Mermaids [45/60/50]

Basic Version [45]: Appearance [Attractive] [4], Charisma 1 [5], Doesn't Breathe [Gills] [10], Enhanced Move 1 [Water] [20], Nictitating Membrane 1 [1], Pressure Support 1 [5], Slippery 1 [2], Speak Underwater [Interface Crossing, +50%] [8], Teeth [Sharp] [1], Temperature Tolerance 4 [4], Chummy [-5], Cold-Blooded [-5], No Legs [Aquatic] [0], Unnatural Features 5 [-5]

Fantasy Version [+15 to basic version] : Add Innate Attack 2 [Fatigue] [20], Magery 0 [5], Musical Talent 1 [5], Lecherous [-15]

Fantasy Evil Version [+5 to basic version]: Add Innate Attack 2 [Fatigue] [20], Magery 0 [5], Musical Talent 1 [5], Bloodlust [-10], Odious Racial Habit [Eats people] [-15]

This is a fairly general concept for a mermaid: human above the waist, fish-tailed beneath it. The basic version can be used for a TL 10/11 bio-engineered human, while the fantasy versions include innate magical ability and the ability to sing sailors to sleep (Innate Attack), not to mention their notorious weakness for attractive humans.

Evil mermaids are considerably wilder, and hunt humans for entirely different reasons. The life and reproductive cycle of any of these variants is up to the GM, but fantasy mermen can be easily enough justified by modern folklore.

It is perfectly reasonable to design a fantasy mermaid to be about 150 points: those characters will likely have points in Aquabatics, Enthrallment, Innate Attack (breath), Public Speaking, Singing, Spear, and Survival (Salt-Water Sea). Fantasy Mermaids produce few powerful mages, but waterproof enchanted items are surprisingly common among them, as any mermaid can use mage-only items. TL is probably about the same as the rest of the campaign world's: traditionally mermaids seem to have few problems using human technology, at least at TL3.

Bestial was omitted from this writeup, but is a perfectly justifiable Disadvantage for even 'good' mermaids to have. Dependency is tricky: it would be worth -15 points in human-centric campaigns, but probably less in ones where the PCs are always on or around the water. Working out how the species' racial Lecherousness would actually work out -- for either sex -- is likewise up to the GM.

For another take on the concept, see Merfolk (**GURPS Banestorm**, page 195).

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