

# 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), additional coverage for dependent children.

## 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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<b>CONVERSION</b> <i>Not available in first 2 Policy years.</i>		
10 Year	18 – 65	Earlier of 8 <sup>th</sup> anniversary of the Policy Date or age 70
	66 – 75	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 the 15 <sup>th</sup> anniversary of the Policy Date or age 70
30 Year	18 – 55	Earlier of the 20 <sup>th</sup> anniversary of the Policy Date or age 70

<b>RIDERS</b>	
<p><b>Accelerated Living Benefit Rider (ALBR)</b> Included, where allowed.</p>	<p>Provided for at no additional premium, where approved in state of issue, on <b>CLASSIC 1 – not on CLASSIC 2.</b> 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></p>
<p><b>Waiver of Premium</b> Optional, added at time of issue.</p>	<p>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 65<sup>th</sup> birthday. Premium is calculated on the total face amount of the primary and any additional insured (if applicable).</p>
<p><b>Accidental Death Benefit</b> Optional, added at time of issue.</p>	<p>On <b>CLASSIC 1</b> equal to the lesser of the Base Face Amount or \$200,000 – not on <b>CLASSIC 2.</b></p>
<p><b>Child Term</b> Optional, added at time of issue.</p>	<p>Child age: 0 – 17. Size limits: \$1,000 – \$15,000.</p>

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