

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: ICC19 74D SIWL19		
		Benefits Per Age Group		
Issue Age: 50 - 85	50 - 70	50 - 80	81 - 85	
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 23-30: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 23-37: Answered NO - Applicant may Qualify for a LDB Insurance Policy. (pages 2-3 on Final Expense Whole Life Application. Form # ICC19 SM619)			
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 			
Child Insurance Rider (CIR) ICC19 74J SMCIR19 (Submit Completed Part 2 - Child Insurance Rider Supplemental Application)	<ul style="list-style-type: none"> Rider pays a \$5,000 death benefit on each eligible child. Issue Age 15 days - 17 years Premium \$15 per child, per year (or \$1.32 per month) Available on LDB base policies of \$5,000 and over Proposed Insured Child must reside with Proposed Insured at time of the application. Proposed Insured may be: Parents or Grandparents NOTE: Foster parents may NOT purchase Life Insurance on foster children. Insurable Interest regulations apply. Rider terminates when Primary Insured dies, any unearned premiums for this Rider will be refunded. Convertible at the Rider anniversary nearest each child's age 25 without evidence of insurability. Convertible to \$25,000 Simplified Issue Whole Life Insurance Plan with level death benefits. Other restrictions may apply and vary by state. 			
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.				

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GRADED DEATH BENEFIT Whole Life Insurance		policy form series: ICC19 74B GDB19	
(GDB)		Benefits Per Age Group	
Issue Age: 50 - 85	50 - 80	81 - 85	
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 23-30: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 34-37: With a YES Answer - Applicant may Qualify for a GDB Insurance Policy. <i>(pages 2-3 on Final Expense Whole Life Application. Form # ICC19 SM619)</i>		
Premium Mode Policy Fee	<ul style="list-style-type: none"> Annual \$30 Semi-Annual \$15 <i>(add \$1.00 Collection Fee Semi-Annual)</i> 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: ICC19 74C MBWL19	
(MBWL)		Benefits Per Age Group	
Issue Age: 50 - 85	50 - 85		
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	
	Year 1	Return of Premium + 10% interest	
	Year 2	Return of Premium + 10% interest	
	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 23-30: Answered YES - DO NOT COMPLETE OR SUBMIT AN APPLICATION Questions 31-33: With a YES Answer - Applicant may Qualify for a MBWL Insurance Policy. <i>(pages 2-3 on Final Expense Whole Life Application. Form # ICC19 SM619)</i>		
Premium Mode Policy Fee	<ul style="list-style-type: none"> Annual \$30 Semi-Annual \$15 <i>(add \$1.00 Collection Fee Semi-Annual)</i> 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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