

# PRODUCER **FAST FACTS**

**UL** with Living Benefits  
Universal Life Insurance

Government Personnel Mutual Life Insurance Company

## KEY FEATURES

- Expanded non-medical underwriting limits. Up to \$500,000 for issue ages 18-55, \$250,000 for issue ages 56-65. See Underwriting Guide for details.
- Current interest Rate: 4.25%; Guaranteed Interest Rate: 2%
- Payment of Target Premiums, as scheduled, will generally produce positive cash values to the Primary Insured's 95th birthday for Standard Plus Non-Tobacco and Preferred Non-Tobacco classes. Standard Express Non-Tobacco and Standard Plus Tobacco will generally last to the Primary Insured's 90<sup>th</sup> birthday.
- Issue Ages 15 through 80. Issued at face amounts as low as \$25,000 for all Issue Ages.
- Includes an Accelerated Living Benefit Rider without additional premium, where approved in the state of issue. Not available for issue ages 15-17. Available on Underwriting Risk Classes through Table D.

## MINIMUM FACE AMOUNT / ISSUE AGES / UNDERWRITING CLASSES

\$25,000	Standard Plus Non-Tobacco	issue ages 15-80	(STD)	No tobacco in any form in the past 12 months
\$25,000	Standard Plus Tobacco	issue ages 18-80	(STTb)	Have used tobacco in some form within the past 12 months
\$25,000	Standard Express Non-Tobacco	issue ages 18-80	(XNT)	Have used tobacco in some form within the past 12 months; considers mildly substandard risks (Tables B-D)
\$100,000	Preferred Non-Tobacco	issue ages 18-55	(PNT)	No tobacco in any form in the past 5 years

FACE AMOUNT BANDS	BAND 1	BAND 2	BAND 3	BAND 4	BAND 5	BAND 6
	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$999,999	\$1,000,000 to \$3,000,000

UL Medical Requirements		18-40	41-50	51-55	56-65	66-70	71-80
	\$25,000 to \$99,999	A	A	A	A	B	B
	\$100,000 to \$250,000	A	A	A	A	B	C
	\$250,001 to \$500,000	A	A	A	B	B	C
	\$500,001 to \$999,999	B	B	B	B	B	D
	\$1,000,000 to \$3,000,000	E	E	E	E	E	D

## KEY

- A** NonMed, MIB, Scrip Check, MVR
- B** Paramed, HOS, Blood, MIB, Scrip Check, MVR
- C** Paramed, HOS, Blood, MIB, Scrip Check, MVR, Senior Screening
- D** Paramed, HOS, Blood, MIB, Scrip Check, MVR, Senior Screening, Confidential Financial Statement
- E** Paramed, HOS, Blood, MIB, Scrip Check, MVR, Confidential Financial Statement

**NOTE: ALL REQUIREMENTS ARE ORDERED BY THE AGENT UNLESS OTHERWISE NOTED.** Other requirements may be ordered at the Underwriter's discretion. See the Underwriting Guide 52.82 for complete details on medical requirements.

## PREMIUM INFO.

Minimum Premium Accepted	\$15 per month - Subject to the calculated Minimum Premium shown on the illustration.		
Policy Protection Periods	Issue Age: 0-67 <sup>1</sup> 15 years	Issue Age: 68-75 <sup>1</sup> 10 years	Issue Age: 76-80 <sup>1</sup> 5 years
Death Benefit Options	OPTION A - Level Death Benefit		OPTION B - Increasing Death Benefit
Surrender Charge Schedule	Surrender charges are for 19 years		
Specified Amount Increase	Increases may be applied for on any date after the first Policy Anniversary Date and before attained age 80. Requires evidence of insurability.		
Specified Amount Decrease	Decreases may be made on any date after the third Policy Anniversary. Does not require evidence of insurability.		

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## POLICY PROTECTION PERIOD

The Policy Protection Period is 180 months (issue ages 15 - 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.

## OTHER POLICY SPECIFICATIONS

Surrender Charges	Assessed for 19 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	Increases may be applied for on any date after the first Policy Anniversary Date and before attained age 80. Increases require evidence of insurability. Decreases may be made on any date after the third Policy Anniversary. Decreases do not require evidence of insurability.
Maturity	Matures at age 120

## OPTIONAL RIDERS AND SUPPLEMENTAL BENEFITS

NAME	ISSUE AGE, SIZE LIMITS, AND DESCRIPTION		
Waiver of Cost of Insurance	15 - 59 <sup>1,2</sup>	Waives the monthly cost of insurance deduction from the Accumulation Value, keeps the policy in force during the period of disability as defined in the policy, subject to loan and withdrawals.	
	Same as policy		
Children's Benefit Rider	Child age: 0 - 17 <sup>1</sup>	Issue age: 15 - 55 <sup>1</sup>	Protection specific to dependent children
	\$1,000 - \$15,000		
Accidental Death Benefit	15 - 59 <sup>1</sup>		Additional life insurance for death caused by an accident, as defined in the policy
	Minimum: \$25,000 Maximum: Lesser of the sum of the total benefit (base Face + DMR + DAIR + AIR) or \$200,000. Military (Active duty) Maximum: \$150,000		
Guaranteed Insurability	15 - 38 <sup>1</sup>	Right to increase the Specified Amount, without evidence of insurability, on the policy anniversary following the Insured's 25 <sup>th</sup> , 28 <sup>th</sup> , 31 <sup>st</sup> , 34 <sup>th</sup> , 37 <sup>th</sup> , and 40 <sup>th</sup> birthdays. Optional dates are after the insured's marriage, and birth or legal adoption of a child. Exercise of each alternative option cancels the next regular option. This benefit is not available for Express or Sub-Standard risks classes.	
	Minimum: \$5,000 Maximum: \$35,000		
Decreasing Mortgage Rider	18 - 70 <sup>1</sup>	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.	
	Subject to UL policy & Term Conversion limits		
Additional Insurance Rider	18 - 70	Minimum: \$10,000	The AIR provides additional term insurance on the Primary Insured.

<sup>1</sup>Age last birthday

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



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