

FINAL EXPENSE Simplified Issue Whole Life Insurance

LEVEL • GRADED • MODIFIED

Government Personnel Mutual Life Insurance Company

LEVEL DEATH BENEFIT Whole Life Insurance (LDB)		policy form series: ICC13 70H SIW13		
		Benefits Per Age Group		
Issue Age: 50 - 85	50 - 70	50 - 80	81 - 85	
Minimum face amount	\$3,000	\$3,000	\$3,000	
Minimum face amount - WASHINGTON STATE ¹	\$5,000	\$5,000	N/A	
Maximum face amount	\$35,000	\$35,000	\$10,000	
Maximum face amount - WASHINGTON STATE ¹	\$35,000	\$35,000	N/A	
Premium Payment Period Options	10 Pay / 20 Pay ² / Life ³	10 Pay / Life ³	10 Pay / Life ³	
Benefit Description	The LDB, Level Death Benefit policy, pays the face amount while the policy is in force. Subject to provisions: <ul style="list-style-type: none"> • Contestable and Suicide time periods • Loan and Payment of Premium provisions 			
Application (Health Questions)	No Medical Exam Required - Answer Health Questions as follows Questions 21-27: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 21-35: Answered NO - Applicant may Qualify for a LDB Insurance Policy (pages 2-3 on Final Expense Application. Form # ICC13 SM513)			
Premium Mode Policy Fee	<ul style="list-style-type: none"> • Annual \$30 • Semi-Annual \$15 • Monthly EFT \$2.50 	(add \$1.00 collection fee Semi-Annual)		
Underwriting Classes	Male Standard Non-Tobacco Male Standard Tobacco	Female Standard Non-Tobacco Female Standard Tobacco		
Policy Loans	7.4% Fixed loan rate paid in advance (effective rate of 8%)			
Guarantees	Level Premiums			
RIDERS for Level Death Benefit (LDB)- Lifetime Pay only				
Accidental Death Benefit (ADB)	<ul style="list-style-type: none"> • Rider pays a death benefit in addition to the base policy if death is caused by an accident, subject to rider provisions • Premium per \$1,000 face amount • Issue Age: 50-60 • Benefit terminates at attained age 70 			
Child Insurance Rider (CIR) (Submit Completed Part 2 - Child Insurance Rider Supplemental Application)	<ul style="list-style-type: none"> • Rider pays a \$5,000 death benefit on each eligible child • Issue Age: 15 days - 17 years • Premium \$15 per child, per year (or \$1.32 per month) • Available on LDB base policies of \$5,000 and over • Proposed Insured Child must reside with Proposed Insured applicant at time of the application • Proposed Insured may be: Parents or Grandparents. NOTE Foster parents may NOT purchase Life Insurance on foster children • Insurable Interest regulations apply • Rider terminates when Primary Insured dies, any unearned premiums for this rider will be refunded • Convertible at the rider anniversary nearest each child's age 25 without evidence of insurability • Convertible to an eligible whole life insurance policy • Other restrictions may apply and vary by state 			

¹ WASHINGTON STATE - **LIMITED AVAILABILITY**: LDB is the ONLY FINAL EXPENSE Whole Life Insurance Policy available for Washington State residents. The GDB and MDB policy options are NOT Available for Washington State residents.

² 20 Pay - Only Available for age group 50-70

³ Lifetime Pay

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Government Personnel Mutual Life Insurance Company | PO Box 659567, San Antonio, TX 78265-9567



NOTE: GDB & MDB Final Expense Plans **ARE NOT Available** in Washington State

GRADED DEATH BENEFIT Whole Life Insurance (GDB)		policy form series: ICC13 70G GDB13	
		Benefits Per Age Group	
Issue Age: 50 - 85	50 - 80	81 - 85	
Minimum face amount	\$3,000	\$3,000	
Maximum face amount	\$25,000	\$10,000	
Premium Payment Period Options	Life	Life	
Benefit Description <i>Benefit Grade per year</i>	Year	Death Benefit	
	Year 1	30% of sum insured	
	Year 2	70% of sum insured	
	Year 3	100% of sum insured	
Accidental Death Benefit (ADB)			
<ul style="list-style-type: none"> • ADB included in GDB policy • Death Benefit: 100% for Years 1-2¹ • Death Benefit: NONE for Years 3+ 			
Application <i>(Health Questions)</i>	Questions 21-27: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 31-35: With a YES Answer - Applicant may qualify for a GDB Insurance Policy <i>(pages 2-3 on Final Expense Whole Life Application. Form series # ICC13 SM513)</i>		
Premium Mode Policy Fee	<ul style="list-style-type: none"> • Annual \$30 • Semi-Annual \$15 • Monthly EFT \$2.50 	<i>(add \$1.00 collection fee Semi-Annual)</i>	
Underwriting Classes	Male Standard Non-Tobacco Male Standard Tobacco	Female Standard Non-Tobacco Female Standard Tobacco	
Policy Loans	7.4% Fixed loan rate paid in advance (effective rate of 8%)		
Guarantees	Level Premiums		

MODIFIED DEATH BENEFIT Whole Life Insurance (MDB)		policy form series: ICC13 70I MBWL13	
		Benefit Age Group	
Issue Age: 50 - 85	50 - 85		
Minimum face amount	\$3,000		
Maximum face amount	\$10,000		
Premium Payment Period Options	Life		
Benefit Description <i>Benefit Grade per year</i>	Year	Death Benefit	
	Year 1	Return of Premium + 10%	
	Year 2	Return of Premium + 10%	
	Year 3	100% of sum insured	
Accidental Death Benefit (ADB)			
<ul style="list-style-type: none"> • ADB included in MDB policy • Death Benefit: 100% for Years 1-2¹ • Death Benefit: NONE for Years 3+ 			
Application <i>(Health Questions)</i>	Questions 21-27: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 28-30: With a YES Answer - Applicant may qualify for a MDB Insurance Policy <i>(pages 2-3 on Final Expense Whole Life Application. Form series: # ICC13 SM513)</i>		
Premium Mode Policy Fee	<ul style="list-style-type: none"> • Annual \$30 • Semi-Annual \$15 • Monthly EFT \$2.50 	<i>(add \$1.00 collection fee Semi-Annual)</i>	
Underwriting Classes	Male Standard Non-Tobacco Male Standard Tobacco	Female Standard Non-Tobacco Female Standard Tobacco	
Policy Loans	7.4% Fixed loan rate paid in advance (effective rate of 8%)		
Guarantees	Level Premiums		

¹ Subject to policy provisions

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GPM Life • PO Box 659567, San Antonio, TX 78265-9567 • www.gpmlife.com • 1-800-938-4765

Final expense, simplified issue, whole life insurance underwritten by **GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM LIFE)**. Alliance Marketing Group LC is an Independent Contractor Representing GPM Life.