

**KEY FEATURES**

- » Guaranteed fixed premiums during the level premium period; annually renewable thereafter, through age 100.
- » Includes an Accelerated Living Benefit Rider without additional premium, where approved in the state of issue. Not available for Underwriting Tables E and higher.
- » Non-medical underwriting, through issue age 65, for face amounts \$25,000 - \$250,000. *See Underwriting Guide for details.*

**MINIMUM FACE AMOUNT / UNDERWRITING CLASS**

\$25,000	Standard Non-Tobacco
\$25,000	Standard Tobacco
\$250,001	Preferred Non-Tobacco <i>(issue ages 18-65)</i>
\$100,000	Preferred Non-Tobacco <i>(issue ages 66+)</i>

**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

\* Call for Active Duty Military Limits

MODAL PREMIUM - MINIMUM		MODAL FACTORS		POLICY FEE - ANNUAL	
Bi-Weekly	\$11.54	Bi-Weekly	0.0403846	Band 1	\$80
Monthly EFT	\$25	Monthly EFT	0.0875	Band 2 - 5	\$30
Quarterly	\$75	Quarterly	0.2600		
Semi-Annually	\$150	Semi-Annually	0.5100		
Annually	\$300	Annually	1.0000		

**UNDERWRITING RATE CLASSES**

PREF NT	Preferred Non-Tobacco	No tobacco in any form in the past 3 years
STD NT	Standard Non-Tobacco	No tobacco in any form in the past 12 months
STD Tb	Standard Tobacco	Have used tobacco in some form within the past 12 months



Government Personnel Mutual Life Insurance Company

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<b>POLICIES</b>		policy form series #ICC17 59V TERM17
<b>Term Period</b>	<b>Issue Ages</b> PREF NT, STD NT, STD Tb	<b>Last Date to Convert<sup>1</sup></b>
10 Year	18 - 65	Earlier of 8 <sup>th</sup> anniversary of the Policy Date or Age 70
	66 - 80	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

<sup>1</sup>CONVERSION

- Conversion privileges are available after the first policy year.
- 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.

<b>AVAILABLE RIDERS</b>	
<b>Living Benefit Rider</b>	Terminal, Chronic and Critical Illness <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>	<p>Issue Ages 18 - 59</p> <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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