Government Personnel Mutual Life Insurance Company

# Term Products Reference Guide

This guide is meant to help agents determine when and how to position Equity Protector (EP) and other non-medical term products effectively while maintaining long-term quality of business.

| | Equity Protector | Alliance Term |
|---|---|---|
| **Issue Ages** | 18-75 *(10YT only - *See table below for all age limits.)* | 18-80 *(10YT only - **See table below for all age limits.)* |
| **Term Periods** | 10, 15, 20, 30 | 10, 15, 20, 30 |
| **Face Amounts** | $50,000 - $300,000 | $50,000 - $3,000,000 |
| **Underwriting Process** | Simplified Issue, Pre-Decision, Instant Decision | Non-Medical up to $500,000 (ages 18-55) |
| **Underwriting Classes** | Classic 1 (Table A-C) Non-Tobacco/Tobacco<br>Classic 2 (Table D-F) Non-Tobacco/Tobacco | Preferred - Non-Tobacco<br>Standard Plus - Non-Tobacco/Tobacco<br>Standard Express - Non-Tobacco/Tobacco |
| **Best for** | Speed, Instant Decisions | Higher Limits |
| **ALBR** | Critical, Chronic, Terminal illness<br>(Classic 1 only) | Critical, Chronic, Terminal illness<br>(Available through Table D only) |

**Issue Ages *Equity Protector**

| | |
|---|---|
| **10 Year Term** | 18-75 |
| **15 Year Term** | 18-70 |
| **20 Year Term** | 18-65 |
| **30 Year Term** | 18-55 (NS) |
| **30 Year Term** | 18-50 (SM) |

**Issue Ages **Alliance Term**

| | 10 Year Term | 15 Year Term | 20 Year Term |
|---|---|---|---|
| Std. Plus Non-Tobacco<br>Std. Plus Tobacco<br>Std. Express Non-Tobacco | 18 - 80 | 18 - 70 | 18 - 65 |
| Preferred Non-Tobacco | 18 - 55 | 18 - 55 | 18 - 55 |
| Std. Express Tobacco | 18 - 65 | 18 - 65 | 18 - 60 |

| 30 Year Term |
|---|
| 18 - 45<br>Preferred Non-Tobacco<br>Std. Plus Non-Tobacco<br>Std. Plus Tobacco<br>Std. Express Non-Tobacco<br>Std. Express Tobacco |

## What is Equity Protector

Designed for fast, simple term coverage.
Equity Protector (EP) is a simple-to-issue term product with point-of-sale decisioning without the need for an APS or medical exams. *(See agent guides for complete details.)*

## Writing Equity Protector with Other GPM Life Products

Agents may write EP alongside other GPM Life products, but it is important to understand how total non-medical limits apply.

All GPM Life coverage issued within the last 5 years counts towards the applicant's non-medical limit including:

- Equity Protector
- Non-medical term
- Non-medical universal life (base plan)
- Term riders

**Example -** If an applicant has:
- $200,000 universal life
- $100,000 term rider
- $200,000 Equity Protector

## Non-Medical Underwriting Limits

The total $500,000 coverage limit will be evaluated as the total non-medical limit taking into account all in-force coverage and coverage applied for.

Note, if there is an existing EP in force and non-medical limits are exceeded by a new non-medical product, a paramed exam will be required.

## Decisioning Framework

| When to lead with EP: | When to lead with Non-med Term: |
|---|---|
| Coverage ≤300k | Coverage ≥300k |
| Simple & quick Mortgage Protection coverage | Price-sensitive situations |
| Instant Decision is needed to protect your client | Business or high wealth replacement protection |
| Average to substandard health | Broader health profile |

The client's wants and needs should be the first consideration.

*Non-Med (NM) typically includes the following requirements: MIB, Motor Vehicle Report (MVR), Prescription (Rx) and Medical Data (Dx). Underwriters may, in their sole discretion, order additional requirements.*

Form number series: Equity Protector - ICC20 74N ETA20 et al. Alliance Term - ICC24 60V TERM24 et al.

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