

# Alliance TERM with Living Benefits

TERM Life Insurance

## PRODUCER FAST FACTS

### KEY FEATURES

- ▶ Guaranteed fixed premiums during the level premium period; annually renewable thereafter, through age 100.
- ▶ Non-medical underwriting: Up to \$500,000 for issue ages 18–55, \$250,000 for issue ages 56–65. See Underwriting Guide for details.
- ▶ Includes an Accelerated Living Benefit Rider without additional premium, where approved in the state of issue. Not available for Underwriting Tables E and higher.

### ISSUE AGES (Age Last Birthday)

10 Year Term	15 Year Term	20 Year Term	30 Year Term
Age: 18 - 80 Standard Plus Non-Tobacco Standard Plus Tobacco Standard Express Non-Tobacco	Age: 18 - 70 Standard Plus Non-Tobacco Standard Plus Tobacco Standard Express Non-Tobacco	Age: 18 - 65 Standard Plus Non-Tobacco Standard Plus Tobacco Standard Express Non-Tobacco	Age: 18 - 45 Preferred Non-Tobacco Standard Plus Non-Tobacco Standard Plus Tobacco Standard Express Non-Tobacco Standard Express Tobacco
Age: 18 - 55 Preferred Non-Tobacco	Age: 18 - 55 Preferred Non-Tobacco	Age: 18 - 55 Preferred Non-Tobacco	
Age: 18 - 65 Standard Express Tobacco	Age: 18 - 65 Standard Express Tobacco	Age: 18 - 60 Standard Express Tobacco	

Underwriting Rate Classes*	Age At Issue	Face Amounts Permitted
<b>Preferred Non-Tobacco (PNT)</b> No tobacco in any form in the past 3 years	18-55	\$100,000 - \$3,000,000
<b>Standard Plus Non-Tobacco (STD)</b> No tobacco in any form in the past 12 months	All	\$50,000 - \$3,000,000
<b>Standard Plus Tobacco (STTB)</b> Have used tobacco in some form within the past 12 months	All	\$50,000 - \$3,000,000
<b>Standard Express Non-Tobacco (XNT)</b> No tobacco in any form in the past 12 months; considers mildly substandard risks (Tables B-D)	All	\$50,000 - \$2,000,000
<b>Standard Express Tobacco (XTB)</b> Have used tobacco in some form within the past 12 months; considers mildly substandard risks (Tables B-D)	18 - 65 (10 & 15 Year Term) 18 - 60 (20 Year Term) 18 - 45 (30 Year Term)	\$50,000 - \$200,000

\* Tobacco includes all forms of tobacco, including e-cigarettes and nicotine patches.

MODES AVAILABLE	Modal Factors	Minimum Modal Premium
Monthly EFT	0.0875	\$15
Semi-Annually	0.5100	\$90
Annually	1.0000	\$180

Face Amount Bands	Annual Policy Fee
Band 1 50,000 - 99,999	\$80
Band 2 100,000 - 250,000	\$30
Band 3 250,001 - 500,000	\$30
Band 4 500,001 - 999,999	\$30
Band 5 1,000,000 - 3,000,000	\$30

**CONVERSIONS** Policy Form Number Series ICC24 60V TERM24

Term Period	Age At Issue	Last Date to Convert*
10 Year	18 – 65	Earlier of 8 <sup>th</sup> anniversary of the Policy Date or Age 70
	66 – 73	Earlier of 5 <sup>th</sup> anniversary of the Policy Date or Age 75
15 Year	18 – 65	Earlier of 12 <sup>th</sup> anniversary of the Policy Date or Age 70
	66 – 70	Earlier of 5 <sup>th</sup> anniversary of the Policy Date or Age 75
20 Year	18 – 65	Earlier of 15 <sup>th</sup> anniversary of the Policy Date or Age 70
30 Year	18 – 45	Earlier of 20 <sup>th</sup> anniversary of the Policy Date or Age 70

**\*Rules For Conversion**

- Conversion privileges are available after two years.
- A decreasing term life insurance rider may be allowed on the permanent policy, so long as the total face amount and risk class are not increased. If the term policy is 100,000 or greater, the permanent policy must be at least 25% of the total insurance amount of the converted policy. If the term policy is less than 100,000, the permanent policy must be at least 50% of the total insurance amount of the converted policy, but no less than the minimum base amount required in the UL Policy.
- The conversion may take place prior to and including the Last Day to Convert shown on each policy schedule page. The Last Day to Convert will vary depending upon the policy term period
- The policy can be converted to a permanent life insurance policy offered by GPM Life, for which a comparable underwriting class exists.

**AVAILABLE RIDERS**

<b>Living Benefit Rider</b>	<p>Terminal, Chronic and Critical Illness</p> <ul style="list-style-type: none"> <li>• Provided for no additional premium, where approved in the state of issue</li> <li>• On all Underwriting Risk Classes through Table D</li> <li>• Allows for an acceleration of a portion of the death benefit in the event of an eligible triggering event, subject to provisions of the rider form</li> </ul>
<b>Waiver of Premium</b>	
Issue Ages 18 – 59	<ul style="list-style-type: none"> <li>• Optional rider, added at time of issue</li> <li>• Allows the owner to apply for a waiver of the policy and rider premiums if the insured is totally and continually disabled for 6 months, subject to rider provisions</li> <li>• Rider coverage ends following the Insured’s 65th birthday</li> <li>• The premium is calculated on the total face amount for the primary insured</li> </ul>



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