

**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) <sup>1</sup>	18–55	\$100,000–\$3,000,000
Standard Non-Tobacco (STD) <sup>2</sup>	All	\$50,000–\$3,000,000
Standard Tobacco (STTb) <sup>3</sup>	All	\$50,000–\$3,000,000

\* Tobacco includes all forms of tobacco, including e-cigarettes and nicotine patches.

<sup>1</sup> No tobacco in any form in the past 3 years

<sup>2</sup> No tobacco in any form in the past 12 months

<sup>3</sup> Have used tobacco in some form within the past 12 months

**CONVERSIONS**

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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 the Policy Date the Insured is attained Age 70
	66 – 73	Earlier of 5 <sup>th</sup> anniversary of the Policy Date or the Policy Date the Insured is attained Age 75
15 Year	18 – 65	Earlier of 12 <sup>th</sup> anniversary of the Policy Date or the Policy Date the Insured is attained Age 70
	66 – 70	Earlier of 5 <sup>th</sup> anniversary of the Policy Date or the Policy Date the Insured is attained Age 75
20 Year	18 – 65	Earlier of 15 <sup>th</sup> anniversary of the Policy Date or the Policy Date the Insured is attained Age 70
30 Year	18 – 45	Earlier of 20 <sup>th</sup> anniversary of the Policy Date or the Policy Date the Insured is attained 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.

## PRODUCER **FAST FACTS**

Q-Mark **TERM** with Living Benefits  
TERM Life Insurance

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
Band 2	100,000 – 250,000
Band 3	250,001 – 500,000
Band 4	500,001 – 999,999
Band 5	1,000,000 – 3,000,000

### AVAILABLE RIDERS

<b>Living Benefit Rider</b>	Terminal, Chronic and Critical Illness <ul style="list-style-type: none"> <li>• Provided for no additional premium, where approved in the state of issue</li> <li>• On all Underwriting Risk Classes through Table D</li> <li>• 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</li> </ul>
<b>Waiver of Premium</b>	
Issue Ages 18 - 59	<ul style="list-style-type: none"> <li>• Optional rider, added at time of issue</li> <li>• 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</li> <li>• Rider coverage ends following the Insured's 65th birthday</li> <li>• The premium is calculated on the total face amount for the primary insured</li> </ul>



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