

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

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Re: DO-NOT-CALL RULES

The Federal Communications Commission (FCC) has issued comprehensive telemarketing rules which will affect how and whom you may call. An explanation of the rules, the rules themselves, and probable "Questions and Answers" can be read and reviewed on the Do Not Call website: www.donotcall.org/faq/faqdefault.aspx

While you should study all of the rules carefully, **here are key things you must do:**

- 1. Before** "Cold Call" telephoning any residential (non-business) prospect,
 - with whom you do not have an established business relationship,
 - who is not a friend, family member or acquaintance,
 - who has not sent in an inquiry, and
 - who has not consented in writing to your call, **you must** access the Federal Trade Commission (FTC) Do-Not-Call Registry, to be sure the prospect is not listed. The FTC Registry may be accessed at www.donotcall.gov.
- 2. Prepare** written procedures to comply with do-not-call rules (see Safe Harbor Rule), for protection should you call someone on the do-not-call list in error. Specimen procedures follow this page.
- 3. Maintain** a list of numbers you cannot call.
- 4. Make** all calls only between 8:00 a.m. and 9:00 p.m.

TELEMARKETING
Specimen Do-Not-Call Written Procedures

Applicability

This is _____'s Written Procedure for Compliance with 47 CFR 64.1200, the Federal Communication Commission's rules restricting Telemarketing, Telephone, and Fax solicitation. These are the so-called "Do-Not-Call" rules of the FCC. To the extent they may be applicable to the insurance business, these procedures shall also apply to Federal Trade Commission (FTC) telemarketing rules (believed not applicable to insurance), and any state telemarketing rules (some of which apply to insurance).

Responsibility

_____ shall be responsible for monitoring telemarketing rules, implementing and monitoring these procedures.

Training of Personnel

_____ shall make available to _____ and _____ shall disseminate to _____ the applicable telemarketing rules, with instructions. _____ shall be available to answer questions. Articles and reminders of the rules will be published or sent at appropriate times in the future. Complaints received will be handled promptly, and if justified remedial steps will be taken.

Recording

_____ will maintain a list of telephone numbers that it (he/she) and its (his/her) agents, as sellers, cannot contact (without permission in accordance with the rules) by:

1. maintaining a list of such numbers that residential and wireless telephone subscribers ask _____, directly, not to call, adding new requests within 30 days, honoring requests for 5 years, and maintaining records of requests; and
2. by accessing the national do-not-call database and/or purchasing the national do-not-call database and/or instructing its agents to access or purchase such database.

Accessing the National Do-Not-Call Database

_____ will acquire a version of the national do-not-call database for the use of _____ agents at least 3 months prior to the date any call is made, or will instruct its (his/her) agents on use of the national do-not-call database.

Purchasing the Do-Not-Call Database

_____ shall not sell, lease, purchase or use the national do-not-call database except to comply with applicable telemarketing laws. If _____ purchases access to relevant do-not-call data from the national database, _____ will not participate in any arrangement to share the cost of accessing that database.

NOTE: This is a sample only. One should not use this without obtaining advice from one's own attorney.