FINAL EXPENSE Whole Life Insurance

LEVEL DEATH BENEFIT Whole Life (LDB)	GRADED DEATH BENEFIT Whole Life (GDB)	MODIFIED BENEFIT Whole Life (MBWL)

Producer Fast Facts

Visit Agent Access *- for Additional Product Information, Applications, Forms and Updates gpmagent.com*

Level Death Benefit Whole Life Insurance **(LDB)**	policy form series: ICC21 74R SIWL21		
	Benefits Per Age Group		
Issue Age: 50 - 79	**50 - 70**	**50 - 75**	**76 - 79**
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*** / Life	10 Pay / Life	10 Pay / Life

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

Benefit Description	The LDB, Level Death Benefit plan, pays the face amount while the policy is in force. Subject to policy provisions: • Contestable and Suicide time periods • Loan and Payment of Premium provisions	
Application *(Health Questions)*	**No Medical Exam Required - Answer Health Questions as follows** **Questions 1-12:** Answered **YES** - DO NOT COMPLETE OR SUBMIT AN APPLICATION **Questions 1-29:** Answered **NO** - Applicant may Qualify for a LDB Insurance Policy. *(pages 5-7 on Final Expense Whole Life Application. Form # ICC21 SM721)*	
Premium Mode Policy Fee	• Annual $30 • Semi-Annual $15 *(add $1.00 Collection Fee Semi-Annual)* • Monthly EFT $2.50;	
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 (LDB) – lifetime pay only		
Accidental Death Benefit (ADBR) ICC19 74I ADB19	• Rider pays a death benefit in addition to the base policy if death is caused by an accident, subject to policy provisions. • Premium per $1,000 face amount • Issue Age: 50-60 • Benefit terminates at attained age 70	

[1] ***WASHINGTON STATE - Limited Availability:*** *LDB is the ONLY FINAL EXPENSE Whole Life Insurance Policy available for Washington State residents. The GDB and MBWL policy options are NOT Available for Washington State residents.*

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Government Personnel Mutual Life Insurance Company

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FINAL EXPENSE Whole Life Insurance

LEVEL DEATH BENEFIT	GRADED DEATH BENEFIT	MODIFIED BENEFIT
Whole Life (LDB)	Whole Life (GDB)	Whole Life (MBWL)

Producer Fast Facts

GRADED DEATH BENEFIT Whole Life Insurance (GDB)

policy form series: ICC21 74P GDB21

	Benefits Per Age Group	
Issue Age: 50 - 79	**50 - 75**	**76 - 79**
Minimum face amount	$3,000	$3,000
Maximum face amount	$25,000	$10,000
Premium Payment Period Options	Life	Life

Benefit Description
Benefit Grade per year

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

No more than 100% of the policy's Face Amount will be paid out in any year.

Application *(Health Questions)*	**Questions 1-12**: Answered **YES** - DO NOT COMPLETE OR SUBMIT AN APPLICATION **Questions 17-29:** With a **YES** Answer - Applicant may Qualify for a GDB Insurance Policy. *(pages 5-7 on Final Expense Whole Life Application. Form # ICC21 SM721)*	
Premium Mode Policy Fee	• Annual $30 • Semi-Annual $15 *(add $1.00 Collection Fee Semi-Annual)* • Monthly EFT $2.50	
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 BENEFIT Whole Life Insurance (MBWL)

policy form series: ICC21 74Q MBWL21

	Benefits Per Age Group
Issue Age: 50 - 79	**50 - 79**
Minimum face amount	$3,000
Maximum face amount	$10,000
Premium Payment Period Options	Life

Benefit Description
Benefit Grade per year

Year	Death Benefit
Year 1	Return of Premium + 10% interest
Year 2	Return of Premium + 10% interest
Year 3	100% of sum insured

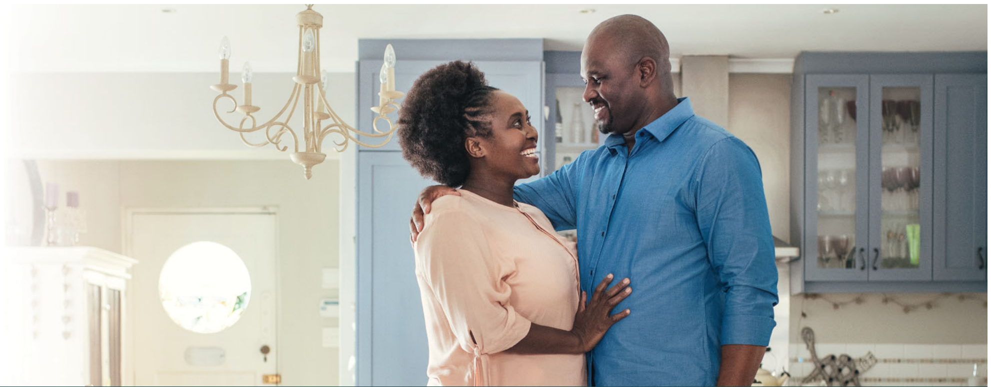
Accidental Death Benefit (ADB)
- ADB included in GDB policy.
- Death Benefit: 100% for Years 1-2
- Death Benefit: NONE for Years 3+

No more than 100% of the policy's Face Amount will be paid out in any year.

Application *(Health Questions)*	**Questions 1-12**: Answered **YES** - DO NOT COMPLETE OR SUBMIT AN APPLICATION **Questions 13-16:** With a **YES** Answer - Applicant may Qualify for a MBWL Insurance Policy. *(pages 5-7 on Final Expense Whole Life Application. Form # ICC21 SM721)*	
Premium Mode Policy Fee	• Annual $30 • Semi-Annual $15 *(add $1.00 Collection Fee Semi-Annual)* • Monthly EFT $2.50	
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	

FINAL EXPENSE
Simplified Issue
Whole Life Insurance[1]

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM Life)



LEVEL

Level Death Benefit Whole Life **(LDB)** Form ICC21 74R SIWL21

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

Issue Age: 50-79

Premium Payment Periods Offered:
- Payable for life
- 10 years (Issue Age: 50-79)
- 20 years (Issue Age: 50-70)

Accidental Death Benefit Rider (ADBR) Form ICC19 74I ADB19
- Pays this benefit in addition to the base policy
- Premium per $1,000 face amount
- Issue age: 50-60

GRADED

Graded Death Benefit Whole Life **(GDB)** Form ICC21 74P GDB21

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

Issue Age: 50-79

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+

No more than 100% of the policy's Face Amount will be paid out in any year.

MODIFIED

Modified Death Benefit Whole Life **(MBWL)** Form ICC21 74Q MBWL21

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

Issue Age: 50-79

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 more than 100% of the policy's Face Amount will be paid out in any year.

- **No Medical Exam**
- **No Blood Draw**
- **Lifetime Coverage**[2]
- **Premiums Will Not Increase**[2]
- **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.

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BUILD THE POLICY – Best Suited To Your Individual Needs And Budget[1]

Prepared For: ____

Age Last Birthday: ____________ ☐ Non-Tobacco ☐ Tobacco ☐ Male ☐ Female

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☐ **LEVEL** (LDB) form series: ICC21 74R SIWL21

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

☐ Lifetime Pay (Issue ages 50-79) ☐ 10 Pay (Issue ages 50-79) ☐ 20 Pay (Issue ages 50-70)

ADBR - Accidental Death Benefit Rider ☐ YES ☐ NO

☐ **GRADED** (GDB) form series: ICC21 74P GDB21

A Simplified Issue, Level Premium, Graded Death Benefit, Whole Life Insurance Policy. Issue Age: 50-79

☐ **MODIFIED** (MBWL) form series: ICC21 74Q MBWL21

A Simplified Issue, Level Premium, Modified Death Benefit, Whole Life Insurance Policy. Issue Age: 50-79

PERSONALIZED OPTIONS

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

ADBR[1,2] - Included in Monthly Premium ☐ YES ☐ NO

Face Amount	Monthly Premium
$ ____________	$ ____________
$ ____________	$ ____________
$ ____________	$ ____________
$ ____________	$ ____________
Total Monthly Premium	$ ____________

DID YOU KNOW ?

- The Average US Funeral Cost is more than $7,400.[3]
- 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.[4]
- Final Expense life insurance is designed to help ease the financial burdens of funeral costs, medical bills or credit card debt.

Presented By: ____

Final Expense, Simplified Issue, Whole Life Insurance issued by **GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM Life)**. All policy and rider forms and numbers may vary.

[1] Subject to medical information
[2] Level Death Benefit (LDB) Lifetime Pay only, subject to answers to health questions
[3] Source: National Funeral Directors Association 2019 funeral costs
[4] 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.

Congratulations

ON MAKING THE DECISION TO PROVIDE YOUR FAMILY WITH PERMANENT LIFE INSURANCE.

The Life Insurance policy for which you have just applied is called Final Expense. It is either a Level Death Benefit Whole Life Insurance policy (Form ICC21 74R SIWL21), a Graded Death Benefit Whole Life Insurance policy (Form ICC21 74P GDB21), or a Modified Benefit Whole Life Insurance policy (Form ICC21 74Q MBWL21), underwritten by Government Personnel Mutual Life Insurance Company (GPM Life) of San Antonio, Texas.

Your GPM Life Agent is: ______________________________

Your Agent's Phone # is: ______________________________

Government Personnel Mutual Life Insurance Company (GPM Life)

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