

# Welcome to the new GTL

## GTL iPad App User Guide

Version 1.0



# Hello. I'm GTL's new iPad App.

Welcome to Guarantee Trust Life Insurance Company's new iPad Application!

Over the past several months, we've been hard at work developing new and innovative ways for you, our valued agent, to conduct business with us. The result is a combination of a new iPad App, cutting edge straight through processing technology we like to call "GTL STP", and an electronic policy delivery system that's second-to-none.

As you'll see, our new iPad App isn't just a front end marketing piece. We've crafted an industry leading, state-of-the art tool that's designed to give you an easy-to-use platform to submit business electronically to GTL from your customer's kitchen table.

What separates GTL's new technology from others in the industry is that our iPad App and our back-end administrative systems are now tied together. This allows the iPad App, and soon our Agent Portal, to talk to our internal policy systems on a real-time basis. What this means is that upon submission of the application, GTL STP will intelligently underwrite and approve your submitted application, immediately notify you of approval and, if that wasn't enough, will electronically deliver a PDF of the application and the policy to you and your client before you get back into your car.

Our initial release is for our Advantage Plus Hospital Indemnity Policy. In the next several months, we'll be enhancing the technology, adding our full portfolio of products as well as reaching out to you to gather your feedback, ideas and overall satisfaction.

We hope you're as excited as we are about our new technology. Welcome to the new GTL!



# First, let me introduce myself.

## **I'm a GTL Paper Application.**

Only Better. You can complete, sign and submit me electronically.  
Whether you're online or off.

## **I'm Your Office Administrator.**

I'll scrub your apps. No more signed amendments.

## **I'm your Underwriter.**

Once you submit an application, I can instantly approve them.

## **I'm GTL's Home Office.**

Because who wants to talk to the Home Office?

## **I'm your Marketing Assistant.**

I have state specific marketing brochures at your fingertips.

## **I'm your Mailman.**

Within minutes, I'll email you and your client a PDF of the application and approved policy.

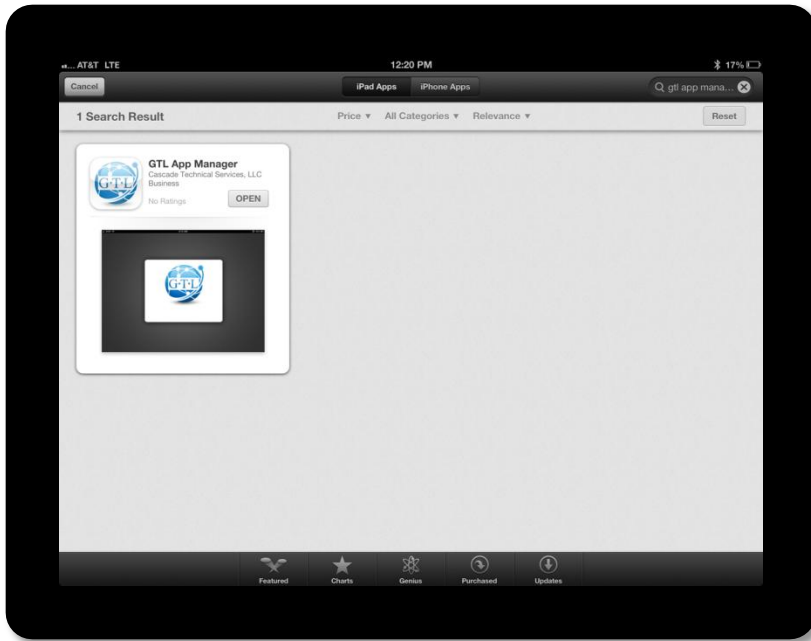


# Step-by-Step User Guide

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# Step 1: Download & Setup

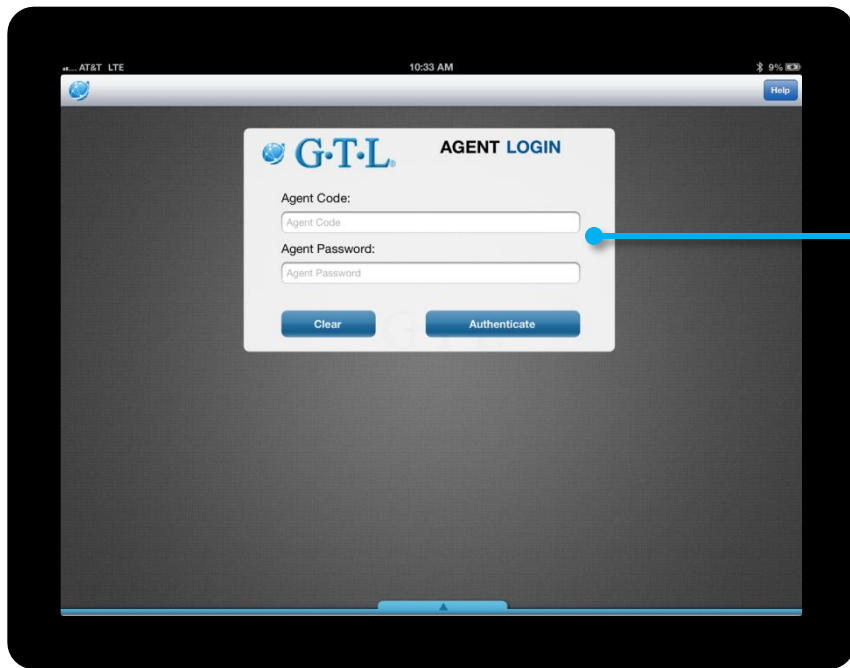
- Go to the Apple App Store from your iPad and Search for GTL App Manager (it's free!).
- Click download to install the app.



GTL's App Manager will work on iPad 1, iPad 2, iPad mini and the New iPad as long as the iPad software is version 4.3 or greater.

# Step 1: Download & Setup

- Once the GTL App Manager has downloaded, open the app and sign in using your GTL agent code and password.



Your iPad username and password is the same as your current GTLink username/password. If you do not have a GTLink username and password, use your agent code for both your username and password.

Once you are logged in, make sure to change your password through the Agent Profile Tab.

*\*Contact GTL Sales Support at 1-800-323-6907 if you do not know your GTLink Username and/or Password.*

# Step 1: Download & Setup

- Welcome to my home screen. Lookin' good, huh?



See the green button with the lock? That means the information contained in GTL's iPad app is secure. All data saved is encrypted using state of the art technology. This means that all of your information and the applicant's health and bank account data is safe and secure.

Tap the blue Help button and you'll find our 800 number. Technical support is one quick phone call away.

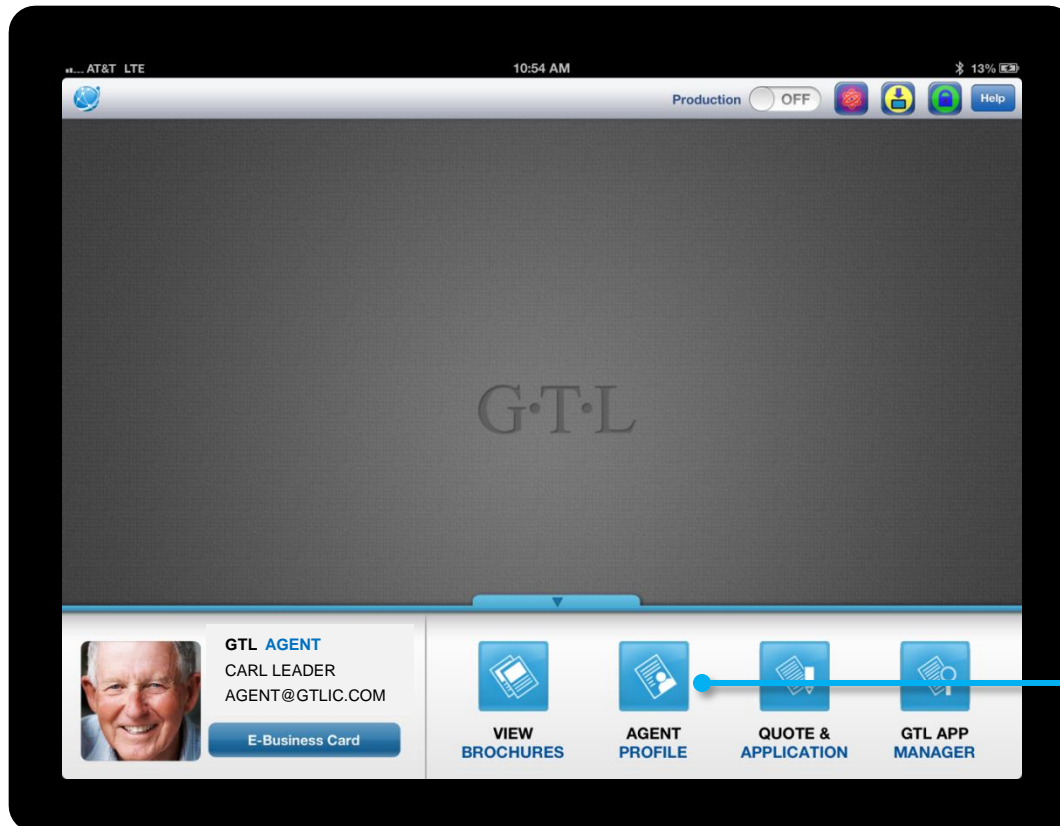


Touch the blue arrow on the bottom of your screen at any time to view the Main Menu screen.



# Step 2: Agent Setup: Password & Photo

- Before we officially get started, let's first change your password and update your photo.



Tap the Agent Profile button. The Agent Profile tool will allow you to change your photo and your password.

Please note that any password changes will apply to both GTL's iPad Application, GTLink and GTL's Agent Portal.



# Step 2: Agent Setup: Password & Photo

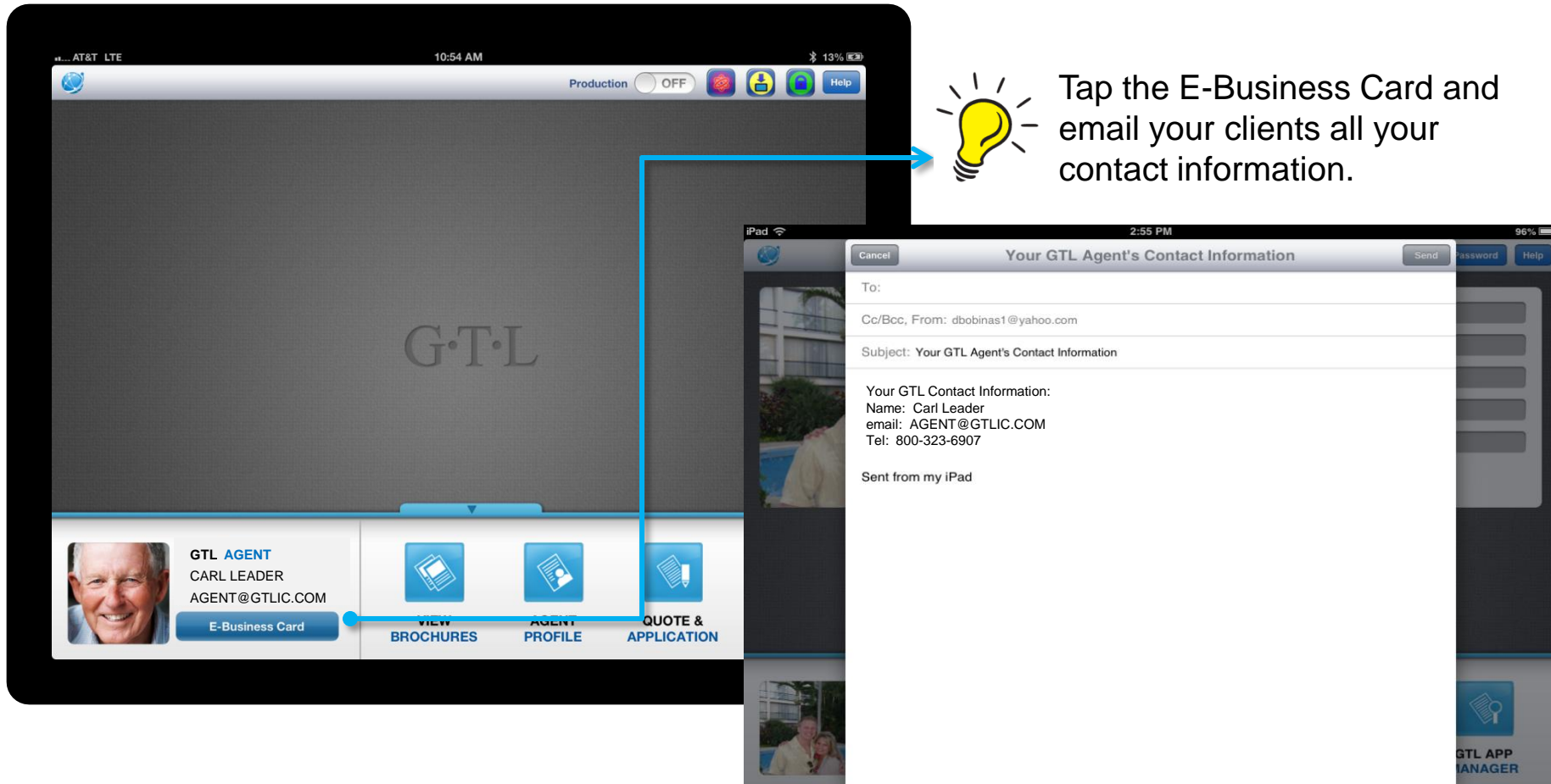
- Really easy + Pretty slick = ***Cutting Edge***



See the arrow on the bottom of the app?  
Touch here and this will always bring you to  
the Main Menu screen.

# Step 2: Agent Setup: E-Business Card

- Email Your clients your E-Business Card

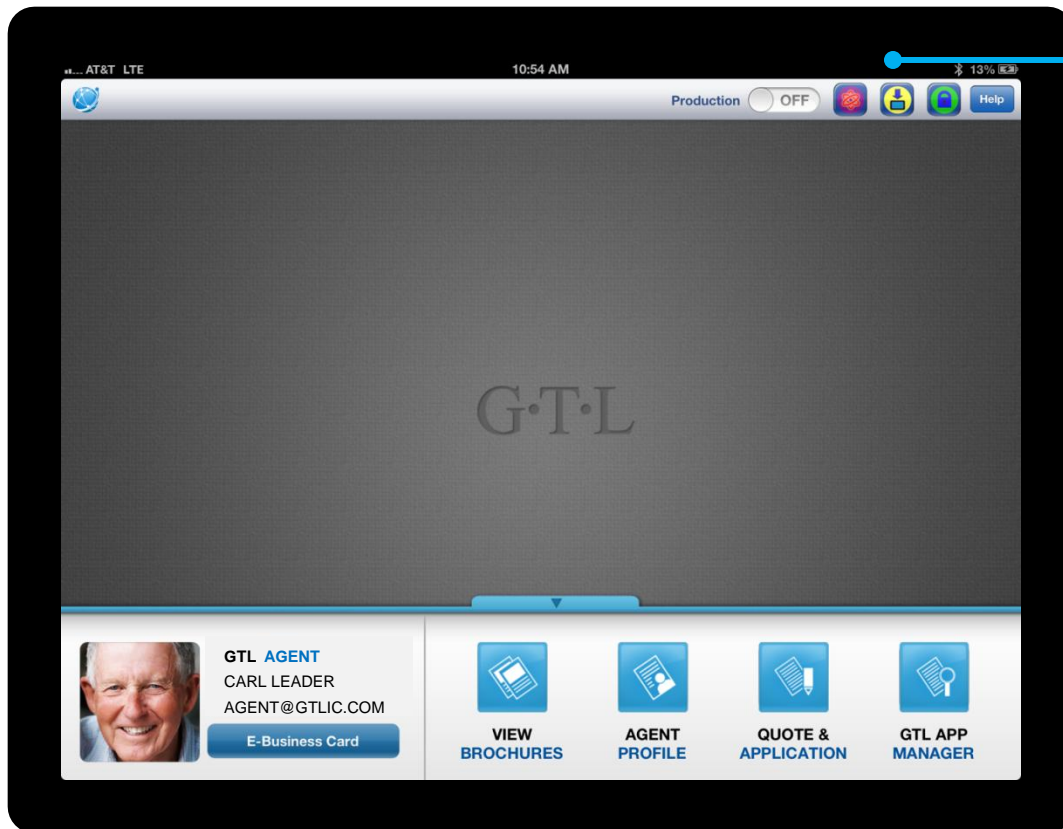


The diagram illustrates the process of sharing an E-Business Card. On the left, a tablet displays the GTL Agent interface. At the bottom, there is a section for 'GTL AGENT CARL LEADER AGENT@GTLIC.COM'. Below this, there are three buttons: 'E-Business Card', 'VIEW BROCHURES', 'AGENT PROFILE', and 'QUOTE & APPLICATION'. A blue arrow points from the 'E-Business Card' button to an iPad on the right. The iPad screen shows an email composition window titled 'Your GTL Agent's Contact Information'. The email content includes the agent's name, email, and phone number, along with a note 'Sent from my iPad'.

Tap the E-Business Card and email your clients all your contact information.

# Step 3: Downloading Applications

- Since we now both look good, let's get GTL's applications locked and loaded.



Tap on the yellow button to download the state specific applications to your iPad. Once completed, you'll be brought back to the Home Page.

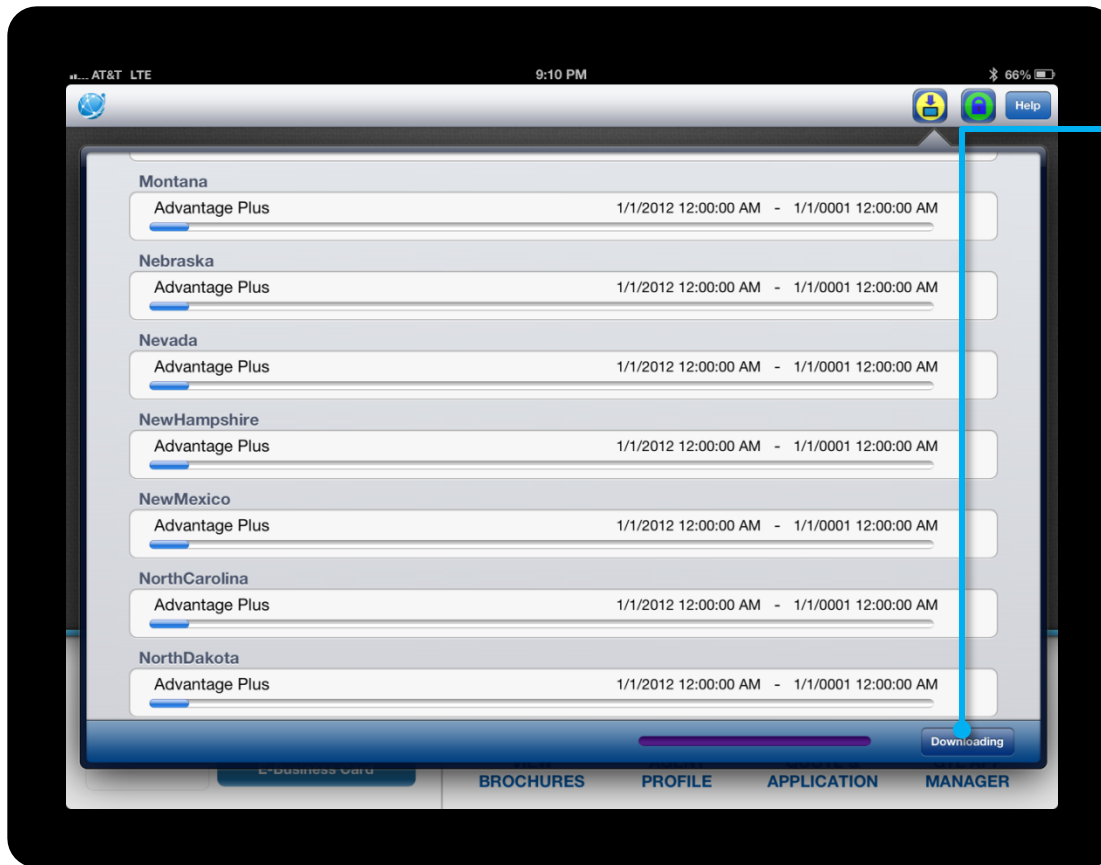
We recommend Wi-Fi connection when you first setup your iPad.



**IMPORTANT!** Should GTL publish any application updates, add recently approved states or make any changes, should you see the yellow button, tap on it to download these updates.

# Step 3: Downloading Applications

- Next, click download.



Click on the download button in the lower right hand corner of this screen. The state specific applications will then begin to download. We recommend Wi-Fi connection when you first setup your iPad.

Once the applications are downloaded, you'll be brought to the home screen and you'll be ready to complete an application.

# Step 4: View Marketing Brochures

- Now that the applications are downloaded, we're ready to check out my marketing brochures.



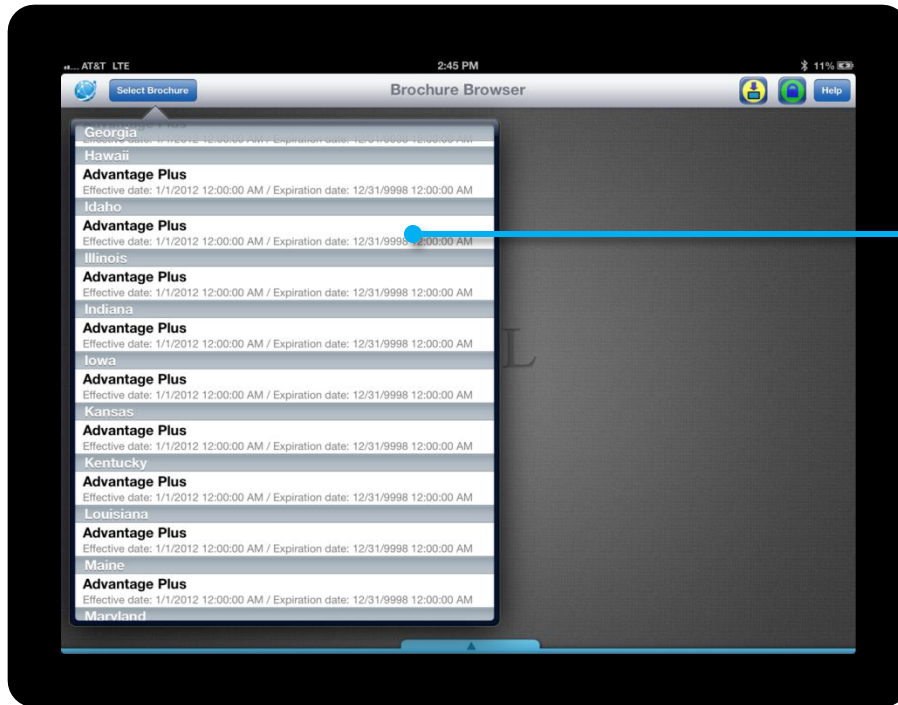
Tap the View Brochures button then select your state from the drop down.

And Viola! Your state specific, compliance approved brochure is ready to view!



# Step 4: View Marketing Brochures

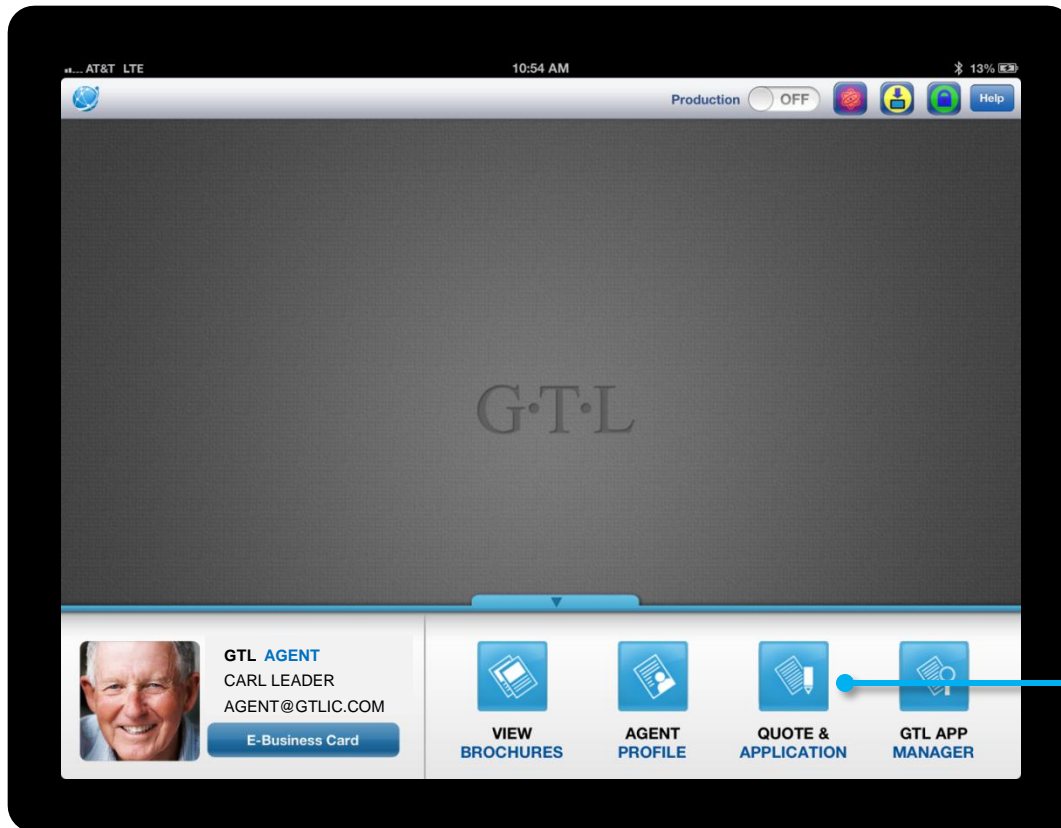
- Tap your state to view the brochure. Plain and simple.



Swipe your finger to go to the next page.

# Step 5: Submit an Application

- Now let's get down to business. We're ready to submit an application.

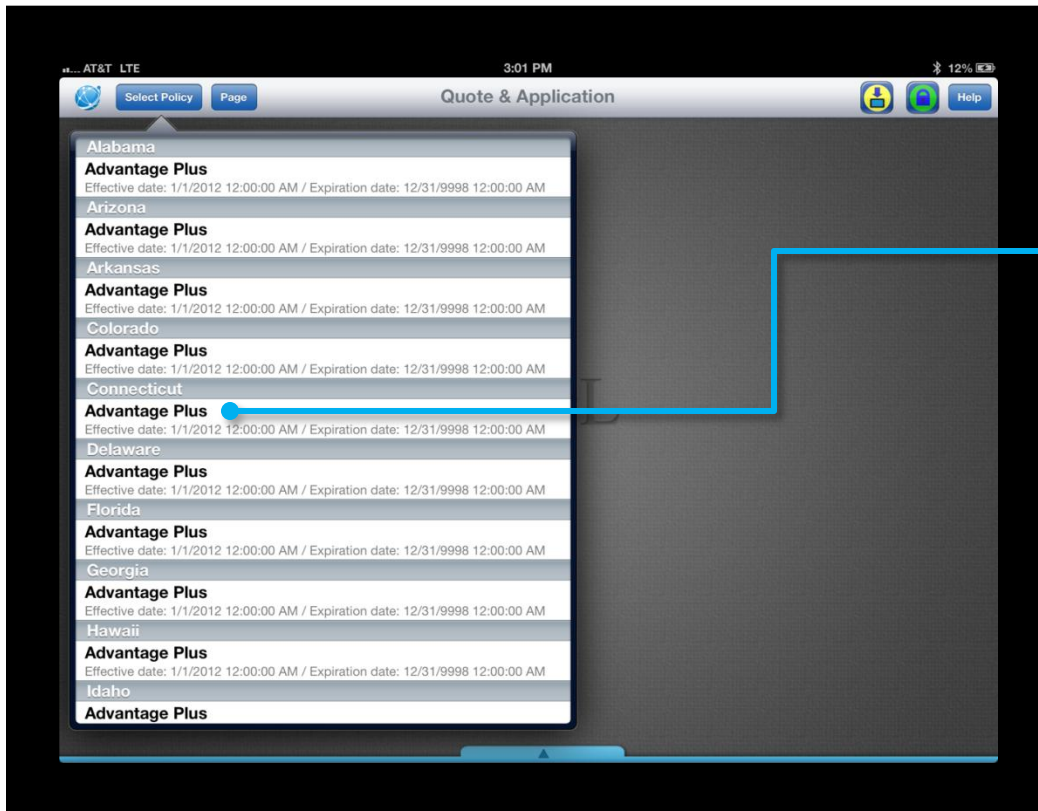


Tap the Quote & Application button. From here, you'll select your state specific application and within seconds you'll be ready to complete and sign the application.



# Step 5: Submit an Application

- Tap the state specific application where your Policyholder lives.



Paper? It's a thing of the past.



**YES YOU CAN** input applications into your iPad without being “hooked up” to Wi-Fi or an internet service provider.

You only need to be “hooked up” to Wi-Fi or internet service provider when you are ready to submit an application.

# Step 5: Submit an Application

- Low and behold! Your state specific application is ready to be completed.

AT&T LTE 11:05 AM 13%  
Select Policy Page Quote & Application Production OFF Help  
Advantage Plus (Idaho) Next Section

Section 1: Quote Information Applicant 1 Applicant 2

Application Type

Application For:

☒ New Coverage  
☐ Reinstatement (option not available for iPad)  
☐ Increase of Benefits (option not available for iPad)

If Reinstatement or Increase requested, please print GTL policy/certificate number (s) affected. Enter Data

TESTING - Mail Policy To:

☒ Agent  
☐ Insured

Applicant(s) Information

First Name GTL Enter Data

Last Name Policyholder Enter Data

M. I. Enter Data Enter Data

Birthdate 10/9/1941 Enter Date

Age 71 Enter Data



Press “Next Section” to continue completing the application.

With just the touch of your finger you can start completing the application!

I guess pens are a thing of the past, too. 😊

# Step 5: Submit an Application

- I'll calculate rates, capture signatures and display any and all state specific forms and requirements. All right at your fingertips.

	Applicant 1	Applicant 2
Daily Hospital Indemnity Annual Premium	\$304.00	\$304.00
Optional Riders		
Ambulance Service Benefit:	\$40.00	\$40.00
Lump Sum Cancer Benefit:	\$167.50	\$167.50
Lump Sum Hospital Benefit:		
Durable Medical Equipment Benefit:	\$77.74	\$77.74
Skilled Nursing Facility Benefit:		
Accidental Death & Dismemberment Benefit:		
Surgical Benefit:	\$193.50	\$193.50
Premiums		
Total Annual Premium:	\$782.74	\$782.74

Premium Payment Mode:

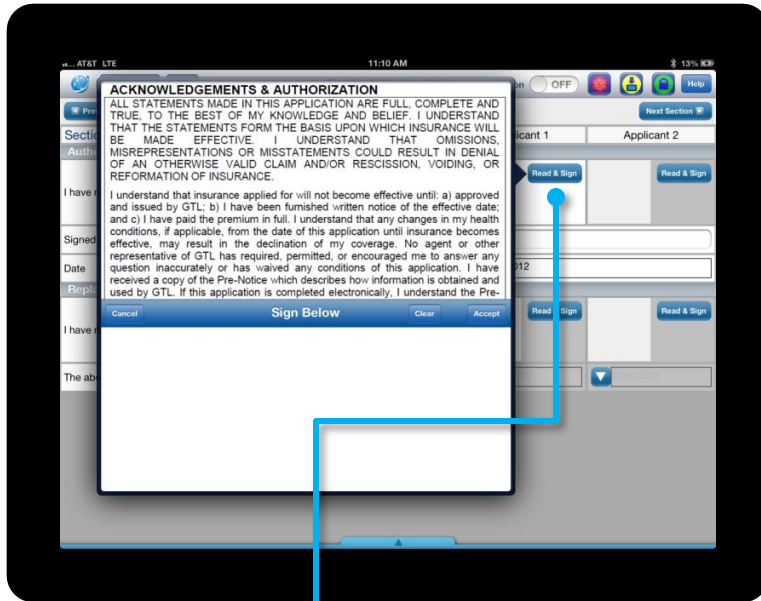
- ☐ Annual
- ☐ Semi-Annual (.520)
- ☐ Quarterly (.265)

I'm easier to complete than a paper application and more fun.

	Applicant 1	Applicant 2
1. In the past 12 months, have you been confined as an inpatient to a hospital, nursing home, or have you received home health care?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
2. In the past 12 months have you had a heart attack, stroke, heart surgery/bypass, malignant melanoma or cancer (other than skin cancer)?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
3. In the past 12 months have you been treated for chronic obstructive lung disease, insulin dependent diabetes, dementias, Alzheimer's disease, congestive heart failure, or chronic liver or kidney disease?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
4. In the past 12 months have you had surgery which required an inpatient hospital stay or been advised to have surgery which will require an inpatient stay but have not yet done so?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
5. Have you ever been treated for or been diagnosed by a member or the medical profession as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or HIV infection?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
Section B. (To be completed if choosing the Lump Sum Cancer Rider: if question 6 or 7 is answered "YES" you are not eligible for the Lump Sum Cancer Rider.)		
6. In the past 10 years, have you had, been diagnosed as having, received medication for, or been treated by a medical practitioner for leukemia, Hodgkin's or Non-Hodgkin's disease, malignant melanoma, sarcoma or any other internal cancer or had radiation or chemotherapy for any of these conditions?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
7. In the past 24 months, have you been advised to seek treatment or medical advice from a medical practitioner, or had experienced any symptoms that would have caused an ordinarily prudent person to seek medical advice for any of the medical conditions listed in question 6?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No

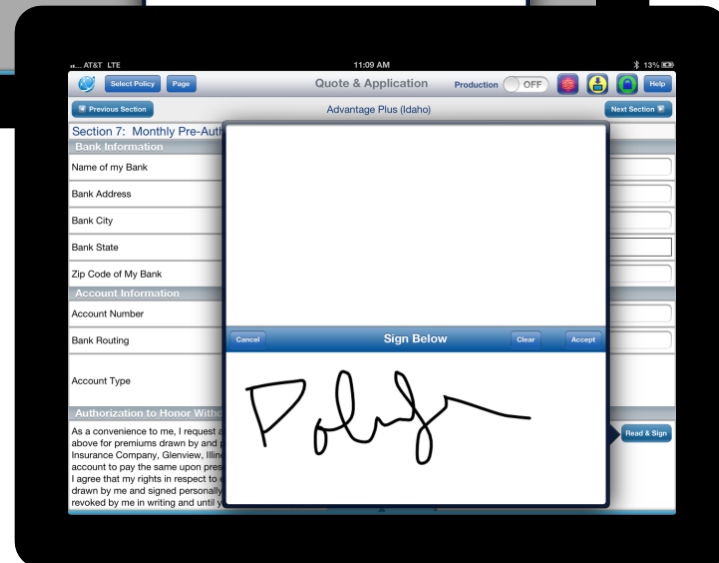
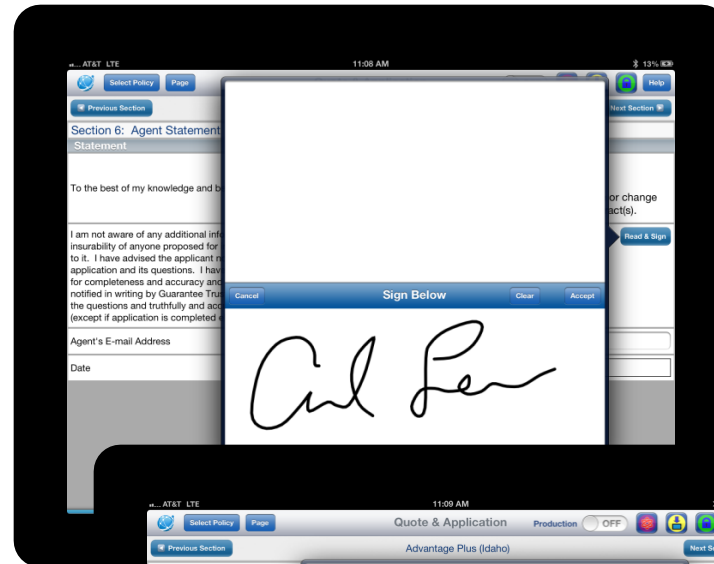
# Step 5: Submit an Application

- Both You and the Applicant(s) need to “Read & Sign” where applicable. Really, I’m that easy.



Touch the “Read & Sign” box then use your finger to complete the signature box. Touch the “Accept” box to move ahead.

It’s just like finger painting, isn’t it? See, I told you it was fun!



# Step 5: Submit an Application

- Once you have completed the application, two quick steps remain.
- First, determine how you want GTL to deliver the policy:

AT&T LTE 11:55 AM 12% \$B

Select Policy Page

Quote & Application Production OFF

Advantage Plus (Idaho) Next Section

Section 1: Quote Information

Application Type

Applicant 1 Applicant 2

Application For:

☒ New Coverage  
☐ Reinstatement (option not available for iPad)  
☐ Increase of Benefits (option not available for iPad)

If Reinstatement or Increase requested, please print GTL policy/certificate number (s) affected.

TESTING - Mail Policy To:

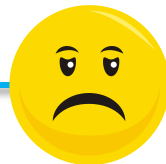
☒ Agent  
☐ Insured

Applicant(s) Information

First Name: GTL [Enter Data]  
Last Name: Policyholder [Enter Data]  
M. I.: [Enter Data]  
Birthdate: 10/9/1941 [Enter Date]  
Age: 71 [Enter Data]



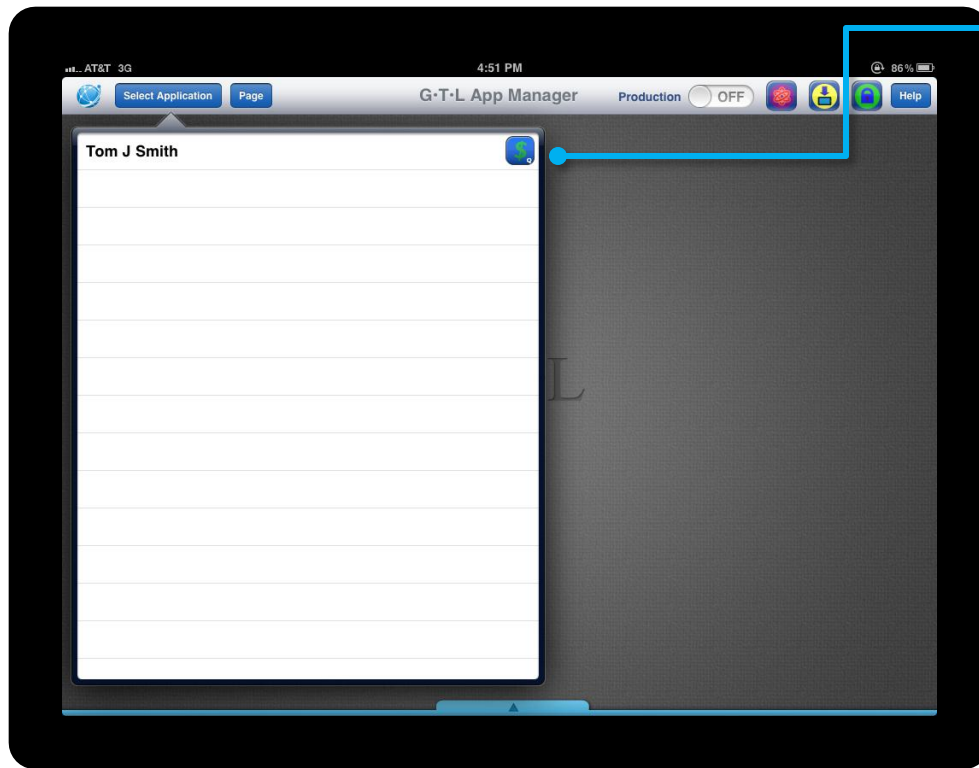
Click email policy to you or your client and using GTL's Straight Through Processing Technology, within minutes I'll email the approved policy to you or your client (**COOL**)!



Or, I'll accept the policy electronically and send the policy via normal mail which is so 2011. It can take a minimum of two to three weeks for the Policyholder to receive it (**NOT COOL**)!

# Step 5: Submit an Application

- Second, click on the GTL App Manager to view and submit your applications.




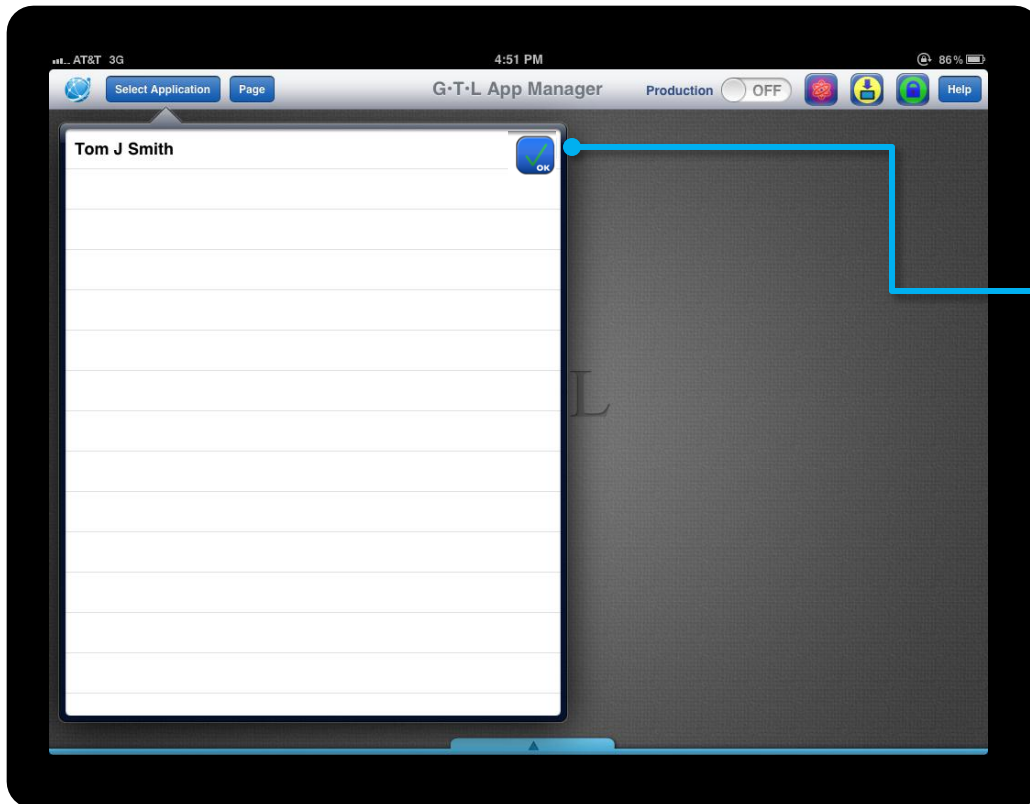
I'll keep a running total of your submitted applications in the App Manager (I'll keep track of them for two weeks).



From here, you'll know what applications have been submitted, which applications are ready to submit and which still need data in order to finalize and submit.

Turn the page for more detail...

# Step 5: Submit an Application

- When an application is complete and ready to submit, you'll see a  icon. Tap me.





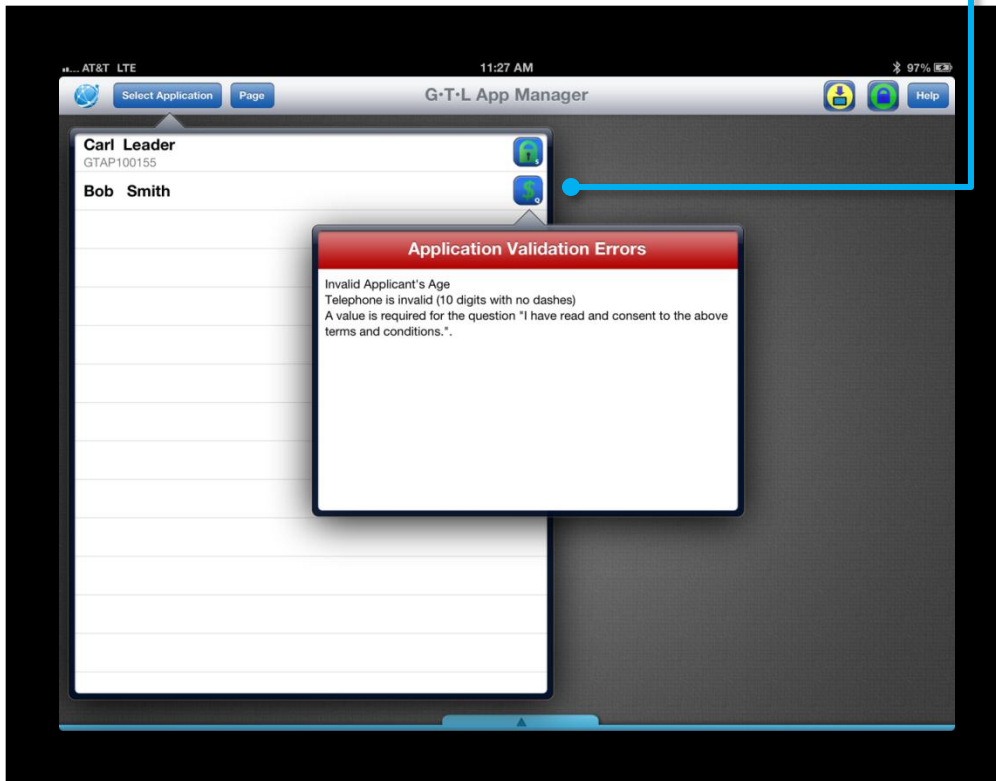
Press the  icon and I'll upload your application to GTL. Once I have received it, you'll see a policy number below the applicant's name and I'll change the icon to "locked"  so you know it's been received.

Is your iPad not connected via Wi-Fi or through cellular data? No worries! Once you connect to Wi-Fi or come into cellular coverage, simply tap me again and then I'll upload the applications to GTL.



# Step 5: Submit an Application

- I scrub your applications, too. If anything is missing, you'll see a  or  icon. I'll also indicate the missing data as outlined below.

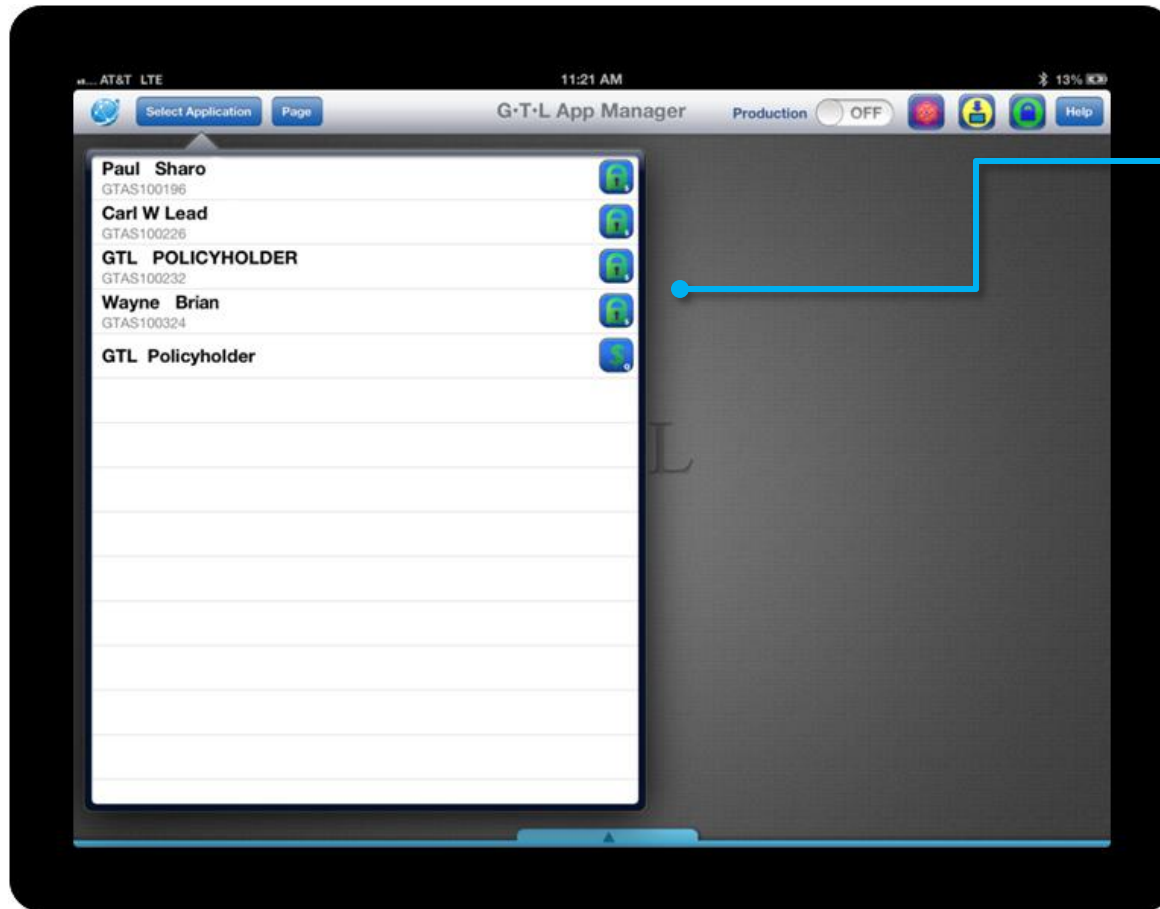


If I find there is information that's missing from your application, tap the icon and this red box will appear and tell you exactly what I'm looking for.

Simply tap the applicant's name to bring up the application, complete the missing information and then you should have a ready-to-submit application!

# Step 5: Submit an Application

- I'll also keep a running tab of your applications and provide status via icons as shown below.



Remember that I'll keep a running tab of your business for two weeks. Business older than two weeks can still be accessed on GTL's website [www.gtlic.com](http://www.gtlic.com)

# Step 5: Submit an Application

- Icons at-a-glance



## **Submitted Applications**

These Applications have been assigned a policy number and are locked for editing. Submitted and completed applications will reside on the iPad app for two weeks. After that, you can track them through GTLink.




## **Quote Ready Applications**

These applications have enough information (name, benefit information, etc.) to generate a premium quote. However, sections of the application are not yet completed.



## **Ready to Submit Applications**

These applications are completed and in good working order but have not yet been submitted to GTL. By tapping the  button, the application will begin to upload to GTL. As soon as GTL receives the application, you will see a policy number below the applicant's name. The iPad app will scrub the application prior to submission and will notify you of any missing information.

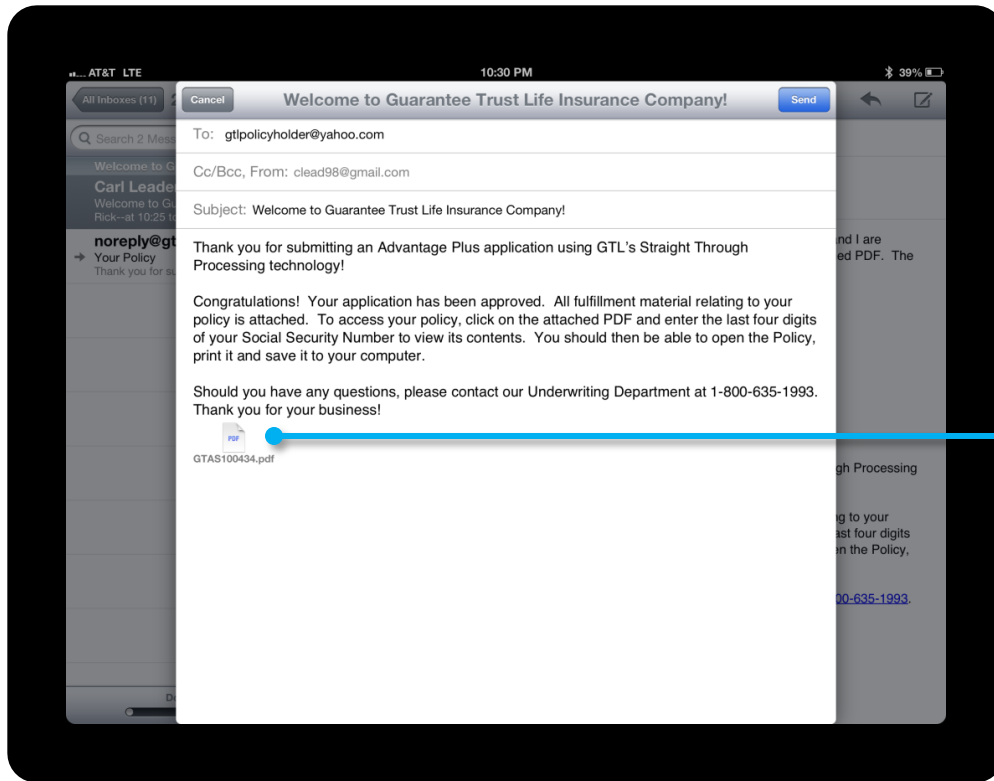


## **Not Ready to Submit Applications**

These applications have not yet been completed and additional information is needed.

# Step 6: Electronic Fulfillment

- Once an application is submitted, I'll underwrite it and quickly notify you and your client of approval.



Upon submission of an application, you and your client will quickly receive notification from GTL.

As the agent, you will receive three emails. The first, will be a confirmation with conditional approval of the policy. The second, will be a password protected copy of the completed application for your records. The third, if you and your client have chosen, will be a password protected electronic policy which you can print and deliver to your client or your client can save to his or her computer.



*The password is your agent code.*

# Step 6: Electronic Fulfillment

- GTL's system will issue the policy within a minute or two. Then, I'll email the policy to you or your client.



Due to HIPAA privacy regulations, a copy of the application and any policy pages will be sent via secure email systems.

Agents: You can access this system by creating a unique username and password. We suggest using your iPad username/password so you can easily remember it.

Applicants: If you choose to have GTL email the policy to the applicant, once they open the PDF of the policy, they'll be prompted to enter the last four digits of their social security number to open the PDF of the completed and approved policy.

# Frequently Asked Questions



Q: I have an original iPad. Will GTL's iPad app work on it?

A: Yes. GTL's App Manager will work on iPad 1, iPad 2, iPad mini and the New iPad as long as the iPad software is version 4.3 or greater.

Q: Apple just released a new IOS upgrade. Will the iPad app still work?

A: Yes. GTL's iPad application will work with IOS 4.3 or newer. However, prior to upgrading your IOS software, make sure to submit any pending applications prior to the IOS upgrade. The upgrade may cause any pending applications to be deleted from your iPad App.

Q: I'm a brand new GTL agent who hasn't submitted my first piece of business yet. Can I use the iPad app?

A: Yes. You can submit your first application to GTL using the iPad App. However, your first application will not be eligible for straight through processing. We'll receive the application electronically but your state insurance license will need to be verified first. Once verified, the system can then electronically approve the policy.

Q: Are all of GTL's products available for submission?

A: At this time, GTL's Advantage Plus plan is available. Additional products will be added in the very near future.

# Frequently Asked Questions



Q: Once I submit an application and my client receives the policy, is coverage really effective immediately?

A: Yes. You and/or your client will both receive an email with the policy number and the policy if electronic fulfillment is selected. Coverage is effective immediately upon issue.

Q: What if my client already has an Advantage Plus policy?

A: New Business will complete a prior record search to meet the daily benefit max and the application will be processed but not “STP” and you will be notified by email.

Q: Does the applicant have to complete a Verification Call?

A: No. Since GTL is capturing an electronic signature from the applicant, the completing of a verification call is not necessary.

Q: How do I take a screenshot if I am having issues and need to email the Home Office a screenshot?

A: Hold the top on/off button and the home button at the same time and a picture will be taken of your screen. Go into your photo icon, select the photo you took, tap on the (arrow icon) in the right upper corner and email the screenshot to [agency@gtlic.com](mailto:agency@gtlic.com).

Q: Can my client pay their premium with a credit card on the iPad?

A: No. At this time, we do not have the capability.



# Frequently Asked Questions



Q: How do I login for the 1st time?

A: Step 1: To login for the 1st time, you **MUST** be connected to the internet. If you are unsure about your connection, open your internet browser and try to access an internet site like [www.gtlic.com](http://www.gtlic.com) or [www.google.com](http://www.google.com). If you cannot access an internet site, you probably do not have a working internet connection.

Step 2: To login for the 1st time or if your password has been reset by GTL upon your request, login with **UPPER CASE** letters for **BOTH** your username and password. Once you reset your password, upper case letters will no longer be mandatory unless you prefer to use them in your password.

Q: What if I don't know my username/password or haven't used it for quite a while?

A: GTL can reset your password so you can gain access to the system. Call Sales Support at 800-323-6907 to complete the process. Once logged in, we strongly suggest you change your password immediately.

Q: What if I have a name change or have a new agent code?

A: Call Sales Support at 800-323-6907 to complete the process. Once changed, this update will take 24 hours to take effect.

Q: What if the GTL App "crashes" while I'm completing an application?

A: Log into the iPad App, Go to GTL App Manager located on the main menu, select "Select Application" located on the top left of your screen then select the applicant's name. All of the application information previously entered should be there.

*Have a question? Contact GTL Sales Support at 800-323-6907*

