

FINAL EXPENSE Simplified Issue Whole Life Insurance¹

GOVERNMENT PERSONNEL MUTUAL
LIFE INSURANCE COMPANY (GPM Life)



LEVEL

Level Death Benefit Whole Life
(LDB) Form ICC21 74R SIWL21

A Simplified Issue, Level Premium,
Level Death Benefit, Whole Life
Insurance Policy.

Issue Age: 50-80

Premium Payment Periods Offered:

- Payable for life
- 10 years (Issue Age: 50-80)
- 20 years (Issue Age: 50-70)

Accidental Death Benefit Rider (ADB) Form ICC19 74I ADB19

- Pays this benefit in addition to the base policy
- Premium per \$1,000 face amount
- Issue age: 50-60

GRADED

Graded Death Benefit Whole Life
(GDB) Form ICC21 74P GDB21

A Simplified Issue, Level Premium,
Graded Death Benefit, Whole Life
Insurance Policy.

Issue Age: 50-80

Death Benefit Grade:

- Year 1 Death Benefit: 30%
- Year 2 Death Benefit: 70%
- Year 3+ Death Benefit: 100%

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.

MODIFIED

Modified Death Benefit Whole Life
(MBWL) Form ICC21 74Q MBWL21

A Simplified Issue, Level Premium,
Modified Death Benefit, Whole Life
Insurance Policy.

Issue Age: 50-80

Death Benefit Grade:

- Year 1: Return of Premium +10% compounded interest
- Year 2: Return of Premium +10% compounded interest
- Year 3+: 100% of face amount

Accidental Death Benefit (ADB)

- ADB included in MBWL 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.

► No Medical Exam ► No Blood Draw ► Lifetime Coverage² ► Premiums Will Not Increase²
► Simplified Underwriting ► Flexible Premium Modes ► Builds Cash Value

¹ Washington State has limited availability for Final Expense, simplified issue, Whole Life Insurance products. Check with a GPM Life Agent for details.

² Provided premiums are paid with no policy lapse and loans are up to date. This brochure is a brief description of the GPM Life Final Expense product. Details of the product provisions and benefits are found in the policy.

Government Personnel Mutual Life Insurance Company (GPM Life)
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BUILD THE POLICY – Best Suited To Your Individual Needs And Budget¹

Prepared For: _____

Age Last Birthday: _____ ☐ Non-Tobacco ☐ Tobacco ☐ Male ☐ Female

☐ **LEVEL** (LDB) form series: ICC21 74R SIWL21
A Simplified Issue, Level Premium, Level Death Benefit, Whole Life Insurance Policy.
☐ Lifetime Pay (Issue ages 50-80) ☐ 10 Pay (Issue ages 50-80) ☐ 20 Pay (Issue ages 50-70)
ADBR - Accidental Death Benefit Rider ☐ YES ☐ NO

☐ **GRADED** (GDB) form series: ICC21 74P GDB21
A Simplified Issue, Level Premium, Graded Death Benefit, Whole Life Insurance Policy. Issue Age: 50-80

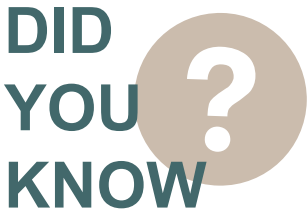
☐ **MODIFIED** (MBWL) form series: ICC21 74Q MBWL21
A Simplified Issue, Level Premium, Modified Death Benefit, Whole Life Insurance Policy. Issue Age: 50-80

PERSONALIZED OPTIONS

Your GPM Life Agent will help you customize a Final Expense Life Insurance Policy that fits your budget and insurance needs.

ADBR^{1,2} - Included in Monthly Premium ☐ YES ☐ NO

Face Amount	Monthly Premium
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
Total Monthly Premium	\$ _____



- The Average US Funeral Cost is more than \$7,400.³
- Benefits are paid directly to your beneficiary.
- Final Expense Life Insurance can be tailored to fit your budget.
- Whole Life Insurance provides Guaranteed Level Premiums and Cash Value Accumulation.⁴
- Final Expense life insurance is designed to help ease the financial burdens of funeral costs, medical bills or credit card debt.

Presented By: _____

Final Expense, Simplified Issue, Whole Life Insurance issued by **GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM Life)**. All policy and rider forms and numbers may vary.

¹ Subject to medical information
² Level Death Benefit (LDB) Lifetime Pay only, subject to answers to health questions
³ Source: National Funeral Directors Association 2019 funeral costs
⁴ Provided premiums are paid with no policy lapse and loans are up to date. This brochure is a brief description of the GPM Life Final Expense Product. Details of the product provisions and benefits are found in the Policy.

Congratulations

ON MAKING THE DECISION TO PROVIDE YOUR FAMILY WITH PERMANENT LIFE INSURANCE.

The Life Insurance policy for which you have just applied is called Final Expense. It is either a Level Death Benefit Whole Life Insurance policy (Form ICC21 74R SIWL21), a Graded Death Benefit Whole Life Insurance policy (Form ICC21 74P GDB21), or a Modified Benefit Whole Life Insurance policy (Form ICC21 74Q MBWL21), underwritten by Government Personnel Mutual Life Insurance Company (GPM Life) of San Antonio, Texas.

Your GPM Life Agent is: _____

Your Agent's Phone # is: _____



Government Personnel Mutual Life Insurance Company (GPM Life)

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