



PRODUCER GUIDE

Final Expense

SOLUTIONS

Final Expense Whole Life Insurance

LEVEL

Level Death Benefit Whole Life Insurance
policy form series: ICC21 74R SIWL21

GRADED

Graded Death Benefit Whole Life Insurance
policy form series: ICC21 74P GDB21

MODIFIED

Modified Benefit Whole Life Insurance
policy form series: ICC21 74Q MBWL21

Government Personnel Mutual Life Insurance Company

2211 N. E. Loop 410, San Antonio, Texas 78217 • PO Box 659567, San Antonio, Texas 78265
(800) 938-4765 • www.gpmlife.com

New Business Flow

Important Items to Remember

We use Age at Last Birthday.

Life Products are not to be written on individuals in rest homes, nursing homes or hospitals.

All applications for insurance should be completed with the applicant's legal name, generally as shown on their driver's license or official ID. The application should be signed in the same manner.

Make sure and read all questions exactly as written. Do not paraphrase.

The initial mode of payment must be Monthly EFT. Changes to the premium may be requested after the policy is issued. We will draft for the monthly premium, which eliminates the need to submit money with the application.

The Primary Proposed Insured's physical address must be included. We will not accept post office boxes.

If the Proposed Owner is different than the Primary Proposed Insured, the Proposed Owner must sign the application.

Completing the Electronic Application

The GPM Life e-app program is easy to use, intuitive and helps to ensure in-good-order (IGO) applications. It is completely mobile responsive and applications can be taken on most devices – laptops, desktops, tablets and smartphones. If you are using a tablet or smartphone, generally you need to be using a device that is within 5 generations of the most current version and operating on an updated operating system.

- Required fields are marked with an *.
- In the first step of the e-app, mark if the application is being taken Face-to-Face or Remote.
- The drop-down state list will only show states where you have an active appointment with GPM Life.
- The state of application should be the state where the PPI is currently sitting and will sign the application.
- The first screen includes the knock-out questions. If any are answered YES, you should stop the application process and discard the "in progress" application (delete from the E-App Dashboard).
- The e-app uses a signature program that permits all parties to the application to sign using their finger, stylus or mouse. While we recognize e-signatures are not exact, it should be substantially similar to their legal signature.

While we believe in-person sales help to build the agent/client rapport and improve closing rates, we recognize that sometimes it is necessary to complete the application remotely. If you choose REMOTE on the first screen of the e-app, the application process will change at the Review and Validate screen.

- You must stay on the phone with the applicant until they have reviewed, signed and submitted their portion of the application. This ensures any questions they have are answered and is a good closing practice. However, we know that sometimes the applicant would like to have their spouse or child review the purchase. In that event, you should arrange to reconnect with the Proposed Insured at the time the application is signed. The applicant must sign and submit their portion before the agent can complete, sign and submit the application.
- If you are taking a remote application the PPI must have an email and internet access. You will enter the email address where they are sitting. We will send a secure email with a one-time encrypted link to the application for review. They will need to enter a username and password to access the image.
- From the Review and Validate screen, you can follow the applicant's progress through the process. It's important to direct them to review their name and spelling, verify DOB, SSN, and other fields for correct entry. Ask them to verify the spelling and details of their beneficiary designations. Bring attention to the health questions and ask them to review to make sure you captured their answers correctly. They need to review all the fields but guide them through the application to ensure they have confirmed entries. All required forms follow the application. Bring particular emphasis to the EFT form and ask that they verify the correct entry of the banking information.
- When they get to the bottom of the document, they should read the Acceptance disclosure and check the box.
- When the application has been accepted, the Electronic Signature Disclosure and acceptance box is displayed. When the applicant agrees, they can sign, initial and submit.

When the applicant has completed their portion and leaves the call, you can complete the agent report, sign and submit the application. Once fully submitted, the E-App dashboard status will change from In Progress to Submitted. Once the application is in GPM Life's new business workflow, the status will change to Under Review and a policy number will display.

Completing the Paper Application

- Be sure to answer all questions. Please print legibly to ensure prompt turn-around time.
- Owner: If the Proposed Owner is different than the Primary Proposed Insured, include the Proposed Owner's full name, address, phone number, date of birth and relationship to the Primary Proposed Insured.
- Beneficiary: It is important to enter all information legibly and accurately. This information is needed to verify identity and to identify valid beneficiaries.
- Plan of Insurance: It is critical to indicate the plan of insurance accurately, the face amount and the modal premium to avoid time delays and possible amendments.
- Riders:
Accidental Death Benefit Rider (ADBR): Form # Series ICC19 74I ADB19 is available only with the Level Death Benefit (LDB) plan of insurance. For an additional premium a benefit equal to no more than the base policy may be paid in the event of the insured's accidental death.

Answer the health questions

IT IS MANDATORY THAT THE PRIMARY PROPOSED INSURED ANSWER ALL THE HEALTH QUESTIONS.

Answer health questions 1-12. If any question is answered "Yes," do not submit the application. The Primary Proposed Insured is not eligible for coverage.

- A terminal illness is defined by GPM Life as any illness that a medical practitioner has determined is terminal or would likely cause death in the next 12 months.
- Home health care is defined as any care given to an individual which is medically prescribed, such as to help with medications or activities of daily living (ADLs), by any individual, skilled or unskilled, family or professional.

If any answer to health questions 13-16 is "Yes," the Primary Proposed Insured may be eligible for Modified Benefit Whole Life, if available.

If any answer to health questions 17-29 is "Yes," the Primary Proposed Insured may be eligible for Plan GDB.

- No more than 20% of your total new business should be issued as Graded Death Benefit or Modified Benefit Whole Life, if available.

If all answers to health questions 1-29 are answered "No," the proposed insured may be eligible for Level Death Benefit (LDB) (see quote system, www.gpmlife.com, or the Rate Guide). If any question is answered "Yes," the Proposed Insured will be ineligible for LDB.

Requirements

- Completed application ICC21 SM721 or state specific version.
- A completed HIPAA authorization form.
- Agent must give the Receipt for Payment to the applicant at the time the application is taken if the initial premium is paid. The receipt for payment does not provide insurance. If the application is submitted electronically, all required forms will be emailed to the applicant at the email address provided.
- Payment with the application - Monthly EFT is the required initial mode of payment. We can draft the initial premium. A completed 02.21 CP form and a voided check must be submitted. No Cash on Delivery (COD's) accepted. Premium mode may be changed after the policy is issued.
- The appropriate state replacement form, if required.

Submitting applications

Best	Electronic Application (e-app)
Good	Secure Upload through Agent Access
Acceptable	Fax (888) 701-3869 or Mail to PO Box 659567, San Antonio, TX 78265-9567

Tobacco Use

It is important to represent the insured's use of tobacco accurately. Misrepresentation of tobacco use could result in a denial of the death benefit. Note that using e-cigarettes (vaping), nicotine patches and nicotine gum are considered tobacco use.

Insurable Interest

In order for a life insurance contract to be valid, the applicant/owner must have an insurable interest in the life of the Proposed Insured when the policy is issued. The beneficiary must also have an insurable interest in the life of the Proposed Insured. A person has an insurable interest in the life of the insured if very closely related by blood or law (creating love and affection) or has a lawful and substantial economic interest in having the life of the insured continue.

Insured Consent

All applications for insurance require the signature(s) of all Proposed Insured(s) ages 15 and over. The signature(s) of all Proposed Insured(s) must be witnessed in person by the agent. If a Proposed Insured has a mental or other condition that prevents him/her from understanding the application questions, or that prevents him/her from understanding that the application is for life insurance coverage, the application cannot be taken.

Replacements

Please note: Complete the replacement questions in the application, and in the Agent's Statement area on the back. Completed replacement forms must be submitted with the application. We will permit a replacement as long as the replacement is in the customer's best interest. We will not allow a replacement if the new policy would not provide the customer with either increased benefits or lower premiums for the same benefit. Details of the reasons for replacement must be shown on the state replacement form. If the applicant does not live in an NAIC Model Regulation State, the GPM Life form, Understanding Policy Replacement, number 01.56, must be completed in addition to the state required forms. State specific replacement regulations control all replacements.

Delivery Requirements

Policies will be mailed directly to the policyholder.

- Any policy issued will not take effect until the first full premium is paid and the policy is delivered to the Owner during the lifetime of all Proposed Insureds and the statements and answers on the application continue to be true.

Personal History Interview

Although we do not require a telephone interview (PHI), we do reserve the right to request a PHI if needed.

Amendments

The following are EXAMPLES of changes which will require amendments to be executed:

- Date of Birth different than on the application.
- Age
- Social Security Number different or left off the application, which will also require a signed IRS W-9 form. (This is an IRS requirement and cannot be waived.)
- Plan of Insurance offered is different than applied for, left off the application, or if question #30 is not completed and initialed by Proposed Insured.
- Face Amount different than applied for.
- Beneficiary different than applied for.
- Owner different than applied for.
- Any child(ren) declined for coverage.
- Any answers are left blank on the application.

Save Age

The procedure for an applicant to save age will be allowed for up to six months, if allowed by state law. Please indicate in Special Instructions/Requests if you would like to take advantage of this option. All additional back premiums required must be collected with the initial premium. Currently, the "save age" function is not available through electronic application.

Controlled Business (Agent Family and other “controlled” applicants)

Controlled Business includes the spouse, parents, grandparents, siblings, children and grandchildren (adopted, half, step) of the writing agent, and any contracted or previously contracted agent.

Is Controlled Business treated differently than other business?

Yes. An application submitted on a person considered as “Controlled Business” **will require an Attending Physician’s Statement (APS)**

If issued, any commissions will be paid to the agent on an As Earned basis.

A cover memo or application should be clearly marked when submitted to indicate the application is Controlled Business.

Underwriting

Underwriting Procedures

The underwriting decision is based upon the health conditions and time periods provided in the application. We will access the Medical Information Bureau (MIB) on every application and will conduct a telephone interview. Occasionally, we may also ask the agent for additional information or we may request an APS (Attending Physicians’ Statement). These underwriting tools are used to help ensure a prompt and accurate underwriting decision. The Underwriting Department is available to help answer any questions regarding eligibility and encourages all agents to utilize them whenever there may be an area of uncertainty. The Final Expense Hotline, (800) 929-4766, is available for this purpose.

Medical Information Bureau, Inc.

The Medical Information Bureau (MIB) is a membership association of life insurance companies. The primary mission of the MIB is to provide an alert to its member insurance companies against omissions and fraud. This helps MIB member companies to protect their interests and leads to cost savings which can be passed on to the insurance consumer. The authorization section on the application authorizes GPM Life to access the MIB and obtain any necessary medical records on the Proposed Insureds during the underwriting process. All necessary signatures must be on the application at the time of submission. In addition, the MIB Pre-Notice attachment to the application must be given to the applicant at the time the application is written. Please note that the MIB is used as an alert. Actual underwriting decisions are not based on MIB inquiry results alone.

Build Chart

Proposed Insureds with weight exceeding the corresponding height below may be eligible for Graded Death Benefit only. There are no weight maximums for GDB or MBWL.

Height	Weight	Height	Weight	Height	Weight	Height	Weight
4’8”	220	5’2”	245	5’8”	285	6’2”	333
4’9”	224	5’3”	251	5’9”	294	6’3”	341
4’10”	228	5’4”	258	5’10”	301	6’4”	349
4’11”	231	5’5”	264	5’11”	309	6’5”	357
5’0”	237	5’6”	270	6’0”	317	6’6”	365
5’1”	241	5’7”	277	6’1”	325	6’7”	373

Final Expense Application Processing

1. An agent should:

- a. Verify Proposed Insured's identity with a photo ID (driver's license or state or federally issued ID), note the ID number on the application. The e-app provides an option to upload a copy of the ID.
- b. Complete application, HIPAA form, EFT Authorization and obtain a "void" check
- c. Watch the customer sign the application and other forms. When completing a "remote" electronic application, we encourage you to stay on the phone with the applicant until they've reviewed and signed this application.
- d. If you've completed a paper application, upload via the internet, Fax, or Mail all forms and paperwork to the Home Office
- e. Know that money collected must be received in the Home Office before a policy is settled
- f. Look for state specific forms and applications are found in "Agent Access."

2. Applications are received and processed into the workflow

3. An MIB, MVR and ScriptCheck reports are ordered.

Final Expense Application Checklist:

- **Review the Agent Guide section** prior to submitting an application! GPM Life may process business differently than other companies you've used in the past. Don't be caught unaware, it could require an amendment and delay commissions.
- Premiums are based on "**Age Last Birthday or Actual Age,**" as of the date of issue.
- Verify that "**Height and Weight**" question is answered. Omitted answers require amendments and delay commissions. These questions are easy to miss.
- Verify that **Question 30** is answered and initialed by the proposed Owner/Applicant. By doing so, a GDB or MBWL policy may be issued and settled without an amendment! Omitted initials require an amendment to issue an alternate policy, which delays commissions.
- Applications are state specific. Download your application from Agent Access at www.gpmagent.com.
- **The answers provided on page 4 of the application regarding in-force and replacement insurance** should match the answers in the Agent's Statement. Replacement applications are acceptable if they are clearly in the best interest of the insured and the appropriate state replacement disclosure accompanies the application. Incomplete applications require amendments and delay commissions. We cannot underwrite a replacement policy without a completed replacement form.
- The "NAIC Model Replacement Regulation" states are: **AK, AL, AR, AZ, CO, CT, HI, IA, KS, KY, LA, MD, ME, MS, MO, MT, NC, NE, NH, NM, OH, OR, RI, SC, SD, TX, UT, VA, VT, WI, and WV** and each requires form "REPLMOD," WHENEVER AN APPLICANT HAS IN-FORCE INSURANCE. GPM Life doesn't accept replacements in **KS, KY** or **WV** as they require using the replaced policy's Suicide and Incontestability effective date. **SD** is a Model Replacement Regulation state, but has its own replacement form.
- In these states, **CA, DC, DE, FL, GA, ID, IL, IN, MA, MI, MN, ND, NV, OK, PA, TN, WA, and WY**, we also require the form, "Understanding of Policy Replacement" (# 01.56), IN ADDITION to the state required replacement form. GPM Life is not licensed in **NJ** or **NY**.
- **Provide the Name, Address and Phone Number of the Insured's Physician.** Almost everyone has either a personal physician or health clinic. Get a HIPAA form signed, too.

Errors on paper applications that cause issue problems and commission delays:

- No job is over until the paperwork is done correctly.
 - Illegible handwriting. If we can't read it, we can't issue it
 - Blank answers. Put an answer for every question.
- **See a photo ID:** Check a valid driver's license or state ID, note the number on your application in the "Agent's Statement". Legibility is critically important to avoid delays.
- **Blank answers!** Make sure you have an answer for every question.
- **Sloppy Corrections!** If you make an error, draw a single line through the mistake, write the correct information next to it and have it initialed by the insured. Overwritten changes are often not clear and cause questions and/or amendments, especially if underwriting is looking at a faxed copy and not the original.
- **Write "Draft Initial Premium"** in the "Special Instructions/Requests" section of the application, when submitting applications without a premium.
- **Missing EFT documentation** for Checking or Savings Accounts - Failure to include all required forms slows commissions. A copy of a voided check ensures a correct account. Incorrect account information will result in Not Taken.
- **Upload Applications Through Agent Access, Mail, or Fax.** Make sure **all** the required forms are included. Fax your applications, using the toll free number, to **(888) 701-3869 only**.
- **DO NOT ATTACH APPLICATION FILES TO E-MAIL.** E-mail is not acceptable. It isn't a secure way to transmit personal information. Remember to keep all originals for your files for at least 3 years.
- You will receive an automated receipt confirmation once the application is input into our system, usually, in several business hours. If you don't receive a confirmation within 24 hours, contact Records. There may be a problem that you can resolve before it delays underwriting or commissions.
- If you collect a check and then fax your application, include a copy of the check. After you receive the policy number, note that number on the check and send it in. Such policies can't be settled until payment is received in the Home Office.
- Ask every question exactly as written and record every response exactly as given by the applicant.

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: <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 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	<ul style="list-style-type: none"> • 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	<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 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.				

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

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 <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 1-2 • Death Benefit: NONE for Years 3+ No more than 100% of the policy's Face Amount will be paid out in any year.			
Application <i>(Health Questions)</i>	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	<ul style="list-style-type: none"> • 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 <i>Benefit Grade per year</i>	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) <ul style="list-style-type: none"> • 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 <i>(Health Questions)</i>	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	<ul style="list-style-type: none"> • 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		

ONLINE CALCULATOR

Get Your Quotes On The GO!

**For Smart Phones, Tablets, Laptops, Desktops,
or any device with Internet access**

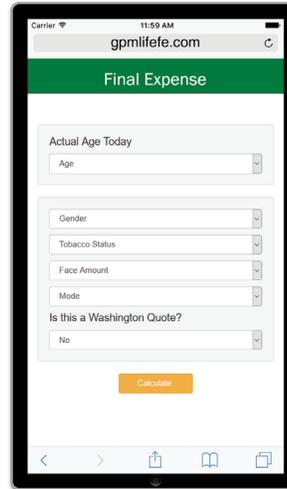
Final Expense Calculator
www.gpmlife.com

The Web App is always up to date.

Includes a link to the e-app!

And, it uses less than 90k out of the
common 3gb a month data plan.

That's less than an average piece of e-mail.
(Email is around 75kb.)



To create a home screen shortcut on mobile Apple Devices:

Open one of the links (shown above) in your Mobile Safari browser.

Look at the bottom of the screen for the Share icon: 

Click the Share Icon and then choose "Add to Home Screen".

Then choose ADD in the top right. You will now have a shortcut to for
the selected product.



To create a home screen shortcut on Android Devices:

- Open one of the links (shown above) in your browser
- Press Menu then select Bookmarks
- Long press any bookmark and click Add Shortcut to Homescreen



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