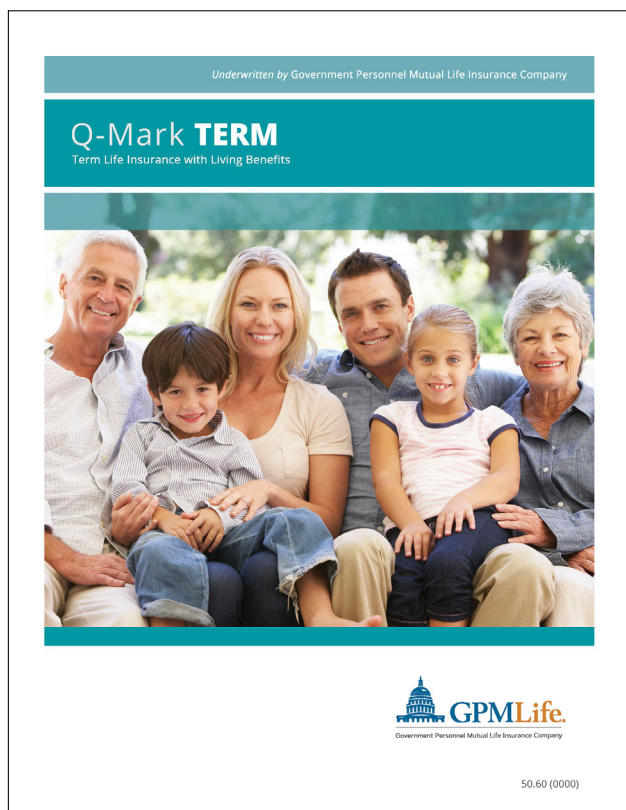


# Q-Mark **TERM**

TERM LIFE INSURANCE *with* Living Benefits

## PRODUCER GUIDE



**10, 15, 20, and 30**  
*Year Level Term Periods*

**Living Benefit Rider<sup>1</sup>**  
*Included Where Approved*

**Convertible<sup>2</sup>**  
*To Permanent Life Insurance*

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<sup>1</sup> Not available in all states, not available Table E or above.

<sup>2</sup> Conversions are subject to issue age, size limitations and time restrictions.

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**TERM** *with* LIVING BENEFITS

Term life insurance provides a fixed period in which the premiums are guaranteed to be level. GPM Life's Q-Mark TERM offers a choice of a 10 year, 15 year, 20 year, or 30 year guaranteed level term premium period. After this initial period, the premiums will increase annually, as the insured ages, through their 100th birthday.

Q-Mark TERM was designed to be flexible to meet life's unexpected emergencies. The policy's death benefit is paid to the named beneficiary in the event of the death of the insured <sup>1</sup>. In addition, the policy is issued with an Accelerated Living Benefits Rider, designed to provide access to all or part of the death benefit, prior to the death of the insured, if the insured meets the qualifications for one of three conditions: Terminal Illness, Critical Illness, and Chronic Illness. <sup>1,2</sup>

# TERM Life Insurance

## *with* LIVING BENEFITS

*Adding the opportunity to receive a portion of the death benefit from a term life insurance policy<sup>1</sup>*

<sup>1</sup> Subject to all policy provisions

<sup>2</sup> Included as a rider if approved in the policy's state of issue, not available for Underwriting Tables E or higher.

<b>ISSUE AGES</b> <i>(Age Last Birthday)</i>			
<b>10 Year Term</b> Age: 18 - 80 Standard Non-Tobacco Standard Tobacco	<b>15 Year Term</b> Age: 18 - 70 Standard Non-Tobacco Standard Tobacco	<b>20 Year Term</b> Age: 18 - 65 Standard Non-Tobacco Standard Tobacco	<b>30 Year Term</b> Age: 18 - 45 Preferred Non-Tobacco Standard Non-Tobacco Standard Tobacco
Age: 18 - 55 Preferred Non-Tobacco	Age: 18 - 55 Preferred Non-Tobacco	Age: 18 - 55 Preferred Non-Tobacco	

<b>UNDERWRITING RATE CLASSES</b>	
Preferred Non-Tobacco	Applicants in this rate class have not used tobacco in any form in the past 3 years.
Standard Non-Tobacco	Applicants in this rate class have not used tobacco in any form in the past 12 months.
Standard Tobacco	Applicants in this rate class have used a form of tobacco at some time in the past 12 months.

<b>MINIMUM - FACE AMOUNT</b>	
\$50,000	Standard Non-Tobacco
\$50,000	Standard Tobacco
\$100,000	Preferred Non-Tobacco

<b>FACE AMOUNT - BANDS</b>			
Band 1	\$50,000	-to-	\$99,999
Band 2	\$100,000	-to-	\$250,000
Band 3	\$250,001	-to-	\$500,000
Band 4	\$500,001	-to-	\$999,999
Band 5	\$1,000,000	-to-	3,000,000 <sup>1</sup>

<sup>1</sup> Call for Active Duty Military Limits

<b>MODAL PREMIUM - MINIMUM</b>	
Bi-Weekly	\$11.54
Monthly EFT	\$25
Semi-Annually	\$150
Annually	\$300

<b>MODAL FACTORS</b>	
Bi-Weekly	0.0403846
Monthly EFT	0.0875
Semi-Annually	0.5100
Annually	1.0000

<b>POLICY FEE - ANNUAL</b>	
Band 1	\$80
Band 2 - 5	\$30

**TERMINAL****CHRONIC****CRITICAL**

This rider is automatically included in the policy with no additional premium<sup>1</sup>. It is included for the primary insured. The maximum amount of death benefit that can be accelerated is 100%. The maximum benefit that can be paid out over the insured's lifetime is the lesser of the initial face amount or \$1,000,000. Accelerated death benefits are based on the present value of the death benefit the owner requests, as well as the insured's life expectancy.

**TERMINAL ILLNESS<sup>2</sup>**

- Terminal Illness means that the insured has a medical condition, resulting from bodily injury or disease, or both, which is expected to result in the death of the insured within 24 months of diagnosis.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of death benefit that was accelerated.
- Benefits paid out under this rider may be subject to taxation. Some rider provisions differ by state.

**State Variation FLORIDA - Terminal Illness**

- a. Death must be expected to occur within 12 months.
- b. A benefit can be accelerated only one time.

**CHRONIC ILLNESS<sup>2</sup>**

- Chronic Illness means that the insured is unable to perform at least 2 of the 6 activities of daily living without substantial assistance or the insured has a severe cognitive impairment. The 6 activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.
- This rider allows the Policyowner to annually accelerate up to 24% of the initial policy death benefit.
- Each year, the insured's Chronic Illness will have to be re-certified by a physician.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of death benefit that was accelerated.
- Benefits paid out under this rider may be subject to taxation.
- Some rider provisions differ by state.
- The amount of payment under this rider, if approved, will be a fraction of the death benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in life expectancy, the higher the payment.

**State Variation FLORIDA - Chronic Illness**

- a. A Benefit can be accelerated only one time.

**Living Benefit Rider INCLUDED • No Additional Premium**

<sup>1</sup> included as a rider if approved in the policy's state of issue, not available for Underwriting Tables E or higher.

<sup>2</sup> Please consult the rider form for full details of qualifying conditions

**CRITICAL ILLNESS<sup>1</sup>**

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- Critical Illness means that the insured has been diagnosed with one of the following health conditions:
- Heart Attack – the death of a portion of the heart muscle resulting from inadequate blood supply to the relevant area. It does not include angina or the chance findings of EKG changes indicative of a previous heart attack.
- Stroke (not including transient ischemic attacks).
- Cancer – there must be one or more malignant tumors present. The following conditions are not included: pre-malignant lesions, benign tumors, polyps, or skin cancer (except for invasive malignant melanoma).
- End stage renal failure – chronic irreversible and total failure of both kidneys which requires renal transplantation or regular renal dialysis.
- Major organ transplant – this includes transplant of a heart, lung, liver, kidney, pancreas or bone marrow.
- Amyotrophic Lateral Sclerosis (ALS)
- Blindness – permanent and uncorrectable loss of sight in both eyes resulting from diabetic retinopathy.
- Paralysis – complete and permanent loss of use of 2 or more limbs due to neurological injury producing paralysis resulting from trauma, CVA, polio, ALS, multiple sclerosis, or Guillain-Barre syndrome.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of death benefit that was accelerated.
- Benefits paid out under this rider may be subject to taxation.
- Some rider provisions differ by state.
- The amount of payment under this rider, if approved, will be a fraction of the death benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in life expectancy, the higher the payment.

**State Variation FLORIDA - Critical Illness**

- a. A benefit can be accelerated only one time.

**Living Benefit Rider INCLUDED • No Additional Premium**

<sup>1</sup>Please consult the rider form for full details of qualifying conditions

**Does the policyowner have to accelerate the maximum death benefit available?**

- No, the policyowner is allowed to accelerate less than the maximum death benefit available for acceleration. If the policyowner does so, and another qualifying condition occurs later while the policy is still in force, the policyowner can choose to accelerate death benefit up to the maximum death benefit still available.

**What happens to the policy values on a term policy after an Accelerated Death Benefit payment is made?**

- The death benefit and face amount of the policy will be reduced by the amount of death benefit that was accelerated.
- The new premium on the policy after acceleration will be as if the policy was originally issued at the reduced death benefit.

**How is the payout calculated for the Living Benefit Riders?**

- An assessment is made of the Insured's health based on the Insured's qualifying medical condition. This assessment is used to create a table of mortality rates.
- The amount of death benefit being accelerated is discounted to the present using the mortality rates from the assessment and an accelerated death benefit interest rate.
- The amount of premium that would have been paid on the death benefit being accelerated is discounted to the present in the same fashion as the death benefit discount.
- An administrative fee is charged. This fee is never more than \$150 (\$100 in Florida). A recertification fee will apply for chronic illness acceleration in most states.
- The accelerated death benefit interest rate will never be higher than 6%.
- The payout is equal to: Present Value (PV) of the amount of accelerated death benefit minus the PV of the premium minus the Administrative Fee.

**WAIVER of PREMIUM** Available at *ADDITIONAL Premium Cost*Benefit Rider (*where approved*)

Issue Ages 18 - 59

This optional rider allows the owner to apply for a waiver of the policy and rider premiums if the insured is totally and continually disabled for six months. Premiums are not retroactively waived.

Rider coverage will cease following the insured's 65th birthday.

The premium is calculated on the total face amount of the primary and any additional insured (if applicable).

**CONVERSION PRIVILEGE***Conversions are subject to the issue age and size limitations of the new policy***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.

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Q-Mark TERM with Living Benefits - life insurance policies issued by Government Personnel Mutual Life Insurance Company. All policy and rider forms and numbers may vary, and these products and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

Policy Form Number Series ICC24 60V TERM24, 60V TERM24 and state variations, is a term life insurance policy issued by Government Personnel Mutual Life Insurance Company. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. In Montana, unisex rates apply. Not available in all states.

Neither GPM Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax related decisions.

Accelerated Death Benefit Rider Form Number Series ICC17 70G ALBR 17, 70G ALBR 17 and state variations  
Waiver of Premium Benefit Rider Form Number Series ICC19 74J WPD19 and 74J WPD19