

EQUITY PROTECTOR with Living Benefits

TERM LIFE INSURANCE

Equity Protector is designed as a simple-to-issue term life policy that can combine coverage features desired by individuals and families. These include:

- Death benefit to pay off a mortgage.
- Accelerated living benefits to replace lost income, pay medical costs, pay for assisted living care, etc.
- Optional riders: Waiver of Premium, Accidental Death Benefit, additional coverage for dependent children.

KEY FEATURES

- Simple-to-issue, non-medical underwriting.
- Fast & easy application – exclusively via e-app submitted by agent.
- Fast response and/or issuance – usually within 5 days.
- Death benefit amounts from \$50,000 through \$300,000.
- Choice of 10 year, 15 year, 20 year or 30 year terms.
- Guaranteed level premiums throughout the term.
- Issue ages from 18 through 75 – including 30 year term issued through age 55!
- Accelerated Living Benefit Rider included without additional premium, where approved in state of issue.
- Optional riders can include Waiver of Premium, Accidental Death Benefit (Classic 1).

SMOKER CLASSES

Non-Tobacco	Tobacco
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PREMIUM GROUPS

CLASSIC 1 (Tables 1 – 3)

	ISSUE AGE RANGES	FACE AMOUNT RANGES
10 Year Term	18 – 75	\$50,000 – \$300,000
15 Year Term	18 – 70	\$50,000 – \$300,000
20 Year Term	18 – 65	\$50,000 – \$300,000
30 Year Term – Non-Tobacco	18 – 55	\$50,000 – \$300,000
30 Year Term – Tobacco	18 – 50	\$50,000 – \$300,000

CLASSIC 2 (Tables 4 – 6)

	ISSUE AGE RANGES	FACE AMOUNT RANGES
10 Year Term	18 – 70	\$50,000 – \$200,000
15 Year Term	18 – 65	\$50,000 – \$200,000
20 Year Term	18 – 60	\$50,000 – \$200,000
30 Year Term	18 – 50	\$50,000 – \$100,000



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CONVERSION <i>Not available in first 2 Policy years.</i>		
Term Period	Issue Age	Conversion Period
10 Year	18–65	Earlier of the 8 th anniversary of the Policy Date or the Policy Date the Insured is attained Age 70
	66–73	Earlier of the 5 th anniversary of the Policy Date or the Policy Date the Insured is attained Age 75
15 Year	18–65	Earlier of the 12 th anniversary of the Policy Date or the Policy Date the Insured is attained Age 70
	66–70	Earlier of the 5 th anniversary of the Policy Date or the Policy Date the Insured is attained Age 75
20 Year	18–65	Earlier of the 15 th anniversary of the Policy Date or the Policy Date the Insured is attained Age 70
30 Year	18–55	Earlier of the 20 th anniversary of the Policy Date or the Policy Date the Insured is attained Age 70

Classic 1 risks will convert to the Alliance UL Standard Plus Table B risk class. Classic 2 risks will convert to the Alliance UL Standard Plus Table E risk class. The UL table B sales illustration will need to be run by Sales Support, ext. 4003.

- 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

RIDERS	
Accelerated Living Benefit Rider (ALBR) Included, where allowed.	Provided for at no additional premium, where approved in state of issue, on CLASSIC 1 – not on CLASSIC 2. Allows for acceleration of a portion of the death benefit in the event of an eligible triggering event: <i>terminal illness, chronic illness or critical illness.</i>
Waiver of Premium Optional, added at time of issue.	Allows Owner to apply for waiver of 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. Premium is calculated on the total face amount of the primary and any additional insured (if applicable).
Accidental Death Benefit Optional, added at time of issue.	On CLASSIC 1 equal to the lesser of the Base Face Amount or \$200,000 – not on CLASSIC 2.



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