

FINAL EXPENSE Simplified Issue

Whole Life Insurance



2211 NE Loop 410, San Antonio, TX 78217-4630
PO Box 659567, San Antonio, TX 78265-9567

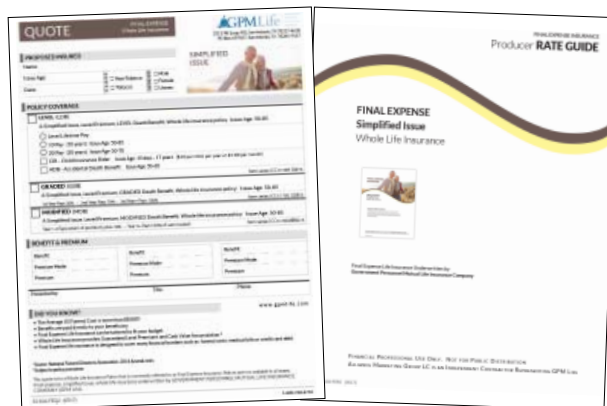
LEVEL • GRADED • MODIFIED

Quote Sheet Information

PDF Print and Fill: This form can be printed or ordered. Producers use this form when hand writing quotes for clients.

Use the **FINAL EXPENSE** Rate Book or www.gpmlife.com web-page for quoting FINAL EXPENSE premiums.

The FINAL EXPENSE Quote Sheet, Rate Book, Application Kits, Forms and other helpful producer resources are available through the Agent Access Portal: gpmagent.com



PLEASE NOTE

- Adobe Reader is needed to view, fill-in and print PDF forms. Download Adobe Reader from the Adobe website if needed: <http://get.adobe.com/reader>
- The FINAL EXPENSE web-page gpmlife.com provides quotes on LDB, GDB, and MDB BASE POLICIES only. **▶ IT DOES NOT PROVIDE QUOTE OPTIONS FOR: 10-pay, 20-pay, Child Insurance Rider or Accidental Death Benefit. Please use the Rate Book for these types of policy quotes.**

Need Assistance? Contact a GPM Life representative
1-800-938-4765, x4000

PREMIUM MODE OPTIONS:

- Monthly - EFT
- Semi-Annual
- Annual

PREMIUM MODE FACTORS:

0.088 EFT - Monthly
0.53 Semi-Annual
1.00 Annual

POLICY FEES:

\$2.50 EFT - Monthly
\$15.00 Semi-Annual
\$1.00 Semi-Annual Collection Fee
\$30.00 Annual

CHILD INSURANCE RIDER (CIR)

- \$5,000 Death Benefit
- Issue Age: 15 days - 17 years
- \$15.00 per child, per year -OR-
- \$1.32 per child, per month

ACCIDENTAL DEATH BENEFIT (ADB)

Simplified Issue, 10-Pay and 20-Pay

Issue Age	Rate
50	\$1.76
51	\$1.80
52	\$1.85
53	\$1.91
54	\$1.95
55	\$2.01
56	\$2.09
57	\$2.16
58	\$2.24
59	\$2.31
60	\$2.39

SAMPLE CALCULATIONS

Additional sample calculations are in the FINAL EXPENSE Rate Book

SAMPLE MONTHLY EFT	
LEVEL DEATH BENEFIT (LDB)	
Male 60 (Issue Age) Non-Tobacco \$25,000 Benefit / Face Amount ADB - Accidental Death Benefit	
46.01	Premium per \$1,000
x 25	Number of 1,000s
1150.25	Total Premium
+ 2.39	ADB
1152.64	Total Premium w/ADB
x .088	Monthly EFT Mode Factor
101.43	Basic Monthly EFT Premium
+ 2.50	Monthly EFT Policy Fee
\$ 103.93	TOTAL Monthly EFT Premium

SAMPLE MONTHLY EFT	
LEVEL DEATH BENEFIT (LDB)	
Female 51 (Issue Age) Non-Tobacco \$10,000 Benefit / Face Amount 10 - Pay CIR - Child Insurance Rider	
54.36	Premium per \$1,000
x 10	Number of 1,000s
543.60	Total Premium
x .088	Monthly EFT Mode Factor
47.84	Basic Monthly EFT Premium
+ \$2.50	Monthly EFT Policy Fee
50.34	Monthly EFT Premium
+ 1.32	CIR Monthly Rate
\$ 51.66	TOTAL Monthly EFT Premium

QUOTE

FINAL EXPENSE
Whole Life Insurance



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SIMPLIFIED ISSUE



PROPOSED INSURED

Name:

Issue Age:

Date:

CLASS

- Non-Tobacco
- Tobacco

GENDER

- Male
- Female
- Unisex

POLICY COVERAGE

LEVEL (LDB)

A Simplified Issue, Level Premium, LEVEL Death Benefit, Whole life insurance policy. Issue Age: 50-85

Level Lifetime Pay

10 Pay (10 years) Issue Age: 50-85

20 Pay (20 years) Issue Age: 50-70

CIR - Child Insurance Rider Issue Age: 15 days - 17 years (\$15 per child, per year or \$1.32 per month)

ADB - Accidental Death Benefit Issue Age: 50-60

form series: ICC13 70H SIW13

GRADED (GDB)

A Simplified Issue, Level Premium, GRADED Death Benefit, Whole life insurance policy. Issue Age: 50-85

1st Year Pays 30% • 2nd Year Pays 70% • 3rd Year+ Pays 100%

form series: ICC13 70G GDB13

MODIFIED (MDB)

A Simplified Issue, Level Premium, MODIFIED Death Benefit, Whole life insurance policy. Issue Age: 50-85

Year 1-2 Pays return of premium, plus 10% • Year 3+ Pays 100% of sum insured

form series: ICC13 70I MBWL13

BENEFIT & PREMIUM

Benefit:
Premium Mode:
Premium:

Benefit:
Premium Mode:
Premium:

Benefit:
Premium Mode:
Premium:

Presented by:

Title:

Phone:

DID YOU KNOW?

www.gpmlife.com

- The Average US Funeral Cost is more than \$8,000¹.
- 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.²
- Final Expense life insurance is designed to cover many financial burdens such as: funeral costs, medical bills or credit card debt.

¹Source: National Funeral Directors Association. 2014 funeral costs.

²Subject to policy provisions.

This quote is for a Whole Life Insurance Policy that is commonly referred to as Final Expense Insurance. Policies are not available in all states. Final expense, simplified issue, whole life insurance underwritten by GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM Life).