



LOYALTY REWARDS

More money for your hard work!

We value your loyalty, we appreciate your consistency, and we want to support your growth efforts. Loyalty Rewards allow you to earn additional money that GPM Life applies to a rechargeable VISA card¹. Each month GPM Life applies any points (dollars) that you've earned, "cash on the card"!

Qualification Requirements:

- Your agent contract with GPM Life must be active and in good standing.²
- Credit is earned on personally produced life insurance policies that meet the minimum monthly requirements.
- The initial requirement to participate is 25,000 of Net Production Amount³ with a minimum of 10 lives, issued within a 12-month period.
- Thereafter, the minimum requirement is 5,000 of Net Production Amount settled within a 1 calendar month period.

What is the Reward?

Production Amount	Dollars (Points*) per 1,000 of Life NPA
5,000 and above	20
Additional Incentive for Business Quality	
Placement ratio equal or greater than 75% AND 12-month In-Force equal or greater than 85%	1.5
Placement ratio equal or greater than 80% AND 12-month In-Force equal or greater than 90%	3.0
Placement ratio equal or greater than 85% AND 12-month In-Force equal or greater than 90%	4.5

*Points are capped at 120 per policy

How does this work? Here are examples of the calculation:

Terry is an agent in good standing. At the end of the prior month, Terry's Placement Ratio was 73% and 12-Month In Force Ratio was 86%.

Sam is also an agent in good standing. At the end of the prior month, Sam's Placement Ratio was 78% and 12-Month In Force Ratio was 88%.

Both have 25,000 of Life NPA issued in the prior month.

Terry will earn 500 Loyalty Rewards (\$500.00).
Calculation: $25,000 \div 1,000 = 25$; 25×20 points = 500

Sam will earn 537.5 Loyalty Rewards (\$537.50).
Calculation: $25,000 \div 1,000 = 25$; 25×21.5 points = 537.50



1 point = 1 dollar
100 points = 100 dollars
Paid monthly, as earned



¹The pre-paid VISA is not managed by GPM Life. You are issued an individualized card, managed by the issuing bank.

²In Good Standing: key business performance metrics (e.g. Persistency and Placement) meet minimum expectations. Your current performance metrics are shown on your home page in Agent Access, GPM Life's agent portal.

³Net Production Amount (NPA) is the total GPM Life business settled, less Not-Takens processed in that month. Term Life and Whole Life credit is 100% of first year annualized premium. Universal Life credit is 100% of the lesser of Target premium or planned annualized premium.

The Loyalty Reward program is offered and administered at the discretion of GPM Life and can be modified at any time.

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