



PRODUCER GUIDE

Final Expense

SOLUTIONS

Final Expense Whole Life Insurance

LEVEL

Level Death Benefit Whole Life Insurance
policy form series: ICC19 74D SIWL19

GRADED

Graded Death Benefit Whole Life Insurance
policy form series: ICC19 74B GDB19

MODIFIED

Modified Benefit Whole Life Insurance
policy form series: ICC19 74C MBWL19

Government Personnel Mutual Life Insurance Company

2211 NE Loop 410, San Antonio, Texas 78217 • P.O. Box 659567, San Antonio, Texas 78265
(800) 938-4765 • www.gpmlife.com

New Business Flow

Important Items to Remember

Age last birthday.

Be certain to have Proposed Insured(s) sign the application.

If the proposed owner is different than the Proposed Insured, the proposed owner must also sign the application.

The agent must witness all signatures and photo IDs

IN PERSON.

Agents, please print your name clearly and sign the application.

Any changes, cross outs, etc. on the application must be initialed by the Insured/Applicant. No correction whiteout will be accepted.

All applications must include a phone number and physical address for the Proposed Insured. Post office boxes will not be accepted.

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

No issue dates beyond 30 days from the date of the application will be accepted.

Indicate the mode of payment by checking the appropriate box. We will draft for the initial monthly premium, which eliminates the need to submit money with the application.

For Semi-Annual or Annual, include a check payable to GPM Life for the initial premium. **No agent or agency checks will be accepted.** No cash will be accepted. Money orders must have the "applicant's" name on it. **No money orders covering multiple unrelated applicants will be accepted.** We will accept one money order covering all members of a single family. Any/all money orders must be accompanied by a cash receipt (form # M09.30) signed by the applicant stating why a check was not sent.

Agent Access is available 24/7/365 for pending status.

Applications including CIR must be accompanied by a completed Part 2 - Child Insurance Rider Supplemental Application form ICC13 SM5CIRA or state specific version.

Completing the Application

A. Insured

Be sure to answer all questions. Please print legibly to ensure prompt turn-around time.

B. The Owner

If the proposed owner is other than the Primary Proposed Insured, include the full name, address, phone number, date of birth, and relationship to the Primary Proposed Insured.

C. Beneficiary

It is very important to enter all information legibly and accurately. This information is needed to verify identity and identify valid beneficiaries.

D. Plan of Insurance

It is critical to indicate accurately the plan being requested (#14), face amount (#15), and modal premium (#16 and #17) to avoid time delays and possible amendments.

If selecting monthly electronic funds transfer (EFT), be sure to include a voided check or deposit slip and a signed authorization to honor withdrawals (form # 02.21 CP). Any date, from the 1st through the 28th of the month may be selected for premium drafting.

E. Riders

Accidental Death Benefit Rider (ADBR) Form # Series ICC19 74I ADB19 Available only with Level Death Benefit SIWL (LDB). 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. There are additional death benefits if accidental death occurs while the insured was riding as a fare-paying passenger on a public conveyance, while wearing a seat belt or riding in a seat protected by an air bag.

Child Insurance Rider (CIR) Form # Series ICC19 74J SMCIR19 Available only with Level Death Benefit SIWL (LDB).

Specifications

- Issue Age Range: 15 days through age 17.
- All Proposed Insured Children must reside in the Primary Proposed Insured's home.
- \$5,000 face amount per child is the only insurance amount available.

Requirements

- Insurable interest rules.
- Available as a rider only on LDB, not GDB or MBWL
- Parent or grandparent’s base policy of at least \$5,000 face amount or more.
- Foster parents may not purchase insurance on foster children.
- Submit the completed Part 2 - Child Insurance Rider Supplemental Application with Part 1.

Conversion of the Child Insurance Rider:

Provided the Primary Proposed Insured is alive, the CIR rider is convertible at the Rider anniversary nearest each child’s age 25 without evidence of insurability to a \$25,000 simplified issue whole life plan with level death benefits offered by GPM Life on the date of the new policy. No other conversion privileges are available. (Note: There is no paid up death benefit upon the death of the Primary Proposed Insured. When the Primary Proposed Insured dies, all riders are terminated without conversion privileges.

Answer the health questions

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

Answer #23-30. 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 #31-33 is “Yes,” the Primary Proposed Insured may be eligible for Modified Benefit Whole Life, if available.

If any answer to #34-37 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.

Answers #23-37. If all questions are answered “No,” the proposed insured may be eligible for Level Death Benefit (LDB) (see rate card). If any question is answered “Yes,” the Proposed Insured will be ineligible for LDB.

Requirements

- Completed application ICC19 SM619 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.
- Payment with the application - For monthly modes, we can draft for the initial premium. A completed 02.21 CP form and a voided check must be submitted. For Semi-Annual or Annual, submit a full modal premium with the application. Submit only your client’s currently dated check made payable to GPM Life. No Cash on Delivery (COD’s) accepted.
- The appropriate state replacement form, if required.

Submitting applications

Best
Secure Upload
through Agent Access

Good
Fax 888-701-3869

Acceptable
Mail to
P.O. 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) is 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 #19 on the front of 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

You can call GPM Life's telephone interviewers at the point-of-sale for all Final Expense plans. Or, if you cannot initiate the call at that time, you may still follow our post-sale interview process.

POINT-of-SALE Interview Process:

Complete the application, ask all questions as written and record all answers given. Make sure that the application, HIPAA form, EFT authorization and any other required forms are signed by the Proposed Insured and the Owner, if not the insured.

You should initiate the telephone interview phone call. This interview usually takes about 12 minutes, so please make the call from a landline, if at all possible, to avoid any interruption. Be prepared to provide the following information:

- Your name and agent number
- The Proposed Insured's (PI's) complete name
- The PI's date of birth, social security number and sex
- The state where the application is signed
- The plan of insurance (LDB, GDB, MBWL)
- The face amount
- The application form number

After the Interviewer records the information above, pass the phone to the Proposed Insured. You may suggest that you step out of the room in order to give the applicant some privacy. If there are no objections to your staying in the room, do not allow the customer ask you for guidance in answering questions.

Before you leave, verify you have all required forms and signatures.

IMPORTANT: The application must be received by GPM Life within 24 hours after the Telephone Interview (PHI) is completed.

You can upload the scanned file from Agent Access or fax all forms to New Business.

Because we must gather information that we would normally have on a post-sale interview, point-of-sale PHIs take a little longer to complete.

The post-sale telephone interview is also an option. This interview generally takes 8 to 10 minutes to complete.

POST-SALE Interview Process:

Complete the application process and sales call.

Securely upload or fax the application and all required forms to GPM Life.

Make sure the applicant is aware that GPM Life will call to complete the interview.

GPM Life will call the applicant to complete the telephone interview the same day (or the following day). The interviewer will already have the application and all underwriting background reports (MIB, Rx and MVR) necessary to assess the risk.

You Have A Choice. It's Your Call!

Final Expense Hotline
(800) 929-4766

Application Fax Line
(888) 701-3869

Telephone Interview Line (888) 476-5433	Monday through Thursday: 8:00 AM to 7:00 PM Central Time Friday: 8:00 AM to 4:00 PM Central Time Zone
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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 #38 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.

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.

Personal History Interview (PHI)

The PHI is used to confirm and review the answers to questions on the application as well as to obtain additional information as needed. The information allows the underwriter to make a prompt decision.

If a post-sale PHI is elected, we ask that you make each Proposed Insured aware of the fact that they will receive a call to complete a phone interview.

Generally, we will attempt to call the client several times the first business day from the date after we receive the application. If your client has not received a call within 24 hours, they can call (888) 476-5433, to complete the PHI. Verify PHI completion on Agent Access at www.gpmagent.com, in the pending requirements.

PHI interviews are recorded and saved for future reference. This is critical in the event that there is ever any dispute over the manner in which the medical questions were answered on the application.

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
 - b. Complete application, HIPAA form, EFT Authorization and obtain a "void" check
 - c. Watch the customer sign the application and other forms
 - d. 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.
4. If the Point-of-Sale Interview was not completed, an initial Personal History Interview (PHI) call is made, with daily follow-up, until we reach the applicant. We verify the following:
 - a. Customer identification:
 - i. Address
 - ii. Ownership
 - iii. Beneficiaries
 - b. Agent information:
 - i. Agent's name and any relationship to the insured
 - ii. Whether the agent was present when the application was completed and signed
 - iii. Was money collected for the initial premium
 - c. Application answers including:
 - i. Regular doctor, current medications and tobacco usage
 - ii. In-force insurance and will there be any replacement involved
 - iii. GDB or MBWL questions on the application
 - iv. Felony question and driving information
 - d. Additional broadly worded, general medical questions may be asked to resolve any concerns or MIB code hits, to help prevent the need to re-call a proposed insured
5. An Underwriter uses the collected data and makes an underwriting decision, if possible.
6. The system is updated upon U/W approval. "UA" appears on Agent Access in red letters.
7. The file moves to new business to issue the policy and settle it that same day, which can be done if the application is complete and all EFT information has been received.
8. If the application cannot be settled, the case manager will contact the agent for needed information or instructions
9. Typically, we complete 50-60% of the PHI interviews the day we receive the application. We settle about 65% of all cases within 24 hours and about 85% of all cases within 48 hours.

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,**" **Questions 8 & 9,** are answered. Omitted answers require amendments and delay commissions. These questions are easy to miss.
- Verify that **Question 38 on the age 50-85 application (or on any state specific variant)** 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.
- **Question 19** about **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**.
- **Question 21a-f. Include 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.
- **Question 11. Faxing** can cause words and phone numbers to become illegible. **A legible phone number is the best processing expediter! Personal History Interviews (PHIs)** are made using **agent provided** telephone numbers and approximate calling times, when possible.
- A **Personal History Interview (PHI)** is completed on every application. Point-of-sale or Post-sale PHI is available. The call takes an average of about 12 minutes. If we have been unable to reach one of your customers, urge them to telephone us on the day following application submission to help expedite issue and delivery of the policy. A Toll-Free WATS Line is available for use:

(888) 476-5433 or (888) GPM-Life

Monday through Thursday
Friday

8:00 AM to 7:00 PM Central Time Zone
8:00 AM to 4:00 PM Central Time Zone

Errors 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" section on page 4. 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 on page 3 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: ICC19 74D SIWL19		
		Benefits Per Age Group		
Issue Age: 50 - 85	50 - 70	50 - 80	81 - 85	
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 23-30: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 23-37: Answered NO - Applicant may Qualify for a LDB Insurance Policy. (pages 2-3 on Final Expense Whole Life Application. Form # ICC19 SM619)			
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 			
Child Insurance Rider (CIR) ICC19 74J SMCIR19 (Submit Completed Part 2 - Child Insurance Rider Supplemental Application)	<ul style="list-style-type: none"> Rider pays a \$5,000 death benefit on each eligible child. Issue Age 15 days - 17 years Premium \$15 per child, per year (or \$1.32 per month) Available on LDB base policies of \$5,000 and over Proposed Insured Child must reside with Proposed Insured at time of the application. Proposed Insured may be: Parents or Grandparents <i>NOTE: Foster parents may NOT purchase Life Insurance on foster children.</i> Insurable Interest regulations apply. Rider terminates when Primary Insured dies, any unearned premiums for this Rider will be refunded. Convertible at the Rider anniversary nearest each child's age 25 without evidence of insurability. Convertible to \$25,000 Simplified Issue Whole Life Insurance Plan with level death benefits. Other restrictions may apply and vary by state. 			
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		policy form series: ICC19 74B GDB19	
(GDB)		Benefits Per Age Group	
Issue Age: 50 - 85	50 - 80	81 - 85	
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 23-30: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 34-37: With a YES Answer - Applicant may Qualify for a GDB Insurance Policy. <i>(pages 2-3 on Final Expense Whole Life Application. Form # ICC19 SM619)</i>		
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		policy form series: ICC19 74C MBWL19	
(MBWL)		Benefits Per Age Group	
Issue Age: 50 - 85	50 - 85		
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 23-30: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 31-33: With a YES Answer - Applicant may Qualify for a MBWL Insurance Policy. <i>(pages 2-3 on Final Expense Whole Life Application. Form # ICC19 SM619)</i>		
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!

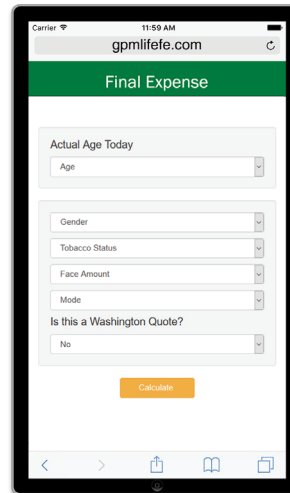
**For Smart Phones, Tablets, Laptops, Desktops,
or any device with Internet access**

Final Expense Calculator
www.gpmlife.com

The Web App is always up to date.


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



GPMLifeTM

Government Personnel Mutual Life Insurance Company

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