

Producer **PRODUCT GUIDE**

UNIVERSAL LIFE *with* **LIVING BENEFITS**



UNIVERSAL Life Insurance Underwritten by
Government Personnel Mutual Life Insurance Company (GPM Life)

FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION
ALLIANCE MARKETING GROUP LC IS AN INDEPENDENT CONTRACTOR REPRESENTING GPM LIFE

CONTENTS

FEATURES and BENEFITS	3 - 6
Issue Ages	3
Underwriting Rate Classes	3
Face Amount Bands and Minimum Faces Amount	3
Minimum Premiums & Premiums	4
Policy Protection Period	4
Death Benefit Options	4
Changes in Specified Amount	4
Partial Surrenders	5
Policy Loans	5
Maturity	5
Interest Rates	5
Riders Included	5
Optional Riders	5
Policy Charges	6
Per Thousand Expense Charge	6
Cost of Insurance	6
LIVING BENEFIT RIDERS	7-8
Included at NO Additional Premium	
RIDERS	9-11
Available at Additional Premium Cost	
FAQs	
About the Living Benefit Riders	11

UNIVERSAL LIFE *with* LIVING BENEFITS

Universal Life insurance (UL) provides flexible solutions for life insurance planning. Death Benefit options, premium payment options, and a variety of riders and supplemental benefits allow you to tailor the product to meet the policyholder's specific needs.

GPM Life's UL with Living Benefits is designed to provide flexibility to meet life's unexpected emergencies. The owner may have access to cash surrender values through policy loans or partial surrenders. Loans, unless paid back, and surrenders will reduce the death benefit paid to the beneficiary. In addition, the policy is issued with Accelerated Living Benefits, designed to provide acceleration of the death benefit, prior to the death of the insured, if the insured meets the qualifications for one of three conditions: Terminal Illness, Critical Illness, and Chronic Illness.¹

**Living
Benefits
can help
in a Crisis**



¹ Subject to all policy and rider provisions; if approved in the policy's state of issue; not available for Underwriting Tables E or higher.

FEATURES and BENEFITS



ISSUE AGES (Age Last Birthday)			
18 - 80 Preferred Non-Tobacco	0 - 80 Standard Plus Non-Tobacco Standard Express Non-Tobacco	16 - 80 Standard Plus Tobacco	16 - 70 (for conversion only) Standard Express Tobacco

UNDERWRITING RATE CLASSES

Preferred Non-Tobacco	Applicants in this rate class have not used tobacco in any form in the past 3 years.
Standard Plus Non-Tobacco	Applicants in this rate class have not used tobacco in any form in the past 12 months.
Standard Express Non-Tobacco	Applicants in this rate class have not used tobacco in any form in the past 12 months. This rate class is designed to accept mildly substandard risks (Table B – Table D).
Standard Plus Tobacco	Applicants in this rate class have used a form of tobacco at some time in the past 12 months.
Standard Express Tobacco	Applicants in this rate class have used a form of tobacco at some time in the past 12 months. This rate class is designed to accept mildly substandard risks (Table B – Table D). This rate class is available only for conversions from Standard Express Term policies to Universal Life.

Standard Cases: Substandard ratings are available for Table E through H for the Standard Plus Non-Tobacco and Standard Plus Tobacco classes. Ratings are not allowed on the Standard Express Non-Tobacco or Standard Express Tobacco classes.

Rate Class Changes: A tobacco user who has stopped using tobacco for at least 12 months may apply for a change of rate class. Any insured may request an improved rate class at least 12 months after issue. All rate class changes are subject to underwriting.

FACE AMOUNT BANDS and MINIMUM FACE AMOUNT

Band 1 - \$25,000 to \$99,999

Band 2 - \$100,000 to \$200,000

Band 3 - \$200,001 and above

Preferred Non-Tobacco is available for face amounts of \$100,000 and above. This amount includes the Decreasing Mortgage Rider (DMR) Face Amount.

Minimum Face Amount for All Issue Ages \$25,000

MINIMUM PREMIUMS and PREMIUMS

\$15 Monthly

\$45 Quarterly

\$90 Semi-Annually

\$180 Annually

This universal life product has both minimum and target premiums. The minimum monthly premium is the minimum premium that must be paid to place a policy in force. The target premium is the maximum premium on which the first year commission rate will apply.

Unscheduled premiums may be paid into the policy at any time, subject to IRS limitations.



POLICY PROTECTION PERIOD

The Policy Protection Period is equal to 180 months (issue ages 0-67), 120 months (issue ages 68-75), and 60 months (issue ages 76-80). During the period, the policy will remain in force as long as: 1) the accumulation value less any policy loans is greater than the monthly deduction, and 2) the cumulative premiums paid since the policy issue date are greater than or equal to the cumulative minimum monthly premiums due since the policy issue date. After the Policy Protection Period, the policy will remain in force as long as the cash surrender value is greater than the monthly deduction.

DEATH BENEFIT OPTIONS

Option A pays the face amount (Level).

Option B pays the face amount plus the accumulated value.

CHANGES in SPECIFIED AMOUNT

Increases and decreases are allowed after the first policy year.

An increase in the Specified Amount is subject to evidence of insurability (except for changes from Option B to Option A). If premium deposits would create increases in death benefit due to the death benefit corridor in the tax law, the insured must provide evidence of insurability before we will accept additional deposits of premium.

The minimum increase in Specified Amount is \$10,000.

Surrender charges will increase based on the amount of increase and run for 14 years.

Cost of insurance charges for the increased portion will begin in duration one at the time of increase. The COI band is based on the new total Specified Amount, so if the sum of the original Specified Amount and the new Specified Amount crosses bands, the COIs for the increase layer will be based on the new band.

The minimum Specified Amount after a decrease occurs is \$25,000 for all issue ages.

PARTIAL SURRENDERS

The amount of the partial surrender reduces the death benefit on a last-in, first-out basis (LIFO). A \$25 charge will be deducted from the Accumulation Value. The Death Benefit will be reduced by the amount of any partial surrender, but not the charge. The amount of the partial surrender cannot exceed an amount which would reduce the Specified Amount below the Minimum Specified Amount.



SURRENDER CHARGES

Surrender charges will be assessed for 14 years. It is calculated as an amount per \$1,000 of insurance multiplied by the number of thousands of coverage at issue.

POLICY LOANS

Policy loans are available starting in year 1. The maximum loan value is the cash surrender value as of the date of the loan, less interest charged in advance to the next policy anniversary. The loan interest is charged on a policy year basis.

MATURITY

This policy matures at age 120

INTEREST RATES

The current interest rate is declared monthly.

The guaranteed interest rate is 2%.

If any interest in excess of the guaranteed interest rate is declared by the Company, for policy years 16 and after the current declared interest rate plus 0.75% will be credited to the Accumulation Value.

RIDERS INCLUDED in the policy (where approved)
Not available for underwriting table E or higher

Terminal Illness accelerated death benefit

Chronic Illness accelerated death benefit

Critical Illness accelerated death benefit

OPTIONAL RIDERS and Benefits Available (where approved)

Waiver of Cost of Insurance Benefit

Children's Benefit Rider

Accidental Death Benefit

Guaranteed Insurability Benefit

Other Insured Rider

Decreasing Mortgage Rider

Additional rider information starting on page 8

FEATURES and BENEFITS

CONTINUED



POLICY CHARGES (Premium Load)

This policy has a premium load, policy fee and per thousand expense charge.

The premium load applies to all premiums paid to the policy, including external lump sum deposits and 1035 Exchanges, which transfer cash values from existing life insurance policies.

Years	Standard Plus NO-Tobacco	Preferred NO-Tobacco	Standard Express NO-Tobacco	Standard Plus Tobacco	Standard Express Tobacco
-------	-----------------------------	-------------------------	--------------------------------	--------------------------	-----------------------------

Current Premium Load Percentages

1 - 20	6.00%	6.00%	7.50%	7.50%	10.00%
21 +	5.00%	5.00%	7.50%	7.50%	10.00%

Current Annual Policy Fee

1 - 20	\$84	\$84	\$84	\$84	\$96
21 +	\$48	\$48	\$72	\$48	\$72

Guaranteed Premium Load Percentages

All	7.50%	7.50%	7.50%	9.00%	10.00%
-----	-------	-------	-------	-------	--------

Guaranteed Annual Policy Fees All Years: \$108

PER THOUSAND EXPENSE CHARGE

The guaranteed per thousand charge is level for all years, while the current charge is level for years 1-20 and then 0 in the 21st year and after. The charges vary by sex, class, face amount, issue age and duration.

COST OF INSURANCE

The guaranteed costs of insurance rates are 2001 CSO Male/Female, Non-smoker and Smoker, Age Last Birthday Ultimate Rates (i.e. attained age rates).

- The Preferred Non-Tobacco and Standard Plus Non-Tobacco classes use the Non-smoker guaranteed rates.
- The Standard Express Non-Tobacco and Standard Plus Tobacco classes use the Smoker guaranteed rates.
- The current cost of insurance varies by sex, class, issue age and duration.
- Substandard ratings will increase the guaranteed and current cost of insurance rates.

LIVING BENEFIT RIDERS INCLUDED

NO ADDITIONAL PREMIUM



TERMINAL

CHRONIC

CRITICAL

Riders included in policy where approved
Not available for underwriting table E or higher

TERMINAL ILLNESS¹

Accelerated Death Benefit Rider *(where approved)*

- This rider is automatically included in the policy with no additional premium. At time of payment, an administration fee will apply. It is included for the primary insured.
- Terminal Illness means that the insured has a medical condition, resulting from bodily injury or disease, or both as certified by a physician, which is expected to result in the death of the insured within 24 months of diagnosis.
- This rider allows the Policyowner to accelerate up to 100% of the death benefit with a maximum accelerated death benefit of \$500,000.
- The maximum amount of death benefit that can be accelerated over the insured's lifetime among all living benefit riders combined is \$500,000.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of death benefit that was accelerated.
- The benefit payment will be less than the accelerated amount. Benefits paid out under this rider may be subject to taxation. Some rider provisions differ by state. See the "State Variations" page for additional information.

CHRONIC ILLNESS¹

Accelerated Death Benefit Rider *(where approved)*

- This rider is automatically included in the policy with no additional premium. At time of payment, an administration fee will apply. It is included for the primary insured. Chronic Illness means that the insured is unable to perform at least 2 of the 6 activities of daily living without substantial assistance or the insured has a severe cognitive impairment. The 6 activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.
- This rider allows the Policyowner to annually accelerate up to 24% of the initial policy death benefit.
- Each year, the insured's Chronic Illness will have to be re-certified by a physician.
- The maximum amount of death benefit that can be accelerated in total is the lesser of 90% of the initial death benefit or \$500,000.
- The maximum amount of death benefit that can be accelerated over the insured's lifetime among all living benefit riders combined is \$500,000.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of death benefit that was accelerated.
- The amount of payment under this rider, if approved, will be a fraction of the death benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in remaining life expectancy, the higher the payment.
- The policy must be in force for 2 years before benefits are available under this rider.
- Benefits paid out under this rider may be subject to taxation.
- Some rider provisions differ by state. See the "State Variations" page for additional information.

¹ Please consult the rider form for full details of qualifying conditions

LIVING BENEFIT RIDERS INCLUDED

CONTINUED



NO ADDITIONAL PREMIUM

TERMINAL

Riders included in policy where approved
Not available for underwriting table E or higher

CHRONIC

CRITICAL

CRITICAL ILLNESS¹

Accelerated Death Benefit Rider *(where approved)*

- This rider is automatically included in the policy with no additional premium. At time of payment, an administration fee will apply. It is included for the primary insured.
- Critical Illness means that the insured has been diagnosed with one of the following health conditions:
- Heart Attack – the death of a portion of the heart muscle resulting from inadequate blood supply to the relevant area. It does not include angina or the chance findings of EKG changes indicative of a previous heart attack.
- Stroke (not including transient ischemic attacks).
- Cancer –there must be one or more malignant tumors present. The following conditions are not included: pre-malignant lesions, benign tumors, polyps, or skin cancer (except for invasive malignant melanoma).
- End stage renal failure – chronic irreversible and total failure of both kidneys which requires renal transplantation or regular renal dialysis.
- Major organ transplant – this includes transplant of a heart, lung, liver, kidney, pancreas or bone marrow.
- Amyotrophic Lateral Sclerosis (ALS)
- Blindness – permanent and uncorrectable loss of sight in both eyes resulting from diabetic retinopathy.
- Paralysis – complete and permanent loss of use of 2 or more limbs due to neurological injury producing paralysis resulting from trauma, CVA, polio, ALS, multiple sclerosis, or Guillain-Barre syndrome.
- The maximum amount of death benefit that can be accelerated is the lesser of 90% of the initial death benefit or \$500,000.
- The maximum amount of death benefit that can be accelerated over the insured's lifetime among all living benefit riders combined is \$500,000.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of death benefit that was accelerated.
- The amount of payment under this rider, if approved, will be a fraction of the death benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in remaining life expectancy, the higher the payment.
- No payment will be made for a Critical Illness arising during the first 30 days the policy is in force unless it is caused by an accidental injury.
- Benefits paid out under this rider may be subject to taxation.
- Some rider provisions differ by state. See the "State Variations" page for additional information.

¹ Please consult the rider form for full details of qualifying conditions

RIDERS

AVAILABLE at ADDITIONAL PREMIUM COST



ACCIDENTAL DEATH BENEFIT (ADB)

Optional Benefit Rider *(where approved)*

Issue Ages 0 - 59

The ADB pays an additional death benefit if the insured's death results from an accident, subject to rider provisions.

- Benefit stays in force until the policy anniversary following the insured's 70th birthday, as long as the insured's life insurance coverage and the base policy remain in force.
- Minimum benefit amount is \$25,000.
- Maximum benefit amount is the lesser of the policy face amount or \$200,000.
- Monthly Deductions are a level amount per thousand, based on issue age.

CHILDREN'S Benefit Rider (CBR)

Optional Benefit Rider *(where approved)*

Issue Ages 14 days - 17 years

This optional rider provides term life insurance coverage on all dependent children until they reach age 25. Dependent child is a child, stepchild or legally adopted child of the insured, and any future child/children born or legally adopted.

- Minimum face amount \$1,000
- Maximum face amount \$15,000*
- Primary insured must be age 15-55
- Convertible without evidence of insurability for up to five times the rider benefit amount
- This rider cannot be attached to Standard Express class policies

* For every \$2,000 of CBR requested, there must be \$5,000 of base insurance. Therefore, to get \$15,000 of CBR coverage, the base policy must be at least \$37,500.

DECREASING MORTGAGE RIDER (DMR)

Optional Benefit Rider *(where approved)*

Issue Ages 18 - 70

This optional decreasing term insurance rider, when combined with the base UL face amount, provides a total death benefit that approximates the amount necessary to pay off a mortgage loan balance.

- There is a monthly deduction for this rider. The deduction varies by the sex, class, issue age of the insured, and duration of the rider, and is based on the current risk charge in the base policy and the DMR face amount.
- While in force, this rider may be converted without evidence of insurability to provide an increase in face amount to the base policy prior to the insured's 65th birthday.
- The Terminal, Chronic and Critical Illness Accelerated Death Benefit riders are automatically included with the Decreasing Mortgage Rider, if elected.

RIDERS

AVAILABLE at ADDITIONAL PREMIUM COST



GUARANTEED INSURABILITY BENEFIT (GIB)

Optional Benefit Rider *(where approved)*

Issue Ages 0 - 38

This extra benefit provides options to increase the basic policy face amount without evidence of insurability. Regular option dates are the policy anniversaries following the insured's 25th, 28th, 31st, 34th, 37th, and 40th birthdays. Alternate option dates are available after the insured's marriage, birth or legal adoption of a child. A maximum of six options is permitted. Exercise of each alternative option cancels the next regular option.

- The benefit will terminate on the earliest of the following:
 1. Anniversary following insured's 40th birthday
 2. Policy lapse
- Cost of Insurance Rates: Cost of insurance charges for this benefit are payable until the policy anniversary on which the insured's age is 40. The maximum option amount is \$35,000 or the base policy face amount, whichever is less. The minimum option amount is \$5,000.
- This benefit will not be included in a policy issued
 1. Other than on a Preferred or Standard Plus basis
 2. On an applicant engaged in hazardous occupations or avocation

OTHER INSURED RIDER (OIR)

Optional Benefit Rider *(where approved)*

Issue Ages 0 - 60

This optional term insurance rider is available to eligible family members. Eligible family members are:

1. The legal spouse of the insured.
 2. Any natural children of the insured.
 3. Any stepchildren of the insured
 4. Any adopted children of the insured.
- Eligible family members must be living in the home of the primary insured.
 - All children noted above should be under the age of 18, though the offer may be extended to eligible family members who are considered dependents of the primary insured.
 - If the dependent is age 18 through 23, the rider will be issued as a "non-qualified" rider. This will result in a lower guideline premium limit but has no effect on the cost of the rider. This status is required by the IRS.
 - Minimum Size: \$10,000
 - Maximum Size: The lesser of the base policy Specified Amount and \$100,000
 - While in force, this rider may be converted into a GPM Life policy without evidence of insurability no later than the earlier of the policy anniversary date at the Other Insured's age 65, or the termination date of the Other Insured's coverage shown in the policy.
 - The Terminal, Chronic and Critical Illness Accelerated Death Benefit riders are not included on this rider.

RIDERS

AVAILABLE at ADDITIONAL PREMIUM COST



WAIVER of COST of INSURANCE

Optional Benefit Rider *(where approved)*

Issue Ages 0 - 59

This optional benefit waives the insured's cost of insurance on the policy if the insured is totally and continually disabled for four consecutive months, subject to rider provisions.

- If total disability starts before age 60, the cost of insurance charge will not be deducted from the Accumulation Value while total disability continues.
- If total disability starts on or after age 60, but before age 63, the cost of insurance charge will not be deducted from the Accumulation Value until age 65 while total disability continues.
- If total disability starts on or after age 63 but before age 65, the cost of insurance charge will not be deducted from the Accumulation Value for two years while total disability continues.
- If total disability starts on or after age 65, cost of insurance charges are not waived.

After the insured is totally disabled for four consecutive months, the policy death benefit will be changed from Option A to Option B, for those policies that are Option A at time of total disability.

FAQs

ABOUT the LIVING BENEFIT RIDERS



Does the policyowner have to accelerate the maximum death benefit available?

- No, the policyowner is allowed to accelerate less than the maximum death benefit available for acceleration. If the policyowner does so, and another qualifying condition occurs later while the policy is still in force, the policyowner can choose to accelerate death benefit up to the maximum death benefit still available¹

What happens to the policy values on a UL policy after an Accelerated Death Benefit payment is made?

- The death benefit and face amount of the policy will be reduced by the amount of death benefit that was elected to be accelerated.
- The new premium on the policy after acceleration will be as if the policy was originally issued at the reduced death benefit.

How is the payout calculated for the Living Benefit Riders?

- An assessment is made of the Insured's health based on the Insured's qualifying medical condition. This assessment is used to create a table of mortality rates.
- The amount of death benefit being accelerated is discounted to the present using the mortality rates from the assessment and an accelerated death benefit interest rate.
- The amount of premium that would have been paid on the death benefit being accelerated is discounted to the present in the same fashion as the death benefit discount.
- An administrative fee is charged. This fee varies by state. A recertification fee will apply for chronic illness acceleration in most states.
- Any policy debt is deducted from the payment.
- The accelerated death benefit interest rate will never be higher than 6%.
- The amount of payment under this rider, if approved, will be a fraction of the death benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in remaining life expectancy, the higher the payment.

¹ State variations exist

STATE APPROVAL

STATUS SUMMARY as of 04/10/17



Alaska	Y	Mississippi	Y
Alabama	Y	Montana	N
Arkansas	Y	North Carolina	Y
Arizona	Y	North Dakota	Y
California	Y ¹	Nebraska	Y
Colorado	Y	New Hampshire	Y
Connecticut	N	New Mexico	Y
Dist. of Columbia	Y	Nevada	Y
Delaware	Y	Ohio	Y
Florida	Y	Oklahoma	Y
Georgia	Y	Oregon	Y
Hawaii	Y	Pennsylvania	Y
Idaho	Y	Rhode Island	Y
Illinois	Y	South Carolina	Y
Indiana	Y	South Dakota	Y
Iowa	Y	Tennessee	Y
Kansas	Y	Texas	Y
Kentucky	Y	Utah	Y
Louisiana	Y	Virginia	Y
Massachusetts	Y	Vermont	N
Maryland	Y	Washington	Y
Maine	Y	West Virginia	Y
Michigan	Y	Wisconsin	Y
Minnesota	Y	Wyoming	Y
Missouri	Y		

¹ ONLY BASE APPROVED

UL - FAST FACTS

UNIVERSAL LIFE with LIVING BENEFITS



KEY FEATURES

- Universal Life (UL) provides flexible solutions for life insurance planning.
- Issued through age 80
- Issued at face amounts as low as \$25,000 for all issue ages
- Interest rate bonus of 0.75% will be credited to the Accumulation Value each year beginning in policy year 16
- Includes Accelerated Living Benefit riders without additional premium, where approved in the state of issue. Not available for Underwriting Table E or higher.
- Decreasing Mortgage Rider is available where approved

UNDERWRITING CLASSES	ISSUE AGES	MINIMUM FACE AMOUNT
Standard Plus Non-Tobacco	0 - 80	\$25,000
Standard Express Non-Tobacco	0 - 80	\$25,000
Preferred Non-Tobacco	18 - 80	\$100,000
Standard Plus Tobacco	16 - 80	\$25,000
Standard Express Tobacco	16 - 70	(available for term conversion only)

FACE AMOUNT BANDS

BAND 1 \$25,000 to \$99,000 | BAND 2 \$100,000 to \$200,000 | BAND 3 \$200,001 and above

Preferred Non-Tobacco is available for face amounts of \$100,000 and above. This amount includes the Decreasing Mortgage Rider (DMR) face amount.

MINIMUM PREMIUMS

\$15 Monthly | \$45 Quarterly | \$90 Semi-annually | \$180 Annually

There are no modal factors

POLICY PROTECTION PERIOD

The Policy Protection Period is equal to 180 months (issue ages 0 - 67), 120 months (issue ages 68 - 75), and 60 months (issue ages 76 - 80). During this period, this policy will remain in force as long as 1) the accumulation value less any policy loans is greater than the monthly deduction, and 2) the cumulative premiums paid since the policy issue date are greater than or equal to the cumulative minimum monthly premiums due since the policy issue date.

INTEREST RATES

Guaranteed Interest Rate	2%
Current Interest Rate	Declared Monthly
Guaranteed Additional Interest	If any interest in excess of the guaranteed interest rate is declared by GPM Life, for policy years 16 and after, the current declared interest rate plus 0.75% will be credited to the Accumulation Value.

Form Series: ICC16 70M UL2016



Other POLICY SPECIFICATIONS

Surrender Charges	Assessed for 14 years, calculated as an amount per 1,000 of face amount coverage at issue.
Partial Surrenders	\$25 charge to process a partial surrender; The amount of the partial surrender cannot exceed an amount which would reduce the Specified Amount below the Minimum Specified Amount.
Policy Loans	The maximum loan is the cash surrender value, less interest charged in advance to the next policy anniversary. Loan interest is charged on a policy year basis.
Changes in Specified Amount	Allowed after the first policy year. A decrease may result in a surrender charge to the accumulation value.
Maturity	Matures at age 120

Optional RIDERS and SUPPLEMENTAL BENEFITS

NAME	ISSUE AGE	SIZE LIMITS	DESCRIPTION
Waiver of Cost of Insurance	0 - 59 ^{1,2}	Same as policy	Waives the monthly cost of insurance deduction, keeps the policy in force during the period of disability
Children's Benefit Rider	Child age: 0 - 17 ¹ Issue age: 15 - 55 ¹	\$1,000 - \$15,000	Protection specific to dependent children
Accidental Death Benefit	0 - 59 ¹	Minimum: \$25,000 Maximum: lesser of \$200,000 or base face amount	Additional life insurance for death caused by an accident, as defined in the policy
Guaranteed Insurability	0 - 38 ¹	Minimum: \$5,000 Maximum: \$35,000	Right to increase the Specified Amount, without evidence of insurability, on the policy anniversary following the Insured's 25th, 28th, 31st, 34th, 37th, and 40th birthday. Alternate Option dates are after the insured's marriage, and birth or legal adoption of a child. - This benefit is not available for Express or Sub-Standard risks classes.
Other Insured Rider	0 - 60 ¹	Minimum: \$10,000 Maximum: lesser of \$100,000 or base face amount	This optional term insurance is available to eligible family members, which live in the home of the Primary Insured.
Decreasing Mortgage Rider	18 - 70 ¹	Subject to UL policy & Term Conversion limits	This optional decreasing term life insurance rider, when combined with the base UL face amount, provides a total death benefit that approximates the amount necessary to pay off a mortgage loan balance.

¹ Age last birthday

² Not available for ages 0 - 9 in the state of Maryland (MD)



Government Personnel Mutual Life Insurance Company

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

ALLIANCE MARKETING GROUP LC IS AN INDEPENDENT CONTRACTOR REPRESENTING GPM LIFE.

Life Alliance Living Benefits Universal Life Insurance policies, Form Series ICC16 70M UL 2016, issued by Government Personnel Mutual Life Insurance Company. Policy and rider forms may vary by state, and may not be available in all jurisdictions. Consult policy for benefits, riders, limitations, and exclusions. Eligibility is subject to underwriting. In Montana, unisex rates apply. Neither GPM Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax related decisions.

©2017 Government Personnel Mutual Life Insurance Company - all rights reserved

Life Application form series: ICC16 LA17

Life Application Series Part 2 - Medical Exam Series # ICC13 ME13

Terminal Illness Accelerated Death Benefit Rider Series #70 TIAB13

Critical Illness Accelerated Death Benefit Rider Series #70C CHAB13

Chronic Illness Accelerated Death Benefit Rider Series #70D CRAB13

Children's Benefit Rider Series #58H CBR06

Additional Insurance Rider Series #59H AIR08

Other Insured Rider Series #591 OIR08

Accidental Death Benefit Rider Series #59K UAD08

Guaranteed Benefit Increase Option Rider Series: #59L GBI08

Waiver of Premium Benefit Rider Series #58O WPD08