



PrimeTerm to 100SM

Policy Form #GBTPUECW17 (and state specific variations)

FOR AGENT USE ONLY

PRODUCT DESCRIPTION	PrimeTerm to 100 SM is a simplified issue graded death benefit term policy, renewable to age 100. At the end of the initial 20 year term, the premium remains level and the death benefit decreases annually to age 100, at which time the policy expires. This policy has been designed for customers who are in less-than-perfect health but who have a life expectancy of several years.
ISSUE AGES	40 - 80
COVERAGE AMOUNTS	Minimum Face Amount \$5,000 Maximum face Amount \$30,000
DEATH BENEFIT*	<p>Year 1: Return of premium plus 15% interest</p> <p>Year 2: 30% of face amount for issue age 40-74 40% of face amount for issue age 75-80</p> <p>Year 3: 60% of face amount for issue age 40-74 70% of face amount for issue age 75-80</p> <p>Years 4-20: Full face amount</p> <p>Years 21+: Uniformly decreasing annually until expiry, to 5% of face amount in the year preceding expiration</p> <p>Accidental Death: For an accidental death occurring during the first 3 years, the death benefit is the full face amount.</p>
BILLING OPTIONS & PREMIUM MODES	<ul style="list-style-type: none"> • Direct Bill: Annual; Semi-Annual; Quarterly • EFT: Annual; Semi-Annual; Quarterly; Monthly • Credit Card: Annual; Semi-Annual; Quarterly; Monthly • Initial premium payment can be made by credit card. • Initial premium must be made before the policy will be issued. • No policy fee
UNDERWRITING	NO medical exams. Acceptance based on answers to 3 medical questions, MIB and prescription history. Uni-Smoke rates Height and weight is not part of the underwriting requirements.

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FEATURES AND RIDERS	<p>Accelerated Death Benefit: Automatically included policy feature (<i>not available in CA</i>). Provides access to an advance payment of up to 50% of the death benefit if the insured is diagnosed with a terminal illness as defined in the policy (up to 12 or 24 months life expectancy, depending on the state). This benefit is added at no additional cost, but the benefit is discounted because it's an early payment and an administrative fee of up to \$150 is deducted.</p> <p>Accidental Death Benefit Rider: This optional rider pays an additional benefit in the event of an accidental death. The coverage amount is equal to the full face amount of the base policy. Available issue ages 40-74. Rider expires at age 75.</p>
AVAILABLE LOANS	<p>PrimeTerm to 100SM has been designed as a low cost alternative to permanent insurance. Cash values are designed to be minimal to keep the premiums low. After the first policy year loans are available for the full cash value less interest in advance to the next anniversary. Loan interest will be at a fixed rate of 7.4% (advance) / 8.0% (arrear). State variations apply. Automatic premium loan option is available at issue, or upon later request.</p>
APPLICATION PACKET	<p>State-specific application kits are on the agent portal; these contain forms needed at Point-of-Sale.</p> <p>Paper application kits are also available upon request.</p>

* Death benefit payments are reduced by any outstanding policy loan amount (including interest) and any unpaid premium due.

Refer to the policy for applicable exclusions and limitations. You must disclose all limitations and exclusions to the client. Not available in all states.

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Sample Death Benefit*
Male Age 65 Face Amount \$20,000
Annual Premium \$1,758.40

Year	Attained Age	Death Benefit**
1	65	\$ 2,022
2	66	\$ 6,000
3	67	\$ 12,000
4 to 20	68 to 85	\$ 20,000
21	86	\$ 18,680
22	87	\$ 17,340
23	88	\$ 16,020
24	89	\$ 14,680
25	90	\$ 13,340
26	91	\$ 12,020
27	92	\$ 10,680
28	93	\$ 9,360
29	94	\$ 8,020
30	95	\$ 6,680
31	96	\$ 5,360
32	97	\$ 4,020
33	98	\$ 2,700
34	99	\$ 1,360
35	100	\$ 1,000

*The amount shown for Years 1-3 assumes a non-accidental death.
 **Death benefit payments are reduced by outstanding policy loans (including accrued interest) and unpaid premium due. Loans against the policy accrue interest and may cause the policy to lapse; loans may not be available in the first year.



Premium Rates per \$1000

(Rates subject to change)

Age	Male	Female
40	39.84	35.65
41	41.03	36.40
42	42.38	36.86
43	43.67	37.19
44	45.06	37.49
45	45.81	38.01
46	45.94	38.29
47	46.32	38.86
48	46.87	39.58
49	47.66	40.44
50	48.28	40.89
51	50.00	42.58
52	51.56	44.22
53	53.36	45.77
54	55.38	47.40
55	58.21	49.16
56	59.96	49.71
57	62.49	51.39
58	65.14	53.15
59	67.91	55.02
60	70.29	55.82
61	73.83	59.21
62	77.00	61.58
63	80.35	64.21
64	83.90	67.13
65	87.92	71.29
66	91.84	74.06
67	96.31	78.17
68	101.21	82.77
69	106.57	87.90
70	112.45	93.18
71	118.88	99.85
72	125.91	106.67
73	133.53	114.03
74	141.73	121.87
75	150.45	130.20
76	159.70	138.58
77	169.26	147.16
78	179.01	155.62
79	188.72	163.68
80	198.12	170.98

Mode	Modal Factor
Annual	1.0000
Semi-Annual	0.5150
Quarterly	0.2650
Monthly	0.0900

No Policy Fee

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Accidental Death Benefit Rider Rates Per \$1000

(Rates subject to change)

Accidental Death Benefit		
Annual Premiums Per \$1,000 of Rider Coverage		
Issue		
Age	Male	Female
40	1.95	1.17
41	1.95	1.17
42	1.95	1.18
43	1.96	1.18
44	1.96	1.18
45	1.96	1.18
46	1.96	1.18
47	1.96	1.18
48	1.96	1.18
49	1.96	1.18
50	1.96	1.18
51	1.99	1.20
52	2.03	1.22
53	2.08	1.24
54	2.14	1.28
55	2.21	1.32
56	2.28	1.37
57	2.37	1.42
58	2.47	1.48
59	2.58	1.55
60	2.70	1.62
61	2.82	1.70
62	2.96	1.77
63	3.11	1.86
64	3.26	1.96
65	3.43	2.06
66	3.60	2.16
67	3.78	2.27
68	3.98	2.39
69	4.18	2.51
70	4.41	2.65
71	4.66	2.79
72	4.92	2.95
73	5.20	3.13
74	5.53	3.31

















































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PrimeTerm to 100SM Email Documents for Voice Applications (LiveApp)

The documents included below for each state are the set of documents that must be emailed to the applicant, if possible, prior to connecting with Aaptical to complete a voice-signed application. These documents are for voice-signed applications only and should not be used with other types of submissions.

Voice Application States as of 11/2/17: AK, AL, AR, AZ, CA*, CO, DC, DE, FL, GA, IA*, ID, IL, IN, KS*, KY, LA, MD*, MI, MO, MS, ND, NE, NM, NV, OH, OK, RI, SD, TN, UT*, WI, WV, WY*

State	Documents to be Emailed
AK, AZ, CO, MO, MS, NE, NM, RI, SD, WI, WV, WY*	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPECW17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf  RN-GEN.PDF
DE, GA, IA*, ID, IL IN, KS*, KY, MI, ND, NV, OK, UT*	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPECW17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf
AL	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPEAL17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf  RN-GEN.PDF
AR	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPEAR17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf
CA*	 U-D&AAPPECA17 - VOICE - GBT.pdf  U-DECAPPECA17 - VOICE - GBT.pdf  U-LBG16-Base.pdf
DC	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPEDC17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf
FL	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPEFL17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf
LA	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPELA17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf  RN-GEN.PDF
MD*	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPEMD17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf  RN-GEN.PDF
OH	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPEOH17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf  RN-GEN.PDF
TN	 U-D&AAPPECW17 - VOICE - GBT.pdf  U-DECAPPETN17 - VOICE - GBT.pdf  U-DISACCECW17.pdf  U-LBG16-Base.pdf

*As of 11-2-2017 these states are in development with Aaptical but are not yet available for voice applications.

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