

FINAL EXPENSE Simplified Issue Whole Life Insurance

Government Personnel Mutual
Life Insurance Company
(GPM Life)



LEVEL

Level Death Benefit Whole Life (LDB)

A Simplified Issue, Level Premium, Level Benefit, Whole Life Insurance Policy.

Issue Age: 50-85

Premium Payment Periods Offered:

- Payable for life
- 10 years (Issue Age: 50-85)
- 20 years (Issue Age: 50-70)

Accidental Death Benefit (ADB)

- Pays ADB in addition to the base policy
- Premium per \$1,000 face amount
- Issue age: 50-60

Child Insurance Rider (CIR)

- Rider pays \$5,000 Death Benefit on eligible children
- Issue Age: 15 days - 17 years
- Premium: \$15 per child, per year
- Convertible: To an Eligible Whole Life Policy without evidence of insurability -At the rider anniversary -Nearest the child's age 25

GRADED

Graded Death Benefit Whole Life (GDB)

A Simplified Issue, Level Premium, Graded Benefit, Whole Life Insurance Policy.

Issue Age: 50-85

Death Benefit Grade:

- Year 1 Death Benefit: 30%
- Year 2 Death Benefit: 70%
- Year 3+ Death Benefit: 100%

Accidental Death Benefit (ADB)

- ADB included in GDB policy
- Death Benefit: 100% for Years 1-2
- Death Benefit: NONE for Years 3+

MODIFIED

Modified Death Benefit Whole Life (MDB)

A Simplified Issue, Level Premium, Modified Death Benefit, Whole Life Insurance Policy.

Issue Age: 50-85

Death Benefit Grade:

- Year 1: Return of Premium +10% compounded interest
- Year 2: Return of Premium +10% compounded interest
- Year 3+: 100% of face amount

Accidental Death Benefit (ADB)

- ADB included in MBWL policy
- Death Benefit: 100% for Years 1-2
- Death Benefit: NONE for Years 3+

- ▶ No Medical Exam
- ▶ No Blood Draw
- ▶ Lifetime Coverage²
- ▶ Premiums Will Not Increase²
- ▶ Simplified Underwriting
- ▶ Flexible Premium Modes
- ▶ Builds Cash Value

¹ Washington State has Limited Availability for Final Expense, Simplified Issue, Whole Life Insurance products. Check with a GPM Life Agent for details.

² Provided premiums are paid with no policy lapse and loans are up to date. This brochure is a brief description of the GPM Life Final Expense Product. Details of the product provisions and benefits are found in the Policy.

Prepared For: _____

Age Last Birthday: _____ Tobacco | Non-Tobacco Male | Female

LEVEL (LDB) (form series: ICC13 70H SIW13)

A Simplified Issue, Level Premium, Level Death Benefit, Whole Life Insurance Policy. Issue Age: 50-85

ADB - Accidental Death Benefit YES NO

CIR - Child Insurance Rider YES NO (\$15 per child, per year or \$1.32 per month)

GRADED (GDB) (form series: ICC13 70G GDB13)

A Simplified Issue, Level Premium, Graded Death Benefit, Whole Life Insurance Policy. Issue Age: 50-85

MODIFIED (MDB) (form series: ICC13 70I MBWL13)

A Simplified Issue, Level Premium, Modified Death Benefit, Whole Life Insurance Policy. Issue Age: 50-85

PERSONALIZED OPTIONS

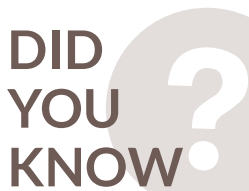
Your GPM Life Agent will help you customize a Final Expense Life Insurance Policy that fits your budget and insurance needs.

ADB¹ - Included in Monthly Premium YES NO

CIR¹ - Included in Monthly Premium YES NO

CIR - \$15 per child, per year or \$1.32 per month

	Face Amount	Monthly Premium
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Total Monthly Premium		\$



- The Average US Funeral Cost is more than \$8,000.²
- Benefits are paid directly to your beneficiary.
- Final Expense Life Insurance can be tailored to fit your budget.
- Whole Life Insurance provides Guaranteed Level Premiums and Cash Value Accumulation.³
- Final Expense life insurance is designed to cover many financial burdens such as, funeral costs, medical bills or credit card debt.

Presented By: _____

¹ Level Death Benefit (LDB) Lifetime Pay only, subject to answers to health questions

² Source: National Funeral Directors Association. 2014 funeral costs

³ Subject to policy provisions

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Final expense, simplified issue, whole life insurance underwritten by GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM Life).