overnight delivery:**
5801 SW 6th Ave, Mail Zone 8583, Topeka, KS 66675-8583

Questions on the process may be directed to our Business Partner Specialists at 800-535-8110.

About the Telephone Interview

Telephone interviews are available at **888-390-5824**, Monday through Friday, 9 AM to 7 PM CST.

The interview can be stopped at any time. Answers are saved so the interview can be continued at a later time if needed. PLEASE NOTE, THE COGNITIVE INTERVIEW MUST BE COMPLETED WITHOUT INTERRUPTION.

The interviewer can reschedule the interview.

What questions will my client be asked?

About Your Annuicare® Telephone Interview is a one-page document that's available to provide to your clients before the call, item AC-101.

The interviewer will ask basic questions about the client's overall health, including:

- Medical history and regular medications
- Plans for surgery, testing or consultation
- Use of medical equipment or assistive devices
- Living arrangements and daily activities
- Tobacco, alcohol or drug use
- Basic questions that most people can easily answer, as part of a brief memory exercise

The interview is recorded, stored with the policy record and protected by our *Privacy Promise*.

Annuities are not a deposit, not FDIC insured, not guaranteed by any Federal Government Agency, are not guaranteed by a bank or savings association and may go down in value.

Coverage is not guaranteed to be issued.

ANNUICARE® PRE-TELEUNDERWRITING QUESTIONNAIRE

It is our intent to help you determine the potential eligibility of your applicant. Applicants who have not been previously declined for long-term care coverage by any company and can answer 'NO' to ALL of the following questions are good candidates for Annuicare®. Applicants must satisfy medical and functional conditions before an Annuicare® policy can be issued. If your applicant passes this initial assessment, you can then proceed to the telephone interview by calling 888-390-5824 between the hours of 9 AM and 7 PM Central Time.

Applicant Name _____ Age _____ Male Female Smoker Non-Smoker

Agent Name _____ Phone _____ Email _____ Date _____

- Do you currently reside in or have been confined in an assisted living facility in the past? Do you utilize any of the following medical equipment? Oxygen, Walker, Wheelchair, Multi-prong cane, Crutches, Braces, Stair Lift, Motorized Scooter, Bladder Catheter, are or have been undergoing Kidney Dialysis? Yes No
- Do you require any assistance with the following activities of daily living? Bathing, dressing, transferring, eating, toileting, bowel or bladder control, mobility, or taking medications? Yes No
- Are you currently on SSDI Disability or receiving any other type of disability payment? Yes No
- Have you been medically advised to have any surgery, organ transplant, diagnostic test, or medical evaluation that has not yet been completed? Yes No
- Have you ever consulted a medical professional, been diagnosed or treated or taken medication for:
 - Alzheimer's Disease, Dementia, Recurrent Memory Loss, Organic Brain Syndrome Yes No
 - Stroke, TIA, Parkinson's Disease, Paralysis, Paraplegia, HIV, AIDS Yes No
 - Multiple Sclerosis, Muscular Dystrophy, Lou Gehrig's Disease (ALS), Cystic Fibrosis, Huntington's Chorea, Systemic Lupus Yes No
 - Multiple Myeloma, Myasthenia Gravis Yes No
 - Diabetes I diagnosed before the age of 20 or treated with 100 or more units of Insulin/day Yes No
 - Rheumatoid or Psoriatic Arthritis with Joint Deformity, require narcotics for pain relief Yes No
 - Amputation or blindness due to disease Yes No
- In the past 2 years have you consulted a medical professional, been diagnosed or treated or taken medication for:
 - Leukemia, Hodgkin's Disease or other Lymphoma, Cancer of the Bone, Breast, Colon, Esophagus, Liver, Lung, Ovary, Pancreas, Stomach, Uterus, or any Metastatic Cancer Yes No
 - Seizures, Convulsions, Fainting, Repeated falls, Fractures related to a fall Yes No
 - Treated for alcohol or drug use Yes No
- Lastly, in reviewing the chart below and based on the last time your height and weight was recorded by your physician, do you fall outside the guidelines presented below? Yes No

FEMALE AND MALE HEIGHT AND WEIGHT GUIDELINES

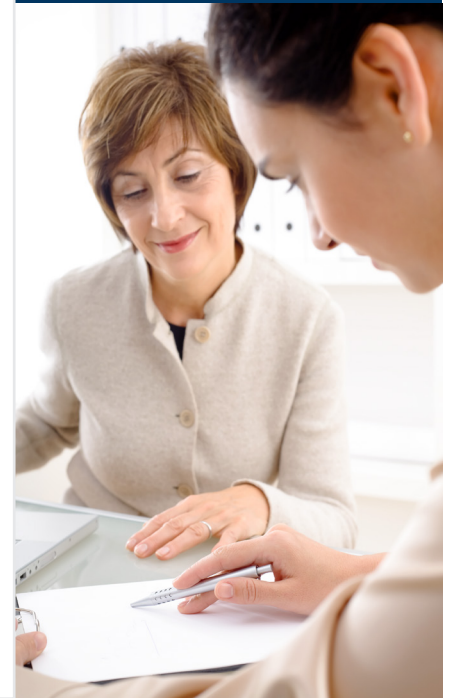
FEMALE						MALE					
HEIGHT	MINIMUM WEIGHT	MAXIMUM WEIGHT	HEIGHT	MINIMUM WEIGHT	MAXIMUM WEIGHT	HEIGHT	MINIMUM WEIGHT	MAXIMUM WEIGHT	HEIGHT	MINIMUM WEIGHT	MAXIMUM WEIGHT
4'10"	76	192	5'4"	92	233	5'9"	108	271	6'2"	124	312
4'11"	78	198	5'5"	95	241	5'10"	111	279	6'3"	127	320
5"	81	205	5'6"	98	248	5'11"	114	287	6'4"	131	329
5'1"	84	212	5'7"	101	256	6'	117	295	6'5"	134	337
5'2"	87	219	5'8"	104	263	6'1"	120	303	6'6"	138	346
5'3"	90	226									

GUARANTY
INCOME LIFE INSURANCE COMPANY

2638 S SHERWOOD FOREST BLVD, SUITE 200
BATON ROUGE, LA 70816
(800) 535-8110 • GILICO.COM

GIA388 0519

Use the *Annuicare®* Pre-TeleUnderwriting Checklist with your clients to determine if you should proceed to the telephone interview step, or consider other alternatives.



Annuicare® Issue Ages and Amounts

Refer to the Product at a Glance document AC-10 for additional product specific details.

Minimum Amount: \$36,500 — Non-qualified funds
\$50,000 — Qualified funds*

Maximum Amount: \$600,000

Maximum Issue Age for Annuicare® 10 and Annuicare® 8 Age 79
Funds must be received in our office prior to 80th birthday.

Maximum Issue Age for Annuicare® 7, Annuicare® 6, Annuicare® 5 and Annuicare® 4 Age 85
Funds must be received in our office prior to 86th birthday.

*Minimum issue age > 59 1/2

Products are not available in all states.

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