

## WHAT IS YOUR AVAILABLE INCOME?

Monthly Expenses	Monthly Income
Housing _____	
Utilities _____	
Auto _____	
Meals _____	
Other _____	_____
<b>Total</b> _____ ➔	_____
<b>Discretionary Income</b>	_____
<b>% You're Willing to Allocate for Final Expense Coverage</b>	_____

## HOW MUCH COVERAGE SHOULD YOU BUY?

<b>Final Expense Need Est.</b>	_____
<b>Desired Coverage Amount</b>	_____
<b>Estimated Monthly Premium</b>	_____



Client Name: \_\_\_\_\_

Policy Type: \_\_\_\_\_

Your GPM Life Agent: \_\_\_\_\_

# GPM Life:

- In business since 1934. As of Dec. 31, 2014, its assets amount to over \$837 million, with over \$4 billion of insurance in force. GPM Life serves over 80,000 policyowners with quality life insurance and annuity products.
- Licensed in 49 jurisdictions.
- A mutual company owned by its policyholders.
- A legal reserve company obligated at all times to maintain reserves sufficient to meet future obligations.
- Has an A.M. Best's rating of A- (Excellent) as of July 3, 2014. For details on the latest rating and the exact type, numerical order, scope and extent of the rating, see the website: [www.ambest.com](http://www.ambest.com).
- Considered by industry measures to be financially strong and consistently profitable.



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Government Personnel Mutual Life Insurance Company

# DID YOU KNOW?

Average funeral costs in the US exceed \$8,000\*?

Outstanding debts at death are paid from the deceased's estate before distribution to heirs?

## SECURE-Mark

Your Final Expense Solution

We Have

# FINAL EXPENSE LIFE INSURANCE

Designed to Meet Your Needs

Final Expense preparation is probably the least pleasant aspect of financial planning. More unpleasant, though, is the idea of leaving your loved ones with additional burdens and uncertain futures. GPM Life offers three different Final Expense policies based on your insurability qualifications.

## CHOOSE YOUR BENEFICIARY:

Help your loved ones cover funeral costs or pay off outstanding debts, such as medical bills. Leave proceeds to loved ones or charitable gifts to non-profit entities. Leave a memorial to your school, your church or synagogue, or medical research.

## CHOOSE YOUR POLICY:

### SECURE-Mark Level – Simplified Issue Whole Life (SIWL)

- 100% Death Benefit\*\* beginning in year 1
- Optional Accidental Death Benefit to Age 70 - Issue Ages 50-60
- Optional Child Insurance Rider (CIR) - \$5000/child
- Lifetime, 10 year, and 20 year payment options

### SECURE-Mark Graded – Graded Death Benefit Whole Life (GDB)

- Death Benefit\*\* - 30% year 1, 70% year 2, 100% year 3 and after
- Accidental Death Benefit included - 100% years 1 and 2

### SECURE-Mark Modified – Modified Benefit Whole Life (MBWL)

- Death Benefit\*\* - Return of Premium +10% interest years 1 and 2 - 100% thereafter
- Accidental Death Benefit included - 100% years 1 and 2

\*\* All Death Benefits are subject to policy provisions

All SECURE-Mark Whole Life policies provide:

- Level premiums that will never increase
- Cash or loan values

## CHOOSE HOW MUCH PROTECTION YOU NEED:

SIWL (10 Pay, 20 Pay, Life)			GDB & MBWL			
Age	Minimum	Maximum		Age	Minimum	Maximum
50-80***	\$3,000	\$35,000	GDB	50-80	\$3,000	\$25,000
81-85***	\$3,000	\$10,000		81-85	\$3,000	\$10,000
			MBWL	50-85	\$3,000	\$10,000

\*\*\* 20 Pay only available for ages 50-70

## WE'VE MADE IT EASY TO APPLY:

- Short application; brief personal medical history interview.
- Policy issue depends on answers to questions in the application.
- Most policies are issued within days.
- Convenient premium modes: Annual, Semi-Annual, and Monthly EFT.
- Premiums drafted directly from checking or savings account.
- Toll-free telephone number for customer service needs.
- Child and accidental death riders also available on SIWL.



Form Number Series: SIWL – ICC13 70H SIW13; GDB – ICC13 70G GDB13; MBWL – ICC13 70I MBWL13; ADB – ICC10 59O ADB10; CIR – ICC10 59P CIR10  
Not available in all states.

## WHAT ARE YOUR FINAL EXPENSE NEEDS?

	Estimated*	Your Need
<b>Professional Services</b>		
Basic funeral director services	\$1,975	
Embalming	\$695	
Other preparations of the body	\$225	
<b>Facilities and Staff Services</b>		
Viewing & ceremony	\$895	
Cemetery & graveside		
<b>Transportation Services</b>		
Transfer of remains	\$285	
Hearse	\$295	
Limousine or van	\$130	
<b>Merchandise</b>		
Casket/cremation urn	\$2,395	
Burial vault/liner	\$1,298	
Monument/headstone		
<b>Miscellaneous Expenses</b>		
Burial clothing		
Floral arrangements		
Basic memorial printed package	\$150	
Cemetery property		
Credit cards		
<b>Total</b>	<b>\$ 8,343*</b>	<b>\$</b>

\* The median cost from a 2012 survey by National Funeral Directors Association at NFDA.org.