

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

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Level Death Benefit Whole Life Insurance (LDB)		policy form series: ICC21 74R SIWL21	
	Benefits Per Age Group		
Issue Age: 50 - 80	50 - 70	50 - 75	76 - 80
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 1-12: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 1-29: Answered NO - Applicant may Qualify for a LDB Insurance Policy. (pages 5-7 on Final Expense Whole Life Application. Form # ICC21 SM721)		
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		
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.			



Government Personnel Mutual Life Insurance Company

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GRADED DEATH BENEFIT Whole Life Insurance			policy form series: ICC21 74P GDB21	
(GDB)		Benefits Per Age Group		
Issue Age: 50 - 80		50 - 75		76 - 80
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) • 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 1-12: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 17-29: With a YES Answer - Applicant may Qualify for a GDB Insurance Policy. <i>(pages 5-7 on Final Expense Whole Life Application. Form # ICC21 SM721)</i>		
Premium Mode Policy Fee		• 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: ICC21 74Q MBWL21	
(MBWL)		Benefits Per Age Group		
Issue Age: 50 - 80		50 - 80		
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		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.
	Year 1	Return of Premium + 10% interest		
	Year 2	Return of Premium + 10% interest		
	Year 3	100% of sum insured		
Application <i>(Health Questions)</i>		Questions 1-12: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 13-16: With a YES Answer - Applicant may Qualify for a MBWL Insurance Policy. <i>(pages 5-7 on Final Expense Whole Life Application. Form # ICC21 SM721)</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		

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