

TERM with Living Benefits

TERM Life Insurance

Government Personnel Mutual Life Insurance Company



KEY FEATURES

- » Guaranteed premiums during the level premium period; annual renewable thereafter, through age 100.
- » Includes Accelerated Living Benefit rider without additional premium, where approved in the state of issue. Not available for Underwriting Table E and higher.
- » Non-medical underwriting, through issue age 65, through 250,000 of face amount.

POLICIES

policy form series #ICC16 70N TERM16

Term Period	Issue Ages PREF NT, STD NT, STD Tb	Last Date to Convert (CONVERSION)
10 Year	18 - 65	Earlier of 8 th anniversary of the Policy Date or Age 70
	66 - 80	Earlier of 5 th anniversary of the Policy Date or Age 75
15 Year	18 - 65	Earlier of 12 th anniversary of the Policy Date or Age 70
	66 - 70	Earlier of 5 th anniversary of the Policy Date or Age 75
20 Year	18 - 65	Earlier of 15 th anniversary of the Policy Date or Age 70
30 Year	18 - 45	Earlier of 20 th anniversary of the Policy Date or Age 70

- A decreasing term life insurance rider may be allowed on the permanent policy, as long as the total face amount and risk class are not increased. The permanent base insurance amount must be at least 100,000 and be equal to or greater than 25% of the total insurance amount.
- 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.

UNDERWRITING RATE CLASSES

PREF	Preferred Non-Tobacco	No tobacco in any form in the past 3 years
STD+NT	Standard Plus Non-Tobacco	No tobacco in any form in the past 12 months
STD+T	Standard Plus Tobacco	Have used tobacco in some form within the past 12 months
STDEXNT	Standard Express Non-Tobacco	No tobacco in any form in the past 12 months; considers mildly substandard risks (Tables B - D)
STDEX-T	Standard Express Tobacco	Have used tobacco in some form within the past 12 months; considers mildly substandard risks (Tables B - D)

MINIMUM FACE AMOUNT / UNDERWRITING CLASS

\$25,000	Standard Plus Non-Tobacco
\$25,000	Standard Plus Tobacco
\$25,000	Standard Express Non-Tobacco
\$25,000	Standard Express Tobacco
\$250,001	Preferred Non-Tobacco (issue ages 18-65)
\$100,000	Preferred Non-Tobacco (issue ages 66+)

FACE AMOUNT BANDS*

BAND 1	\$25,000 to \$99,999
BAND 2	\$100,000 to \$250,000
BAND 3	\$250,001 to \$499,999
BAND 4	\$500,000 to \$999,999
BAND 5	\$1,000,000 to \$3,000,000

*Standard Express Tobacco not available above \$200,000
Call for Active Duty Military Limits

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MODEL PREMIUM - MINIMUM		MODAL FACTORS		POLICY FEE - ANNUAL	
Monthly EFT	\$15	Monthly EFT	0.0875	Band 1	\$80
Quarterly	\$45	Quarterly	0.2600	Band 2 - 5	\$30
Semi-Annually	\$90	Semi-Annually	0.5100		
Annually	\$180	Annually	1.0000		

AVAILABLE RIDERS

Living Benefit Riders

- | | |
|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Terminal Illness
Chronic Illness and
Critical Illness | <ul style="list-style-type: none"> • Provided for no additional premium, where approved in the state of issue • On all Underwriting Risk Classes through Table D • 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 |
|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Waiver of Premium

- | | |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Issue Ages 18 - 59 | <ul style="list-style-type: none"> • Optional rider, added at time of issue • 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 • Rider coverage ends following the Insured's 65th birthday • The premium is calculated on the total face amount of the primary and any additional insured (if applicable) |
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