

# FINAL EXPENSE Simplified Issue Whole Life Insurance<sup>1</sup>

GOVERNMENT PERSONNEL MUTUAL  
LIFE INSURANCE COMPANY (GPM Life)



## LEVEL

**Level Death Benefit** Whole Life  
(LDB) Form ICC19 74D SIWL19

A Simplified Issue, Level Premium,  
Level Death Benefit, Whole Life Insur-  
ance Policy.

**Issue Age:** 50-85

**Premium Payment Periods Offered:**

- Payable for life
- 10 years (Issue Age: 50-85)
- 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

### Child Insurance Rider (CIR)

Form ICC19 74J SMCIR19

- Rider pays \$5,000 Death Benefit on eligible children
- Issue Age: 15 days - 17 years
- Premium: \$15 per child, per year
- Convertible: To an eligible Whole Life policy without evidence of insurability at the Rider anniversary nearest the child's age 25

## GRADED

**Graded Death Benefit** Whole Life  
(GDB) Form ICC19 74B GDB19

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

**Issue Age:** 50-85

**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 ICC19 74C MBWL19

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

**Issue Age:** 50-85

**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<sup>2</sup>
- ▶ Premiums Will Not Increase<sup>2</sup>
- ▶ Simplified Underwriting
- ▶ Flexible Premium Modes
- ▶ Builds Cash Value

<sup>1</sup> Washington State has limited availability for Final Expense, simplified issue, Whole Life Insurance products. Check with a GPM Life Agent for details.

<sup>2</sup> 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.

Government Personnel Mutual Life Insurance Company  
P.O. Box 659567, San Antonio, TX 78265-9567 • 2211 NE Loop 410, San Antonio, TX 78217-4630  
www.gpmlife.com • 1-800-938-4765

# BUILD THE POLICY – Best Suited To Your Individual Needs And Budget<sup>1</sup>

Prepared For: \_\_\_\_\_

Age Last Birthday: \_\_\_\_\_  Non-Tobacco  Tobacco  Male  Female

**LEVEL** (LDB) form series: ICC19 74D SIWL19

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

Lifetime Pay (Issue ages 50-85)  10 Pay (Issue ages 50-85)  20 Pay (Issue ages 50-70)

ADBR - Accidental Death Benefit Rider  YES  NO

CIR - Child Insurance Rider  YES  NO (\$15 per child, per year or \$1.32 per month)

**GRADED** (GDB) form series: ICC19 74B GDB19

A Simplified Issue, Level Premium, Graded Death Benefit, Whole Life Insurance Policy. Issue Age: 50-85

**MODIFIED** (MBWL) form series: ICC19 74C MBWL19

A Simplified Issue, Level Premium, Modified Death Benefit, Whole Life Insurance Policy. Issue Age: 50-85

## PERSONALIZED OPTIONS

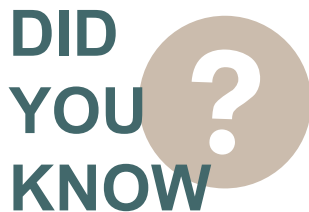
Your GPM Life Agent will help you customize a Final Expense Life Insurance Policy that fits your budget and insurance needs.

ADBR<sup>1,2</sup> - Included in Monthly Premium  YES  NO

CIR<sup>1,2</sup> - Included in Monthly Premium  YES  NO

*CIR - \$15 per child, per year or \$1.32 per month*

Face Amount	Monthly Premium
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
<b>Total Monthly Premium</b>	\$ _____



- The Average US Funeral Cost is more than \$8,000.<sup>3</sup>
- 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.<sup>4</sup>
- 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.

<sup>1</sup> Subject to medical information

<sup>2</sup> Level Death Benefit (LDB) Lifetime Pay only, subject to answers to health questions

<sup>3</sup> Source: National Funeral Directors Association 2017 funeral costs

<sup>4</sup> 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 ICC19 74D SIWL19), a Graded Death Benefit Whole Life Insurance policy (Form ICC19 74B GDB19), or a Modified Benefit Whole Life Insurance policy (Form ICC19 74C MBWL19), underwritten by Government Personnel Mutual Life Insurance Company (GPM Life) of San Antonio, Texas.

Please be aware that an employee from our home office will call you to clarify the answers you provided on the application, as necessary. This is called a Personal History Interview or PHI. Most often the call will be the next business day after you completed the application and takes only a few minutes of your time. Most of our applicants qualify for coverage. We'll let you know very soon if you do.

Occasionally, we won't be able to reach you when we call, so, if it's easier for you, feel free to telephone us on the second following day to help expedite the timely issue and delivery of your policy.

This Toll-Free line is available for your use:

**(888) 476-5433**

Monday – Thursday 8:00 AM to 7:00 PM Central

Friday 8:00 AM to 4:00 PM Central

**Your GPM Life Agent is:** \_\_\_\_\_

**Your Agent's Phone # is:** \_\_\_\_\_

## **Government Personnel Mutual Life Insurance Company (GPM Life)**

PO Box 659567, San Antonio, TX 78265 • 2211 NE Loop 410, San Antonio, TX 78217

Toll Free: 800-938-4765 Local: 210-357-2222 Fax: 888-305-4111

[www.gpmlife.com](http://www.gpmlife.com)