Underwritten by Government Personnel Mutual Life Insurance Company

Q-Mark **TERM**

Term Life Insurance with Living Benefits

Government Personnel Mutual Life Insurance Company

50.60 (1024)

PROTECTION
When & How You Need It

We all know life insurance can replace lost income in case of untimely death. But death is not the only unforeseen hardship that can rob you of your ability to earn a living. Serious illness can keep you from working and may be accompanied by significant out-of-pocket expenses. So why buy a life insurance policy that only protects against one event?

Through GPM Life's Q-Mark Term life insurance with Living Benefits; you have the flexibility to receive part of your policy's death benefit, should you become seriously ill. It's life insurance you can use before you die. In addition to the death benefit, this policy may allow for the acceleration of the death benefit in the event of a Chronic, Critical or Terminal Illness, allowing you to keep moving forward financially. Create an alliance of benefits to protect your life with one policy.

Did You Know?

CARDIOVASCULAR DISEASE

In America, one person dies every 34 seconds from Cardiovascular Disease. [1]

HEART ATTACK

There are over 800,000 heart attacks in the US each year. [2]

STROKE

In 2020, 1 in every 21 deaths in the US were due to a stroke. [3]

[1] In 2021, CVD was the leading cause of death in the United States, accounting for 2,552 deaths per day, or about every 34 seconds. Coronary heart disease (CHD) was the leading cause of CVD deaths in 2020, accounting for 41.2% of deaths. Other causes of CVD deaths in 2020 included stroke (17.3%), high blood pressure (12.9%), heart failure (9.2%), and diseases of the arteries (2.6%).

[2] In the United States, there are about 605,000 new heart attacks and 200,000 recurrent attacks each year. About 170,000 of these attacks are estimated to be silent, without significant symptoms. The average age at first heart attack is 65.6 years for males and 72.0 years for females.

[3] In 2020, stroke accounted for about 1 in every 21 deaths in the United States, or about 411 deaths per day, or every 3 minutes and 30 seconds.

Source: American Heart Association, Heart Disease and Stroke Statistics - 2024 Update, January 24, 2024

TERM Life Insurance
With a **LIVING BENEFIT** Rider Included[1]

Chronic Illness	Critical Illness	Terminal Illness

TERM Life Insurance with a LIVING BENEFIT Rider can help with many financial needs

Term Life Insurance

Replace Lost Income
Pay Mortgage
Cover Dependent Care
Fund Secondary Education

Rider

Replace Lost Income
Help Pay Medical Bills or Deductibles
Cover Costs of Assisted Living Care
Pay for a Once-In-A-Lifetime Trip

[1] Rider is included at no additional premium cost in issue states where the rider has been approved for use.

Standard **FEATURES**

In addition to financial protection in the event of serious illness, GPM Life's base policy has the standard features of term life insurance.

The Policy Offers:

- Coverage for a Specified Length of Time
- Guaranteed fixed premiums during the Level Premium Period
- A Lump Sum Death Benefit

Term Period **OPTIONS**

Both the Death Benefit and Premiums are guaranteed[1] to remain level for the specified term.

TERM Period	ISSUE AGE
10 year	18 - 80
15 year	18 - 70
20 year	18 - 65
30 year	18 - 45

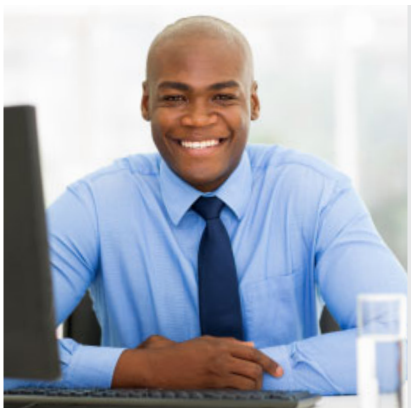
[1] Assumes premiums are paid, no suicide, no misrepresentation on the application.

Life Examples

34, Working Mother[1]

Jennifer

Jennifer who has two young children, purchased a 20 year term life insurance policy with a death benefit of $300,000 on her husband, John. John was killed in an accident, and Jennifer used the death benefit to pay off the balance of the family mortgage and establish college funds for both her children.



48, Father With Lung Cancer[1]

Reginald

Using the Critical Illness Accelerated Living Benefit, Reginald is able to accelerate $125,000 of his $250,000 Death Benefit. He uses some of the money to replace the income he has lost as he could not work while under treatment. Reginald is able to pay for his daughter's college education.

57, Diagnosed With Terminal Illness[1]

Karen

Karen accesses funds under the Terminal Illness Accelerated Living Benefit to pay for uncovered medical expenses and take a trip to Hawaii with her husband, while she is still physically able to travel.

79, Widower Diagnosed with Chronic Illness[1]

Thomas

Thomas is no longer able to take care of himself while living at home. His family finds a full-service convalescent care facility for him. His Chronic Illness Accelerated Living Benefit was used towards paying the expenses of his care.

[1] This event is a hypothetical situation. Actual benefits will be based on the policy and premium selected, as well as the events triggering the use of the Living Benefit Rider. The illustrated results are not indicative of any particular situation, and your results will likely differ from the results shown above.

LIVING BENEFIT Rider[1]
How does it work?

TERMINAL ILLNESS

In order to be eligible for payout of the Terminal Illness Accelerated Living Benefit (TIALB), the insured must suffer from a bodily injury or disease which, as certified by a physician, has reduced life expectancy to less than 24 months.[2] After the TIALB is paid, the Policy's death benefit and premium will be reduced proportionately based on the amount of death benefit accelerated. Up to 100% of the death benefit, or $1,000,000 can be accelerated, whichever is less. However the benefit payment will be less than the accelerated amount.

CHRONIC ILLNESS

In order to be eligible for payout of the Chronic Illness Accelerated Living Benefit, the insured must have been certified in the last 12 months, by a licensed health practitioner, as not being able to perform at least two of the six activities of daily living without substantial assistance from another person for at least 90 days, or being severely cognitively impaired for 90 consecutive days.

If the insured has been certified chronically ill, he or she can accelerate up to 24% of the death benefit annually, up to lifetime maximum of 100% of the death benefit or $1,000,000, whichever is less.

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.

Six Activities of Daily Living:

1. Bathing
2. Continence
3. Dressing
4. Eating
5. Toileting
6. Transferring

CRITICAL ILLNESS

In order to be eligible for payout of the Critical Illness Accelerated Living Benefit, the insured must be certified as critically ill. A critical illness is any of the following qualifying conditions:

- Heart Attack
- Stroke
- ALS (Lou Gehrig's Disease)
- Cancer
- Renal (kidney) Failure
- Blindness due to Diabetes
- Paralysis (loss of the use of two or more limbs)
- Major Organ Transplant

The policyholder can accelerate up to 100% of the death benefit or $1,000,000, whichever is less.

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.

[1] The Rider has an administration fee applied at the time of benefit payment
[2] State variations exist

Common Questions[1]

Can I accelerate the death benefit more than once?

Yes[2] - When you take less than the full election at the time of your initial claim, you can elect to receive additional accelerated benefit amounts at a later date as long as the total of the benefits does not exceed the maximum allowable amount for the rider.

If I take less than the full election on my initial claim, will the remainder still be available as a life insurance benefit in the event of my death?

Yes[2] - For example, if you have a $200,000 policy in force and you elect to accelerate 60% of the death benefit due to a terminal, critical or chronic illness, you still have 40% (or $80,000) of your death benefit remaining.

If my Accelerated Benefit claim is approved, will I receive a payment equal to the amount I accelerated?

No – The amount of payment under this rider, if approved, will be less than the death benefit amount accelerated, and will depend on such factors as the nature and severity of the health condition and the change in your remaining life expectancy. If the change in life expectancy is small, the payment will be lower. Conversely, if your life expectancy is severely impacted, the payment will be a higher percentage of the amount accelerated.

[1] Please refer to the policy and rider forms (state specific) for complete details
[2] State variations exist

We are a Mutual Life Insurance Company, managed for the long-term benefit of our policyholders. Through conservative management, experienced leadership and market-driven products, we work to assure GPM Life will be there when your family needs us most.

Serving individuals and families, seniors, Federal employees, and Active Duty and Retired Military members, GPM Life develops products and services designed for the unique needs of our customers.

We are rated B++ by A.M. Best for Financial Strength, as of the last date of our review. *(For details on the latest rating and the exact type, numerical order, scope, and extent of the rating, see the website: www.ambest.com.)*

Government Personnel Mutual Life Insurance Company
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Q-Mark TERM life insurance and the Living Benefit rider is 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 ALBR17, 70G ALBR17 and state variations
Waiver of Premium Benefit Rider Form Number Series ICC19 74J WPD19, 74J WPD19

KEY FEATURES

- Guaranteed fixed premiums during the level premium period; annually renewable thereafter, through age 100.
- Non-medical underwriting: Up to $500,000 for issue ages 18–55, $250,000 for issue ages 56–65. See Underwriting Guide for details.
- Includes an Accelerated Living Benefit Rider without additional premium, where approved in the state of issue. Not available for Underwriting Tables E and higher.

Underwriting Rate Classes*		Issue Ages Permitted	Face Amounts Permitted
Preferred Non-Tobacco	(PNT)[1]	18–55	$100,000–$3,000,000
Standard Non-Tobacco	(STD)[2]	All	$50,000–$3,000,000
Standard Tobacco	(STTb)[3]	All	$50,000–$3,000,000

* Tobacco includes all forms of tobacco, including e-cigarettes and nicotine patches.
[1] No tobacco in any form in the past 3 years
[2] No tobacco in any form in the past 12 months
[3] Have used tobacco in some form within the past 12 months

CONVERSIONS

Policy Form Number Series ICC24 60V TERM24

Term Period	Age At Issue	Last Date to Convert*
10 Year	18 – 65	Earlier of 8th anniversary of the Policy Date or Age 70
	66 – 73	Earlier of 5th anniversary of the Policy Date or Age 75
15 Year	18 – 65	Earlier of 12th anniversary of the Policy Date or Age 70
	66 – 70	Earlier of 5th anniversary of the Policy Date or Age 75
20 Year	18 – 65	Earlier of 15th anniversary of the Policy Date or Age 70
30 Year	18 – 45	Earlier of 20th 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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MODES AVAILABLE	Modal Factors	Minimum Modal Premium
Bi-Weekly	0.0403846	$11.54
Monthly EFT	0.0875	$25
Semi-Annually	0.51	$150
Annually	1.00	$300

Face Amount Bands		Annual Policy Fee
Band 1	50,000 – 99,999	$80
Band 2	100,000 – 250,000	$30
Band 3	250,001 – 500,000	$30
Band 4	500,001 – 999,999	$30
Band 5	1,000,000 – 3,000,000	$30

AVAILABLE RIDERS	
Living Benefit Rider	Terminal, Chronic and Critical Illness
	• Provided for no additional premium, where approved in the state of issue • On all Underwriting Risk Classes through Table D • 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
Waiver of Premium	
Issue Ages 18 - 59	• Optional rider, added at time of issue • 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 • Rider coverage ends following the Insured's 65th birthday • The premium is calculated on the total face amount for the primary insured

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