

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

- Pre-decision underwriting and Instant Decision on eligible applications
- Issues ages 18-75 - including 30-year term issued through age 55
- Level term periods of 10, 15, 20, or 30 years
- Face amounts from \$50,000 - \$300,000
- Accelerated Living Benefits Rider available without additional premium (Classic 1), where approved in state of issue.
- Optional riders include Waiver of Premium, Accidental Death Benefit (Classic 1)

SMOKER CLASSES

Non-Tobacco

Tobacco

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 UL Standard Plus Table B risk class. Classic 2 risks will convert to the 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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