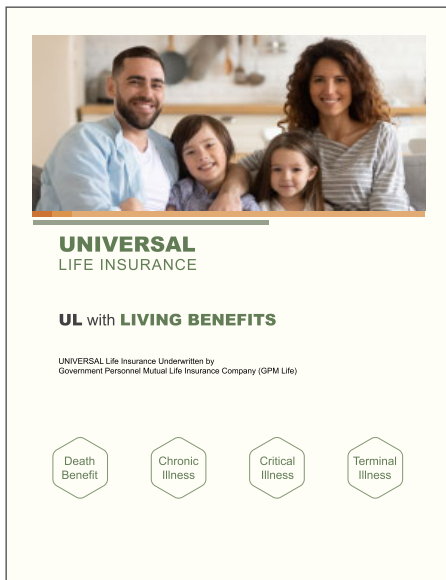


PRODUCER **PRODUCT GUIDE**

Universal Life Insurance (UL)

Government Personnel Mutual Life Insurance Company

UNIVERSAL LIFE *with* **LIVING BENEFITS**



UNIVERSAL Life Insurance Underwritten by
Government Personnel Mutual Life Insurance Company (GPM Life)

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Alliance Marketing Group LC is an Independent Contractor Representing GPM Life

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UNIVERSAL LIFE with LIVING BENEFITS

Universal Life insurance (UL) provides flexible solutions for life insurance planning. Death Benefit options, premium payment options, and a variety of riders and supplemental benefits allows the policyholder to tailor the product to help meet their specific needs.

GPM Life's UL with Living Benefits, a universal life policy with an accelerated death benefit, is designed to provide flexibility to meet life's unexpected emergencies. The policyholder may have access to cash surrender values through policy loans or partial surrenders. Loans, unless paid back, and surrenders will reduce any death benefit paid to the beneficiary. The policy is issued with an Accelerated Death Benefit Rider, designed to provide acceleration of the death benefit, prior to the death of the insured, if the insured meets the qualifications for one of three conditions: Terminal Illness, Critical Illness, or Chronic Illness.¹



¹ Subject to all policy and rider provisions. Accelerated Death Benefit Rider is automatically included in policies with no additional premium in states where approved. Not available for Underwriting Tables E or higher. Not available for issue ages 15-17. An administrative fee will apply at the time of benefit payment.

FEATURES and BENEFITS



ISSUE AGES (Age Last Birthday)

15 - 55	15 - 80	18 - 80
Preferred Non-Tobacco	Standard Plus Non-Tobacco	Standard Plus Tobacco Standard Express Non-Tobacco

UNDERWRITING RATE CLASSES

Preferred Non-Tobacco	No tobacco use in any form in the past 3 years.
Standard Plus Non-Tobacco	No tobacco use in any form in the past 12 months.
Standard Express Non-Tobacco	No tobacco use in any form in the past 12 months. This rate class is designed to accept mildly substandard risks (Table B – Table D).
Standard Plus Tobacco	Some tobacco use in the past 12 months.

Standard Cases: Substandard ratings are available for Table E through H for the Standard Plus Non-Tobacco and Standard Plus Tobacco classes. Ratings are not allowed on the Standard Express Non-Tobacco class.

Rate Class Changes: A tobacco user who has stopped using tobacco for at least 12 months may apply for a change of rate class. Any insured may request an improved rate class at least 12 months after issue. All rate class changes are subject to underwriting.

FACE AMOUNT BANDS and MINIMUM FACE AMOUNT

Band 1	Band 2	Band 3	Band 4	Band 5	Band 6
\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$999,999	\$1,000,000 to \$3,000,000

Preferred Non-Tobacco is available for amounts of \$100,000 and above for issue ages 18-55. Amounts include any Additional Term Insurance Rider and the Decreasing Mortgage Rider (DMR) Face Amount.

Call for Active Duty Military Limits

Minimum Face Amount for All Issue Ages - \$25,000

MINIMUM MODAL PREMIUMS

\$15 Monthly	\$90 Semi-annually	\$180 Annually
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POLICY PROTECTION PERIOD

The Policy Protection Period is 180 months (issue ages 15-67), 120 months (issue ages 68-75), and 60 months (issue ages 76-80). During this period, the policy will remain in force as long as: 1) the accumulation value less any policy loans is greater than the monthly deduction, and 2) the cumulative premiums paid since the policy issue date are greater than or equal to the cumulative minimum monthly premiums due since the policy issue date. After the Policy Protection Period, the policy will remain in force as long as the cash surrender value is greater than the monthly deduction.

DEATH BENEFIT OPTIONS

Option A is the face amount (Level).

Option B is the face amount plus the Accumulation Value.

FEATURES and BENEFITS

CONTINUED



CHANGES in SPECIFIED AMOUNT

Increases may be applied for any date after the first Policy Anniversary Date and before attained age 80. Decreases may be made on any date after the third Policy Anniversary Date.

An increase in the Specified Amount is subject to evidence of insurability (except for changes from Option B to Option A). If premium payments would create increases in death benefit due to the death benefit corridor in the tax law, the insured must provide evidence of insurability before we will accept additional premiums.

The minimum increase in Specified Amount is \$10,000.

Surrender charges will increase based on the amount of increase and apply for 19 years.

Cost of insurance charges for the increased portion will begin in duration one at the time of increase. The COI band is based on the new total Specified Amount, so if the sum of the original Specified Amount and the new Specified Amount crosses bands, the COIs for the increase layer will be based on the new band.

The Minimum Specified Amount after a decrease occurs is \$25,000 for all issue ages.

Surrender charges will apply to the amount of any decrease in Specified Amount.

PARTIAL SURRENDERS

The amount of the partial surrender reduces the death benefit on a last-in, first-out basis (LIFO). A \$25 charge will be deducted from the Accumulation Value. The amount of the partial surrender cannot exceed an amount which would reduce the Specified Amount below \$25,000.

SURRENDER CHARGES

Surrender charges will be assessed for 19 years, and charges are applied at time of surrender.

POLICY LOANS

Policy loans are available as long as the policy is in force. The maximum loan value will be less than the cash surrender value. The loan interest is charged in advance to the next policy anniversary. The loan interest is charged on a policy year basis.

MATURITY

This policy matures at the insured's age 120

INTEREST RATES

The current interest rate is declared monthly.

The guaranteed interest rate is 2%.

FEATURES and BENEFITS

CONTINUED



RIDERS INCLUDED in the policy (where approved)
Not available for underwriting table E or higher.
Not available for issue ages 15-17.

Accelerated Death Benefit Rider

Includes provisions for

Terminal Illness

Chronic Illness

Critical Illness

OPTIONAL RIDERS and Benefits Available (where approved)

Waiver of Cost of Insurance Benefit

Children's Benefit Rider

Accidental Death Benefit

Additional Term Insurance Rider - (Level)

Additional Term Insurance Rider (Decreasing Mortgage Rider)

Guaranteed Insurability Benefit

Additional rider information starting on page 7

POLICY CHARGES (Premium Load)

This policy has a premium load, policy fee and per thousand expense charge.

The premium load applies to all premiums paid to the policy, including external lump sum deposits and 1035 Exchanges, which transfer cash values from existing life insurance policies.

Years	Standard Plus NO-Tobacco	Preferred NO-Tobacco	Standard Express NO-Tobacco	Standard Plus Tobacco
Current Premium Load Percentages				
1 - 15	8.00%	8.00%	9.00%	9.00%
16 +	6.00%	6.00%	7.00%	7.00%
Current Annual Policy Fee				
1 - 15	\$108	\$108	\$108	\$108
16 +	\$84	\$84	\$84	\$84
Guaranteed Premium Load Percentages				
All	9.00%	9.00%	10.00%	9.00%

Guaranteed Annual Policy Fees All Years: \$132 for all classes.

PER THOUSAND EXPENSE CHARGE

The guaranteed per thousand charge is level for all years. The current charge is level for years 1-15 and then 0 in the 16th year and after. The charges vary by sex, class, face amount, issue age and duration.

COST OF INSURANCE

The guaranteed maximum costs of insurance rates are 2017 CSO Male/Female, Non-smoker and Smoker, Age Last Birthday Ultimate Rates (i.e. attained age rates).

- The Preferred Non-Tobacco and Standard Plus Non-Tobacco classes use the Non-smoker guaranteed rates.
- The Standard Express Non-Tobacco and Standard Plus Tobacco classes use the Smoker guaranteed rates.
- The current cost of insurance varies by sex, class, issue age and duration.
- Substandard ratings will increase the guaranteed and current cost of insurance rates.

LIVING BENEFIT RIDER INCLUDED



NO ADDITIONAL PREMIUM

TERMINAL

CHRONIC

CRITICAL

Rider included in policy where approved • Not available for underwriting table E or higher • Not available for issue ages 15-17

This rider is automatically included in the policy with no additional premium. ¹ At time of payment, an administration fee will apply. It is included for the primary insured.

TERMINAL ILLNESS ²

- Terminal Illness means that the insured has a medical condition, resulting from bodily injury or disease, or both as certified by a physician, which is expected to result in the death of the insured within 24 months of diagnosis.
- This rider allows the Policyowner to accelerate up to 100% of the death benefit with a maximum accelerated death benefit of \$1,000,000.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of death benefit that was accelerated.
- The benefit payment will be less than the accelerated amount. Benefits paid out under this rider may be subject to taxation.

CHRONIC ILLNESS ²

- It is included for the primary insured. Chronic Illness means that the insured is unable to perform at least 2 of the 6 activities of daily living without substantial assistance or the insured has a severe cognitive impairment. The 6 activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.
- The provision of the rider allows the Policyowner to annually accelerate up to 24% of the initial policy death benefit.
- Each year, the insured's Chronic Illness will have to be re-certified by a physician or licensed health care practitioner.
- The maximum amount of death benefit that can be accelerated in total is the lesser of 100% of the initial death benefit or \$1,000,000.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of death benefit that was accelerated.
- The amount of payment under this rider, if approved, will be a fraction of the death benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in remaining life expectancy, the higher the payment.
- Benefits paid out under this rider may be subject to taxation.

¹ Included as a rider if approved in the policy's state of issue, not available for Underwriting Table E or higher.
Not available for issue ages 15-17

² Please consult the rider for full details of qualifying conditions

LIVING BENEFIT RIDER INCLUDED

CONTINUED



NO ADDITIONAL PREMIUM

TERMINAL

CHRONIC

CRITICAL

Rider included in policy where approved • Not available for underwriting table E or higher • Not available for issue ages 15-17

This rider is automatically included in the policy with no additional premium. ¹ At time of payment, an administration fee will apply. It is included for the primary insured.

CRITICAL ILLNESS ²

- Critical Illness means that the insured has been diagnosed with one of the following health conditions:
- Heart Attack – the death of a portion of the heart muscle resulting from inadequate blood supply to the relevant area. It does not include angina or the chance findings of EKG changes indicative of a previous heart attack.
- Stroke (not including transient ischemic attacks).
- Cancer –there must be one or more malignant tumors present. The following conditions are not included: pre-malignant lesions, benign tumors, polyps, or skin cancer (except for invasive malignant melanoma).
- End stage renal failure – chronic irreversible and total failure of both kidneys which requires renal transplantation or regular renal dialysis.
- Major organ transplant – this includes transplant of a heart, lung, liver, kidney, pancreas or bone marrow.
- Amyotrophic Lateral Sclerosis (ALS)
- Blindness – permanent and uncorrectable loss of sight in both eyes resulting from diabetic retinopathy.
- Paralysis – complete and permanent loss of use of 2 or more limbs due to neurological injury producing paralysis resulting from trauma, CVA, polio, ALS, multiple sclerosis, or Guillain-Barre syndrome.
- The maximum amount of death benefit that can be accelerated is the lesser of 100% of the initial death benefit or \$1,000,000.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of death benefit that was accelerated.
- The amount of payment under this rider, if approved, will be a fraction of the death benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in remaining life expectancy, the higher the payment.
- Benefits paid out under this rider may be subject to taxation.

¹ Included as a rider if approved in the policy's state of issue, not available for Underwriting Table E or higher.
Not available for issue ages 15-17

² Please consult the rider form for full details of qualifying conditions

RIDERS

AVAILABLE at ADDITIONAL PREMIUM COST



ACCIDENTAL DEATH BENEFIT (ADB)

Optional Benefit Rider (where approved)

Issue Ages 15-59

The ADB pays an additional death benefit if the insured's death results from an accident, subject to rider provisions.

- Benefit stays in force until the policy anniversary following the insured's 70th birthday, as long as the insured's life insurance coverage and the base policy remain in force.
- Minimum benefit amount is \$25,000.
- Maximum benefit amount is the lesser of the policy face amount or \$200,000.
- Monthly Deductions are a level amount per thousand, based on issue age.

CHILDREN'S Benefit Rider (CBR)

Optional Benefit Rider (where approved)

Issue Ages 14 days - 17 years

This optional rider provides term life insurance coverage on all dependent children until they reach age 25. Dependent child is a child, stepchild or legally adopted child of the insured, and any future child/children born or legally adopted.

- Minimum face amount \$1,000
- Maximum face amount \$15,000*
- Primary insured must be age 15-55
- Convertible without evidence of insurability for up to five times the rider benefit amount
- This rider cannot be attached to Standard Express class policies

* For every \$2,000 of CBR requested, there must be \$5,000 of base insurance. Therefore, to get \$15,000 of CBR coverage, the base policy must be at least \$37,500.

DECREASING MORTGAGE RIDER (DMR)

Optional Benefit Rider (where approved)

Issue Ages 18 - 70

This optional decreasing term insurance rider, when combined with the base UL face amount, provides a total death benefit that approximates the amount necessary to pay off a mortgage loan balance.

- There is a monthly deduction for this rider. The deduction varies by the sex, class, issue age of the insured, and duration of the rider, and is based on the current risk charge in the base policy and the DMR face amount.
- While in force, this rider may be converted without evidence of insurability to provide an increase in face amount to the base policy prior to the insured's 65th birthday.
- The Accelerated Death Benefit Rider is automatically included with the Decreasing Mortgage Rider, if elected.

RIDERS

AVAILABLE at ADDITIONAL PREMIUM COST



GUARANTEED INSURABILITY BENEFIT (GIB)

Optional Benefit Rider (where approved)

Issue Ages 15 - 38

This extra benefit provides options to increase the basic policy face amount without evidence of insurability. Regular option dates are the policy anniversaries following the insured's 25th, 28th, 31st, 34th, 37th, and 40th birthdays. Alternate option dates are available after the insured's marriage, birth or legal adoption of a child. A maximum of six options is permitted. Exercise of each alternative option cancels the next regular option.

- The benefit will terminate on the earliest of the following:
 1. Anniversary following insured's 40th birthday
 2. Policy lapse
- Cost of Insurance Rates: Cost of insurance charges for this benefit are payable until the policy anniversary on which the insured's age is 40. The maximum option amount is \$35,000 or the base policy face amount, whichever is less. The minimum option amount is \$5,000.
- This benefit will not be included in a policy issued
 1. Other than on a Preferred or Standard Plus basis
 2. On an applicant engaged in hazardous occupations or avocation

ADDITIONAL INSURANCE RIDER (AIR)

Optional Benefit Rider (where approved)

Issue Ages 18-70

The AIR provides additional term insurance on the Primary Insured.
Minimum benefit amount is \$10,000.

The terms options for this rider are 10 years, 20 years, or to age 70.

The AIR is convertible, in whole or part, to increase the Specified Amount of the base policy, subject to the following:

- The policy has not reached the Anniversary date at the Insured's Age 65.
- Rider must have been in force at least one year.
- The Rider termination date has not been reached.
- For partial conversions, the death benefit of this rider after any change must be at least \$10,000

WAIVER of COST of INSURANCE

Optional Benefit Rider (where approved)

Issue Ages 15-59

This optional benefit waives the insured's cost of insurance on the policy if the insured is totally and continually disabled for four consecutive months, subject to rider provisions.

- If total disability starts before age 60, the cost of insurance charge will not be deducted from the Accumulation Value while total disability continues.
- If total disability starts on or after age 60, but before age 63, the cost of insurance charge will not be deducted from the Accumulation Value until age 65 while total disability continues.
- If total disability starts on or after age 63 but before age 65, the cost of insurance charge will not be deducted from the Accumulation Value for two years while total disability continues.
- If total disability starts on or after age 65, cost of insurance charges are not waived.

After the insured is totally disabled for four consecutive months, the policy death benefit will be changed from Option A to Option B, for those policies that are Option A at time of total disability.



Does the policyowner have to accelerate the maximum death benefit available?

- No, the policyowner is allowed to accelerate less than the maximum death benefit available for acceleration. If the policyowner does so, and another qualifying condition occurs later while the policy is still in force, the policyowner can choose to accelerate death benefit up to the maximum death benefit still available¹

What happens to the policy values on a UL policy after an Accelerated Death Benefit payment is made?

- The death benefit and face amount of the policy will be reduced by the amount of death benefit that was elected to be accelerated.
- The new premium on the policy after acceleration will be as if the policy was originally issued at the reduced death benefit.
- The Accumulation Value and Cash Surrender Value will be reduced by the ratio of the amount of death benefit accelerated to the total death benefit.

How is the payout calculated for the Living Benefit Riders?

- An assessment is made of the Insured's health based on the Insured's qualifying medical condition. This assessment is used to create a table of mortality rates.
- The amount of death benefit being accelerated is discounted to the present using the mortality rates from the assessment and an accelerated death benefit interest rate.
- The amount of premium that would have been paid on the death benefit being accelerated is discounted to the present in the same fashion as the death benefit discount.
- An administrative fee is charged. This fee varies by state. A recertification fee will apply for chronic illness acceleration in most states.
- Any policy debt is deducted from the payment.
- The accelerated death benefit interest rate will never be higher than 6%.
- The amount of payment under this rider, if approved, will be a fraction of the death benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in remaining life expectancy, the higher the payment.

¹ State variations exist

PRODUCER **FAST FACTS**

UL with Living Benefits
Universal Life Insurance

Government Personnel Mutual Life Insurance Company

KEY FEATURES

- Expanded non-medical underwriting limits. Up to \$500,000 for issue ages 18-55, \$250,000 for issue ages 56-65. See Underwriting Guide for details.
- Current interest Rate: 4.25%; Guaranteed Interest Rate: 2%
- Payment of Target Premiums, as scheduled, will generally produce positive cash values to the Primary Insured's 95th birthday for Standard Plus Non-Tobacco and Preferred Non-Tobacco classes. Standard Express Non-Tobacco and Standard Plus Tobacco will generally last to the Primary Insured's 90th birthday.
- Issue Ages 15 through 80. Issued at face amounts as low as \$25,000 for all Issue Ages.
- Includes an Accelerated Living Benefit Rider without additional premium, where approved in the state of issue. Not available for issue ages 15-17. Available on Underwriting Risk Classes through Table D.

MINIMUM FACE AMOUNT / ISSUE AGES / UNDERWRITING CLASSES

\$25,000	Standard Plus Non-Tobacco	issue ages 15-80	(STD)	No tobacco in any form in the past 12 months
\$25,000	Standard Plus Tobacco	issue ages 18-80	(STTb)	Have used tobacco in some form within the past 12 months
\$25,000	Standard Express Non-Tobacco	issue ages 18-80	(XNT)	Have used tobacco in some form within the past 12 months; considers mildly substandard risks (Tables B-D)
\$100,000	Preferred Non-Tobacco	issue ages 18-55	(PNT)	No tobacco in any form in the past 5 years

FACE AMOUNT BANDS	BAND 1	BAND 2	BAND 3	BAND 4	BAND 5	BAND 6
	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$999,999	\$1,000,000 to \$3,000,000

UL Medical Requirements		18-40	41-50	51-55	56-65	66-70	71-80
	\$25,000 to \$99,999	A	A	A	A	B	B
	\$100,000 to \$250,000	A	A	A	A	B	C
	\$250,001 to \$500,000	A	A	A	B	B	C
	\$500,001 to \$999,999	B	B	B	B	B	D
	\$1,000,000 to \$3,000,000	E	E	E	E	E	D

KEY

- A** NonMed, MIB, Scrip Check, MVR
- B** Paramed, HOS, Blood, MIB, Scrip Check, MVR
- C** Paramed, HOS, Blood, MIB, Scrip Check, MVR, Senior Screening
- D** Paramed, HOS, Blood, MIB, Scrip Check, MVR, Senior Screening, Confidential Financial Statement
- E** Paramed, HOS, Blood, MIB, Scrip Check, MVR, Confidential Financial Statement

NOTE: ALL REQUIREMENTS ARE ORDERED BY THE AGENT UNLESS OTHERWISE NOTED. Other requirements may be ordered at the Underwriter's discretion. See the Underwriting Guide 52.82 for complete details on medical requirements.

PREMIUM INFO.

Minimum Premium Accepted	\$15 per month - Subject to the calculated Minimum Premium shown on the illustration.		
Policy Protection Periods	Issue Age: 0-67 ¹ 15 years	Issue Age: 68-75 ¹ 10 years	Issue Age: 76-80 ¹ 5 years
Death Benefit Options	OPTION A - Level Death Benefit		OPTION B - Increasing Death Benefit
Surrender Charge Schedule	Surrender charges are for 19 years		
Specified Amount Increase	Increases may be applied for on any date after the first Policy Anniversary Date and before attained age 80. Requires evidence of insurability.		
Specified Amount Decrease	Decreases may be made on any date after the third Policy Anniversary. Does not require evidence of insurability.		

PRODUCER **FAST FACTS**

UL with Living Benefits

Universal Life Insurance

Government Personnel Mutual Life Insurance Company

POLICY PROTECTION PERIOD

The Policy Protection Period is 180 months (issue ages 15 - 67), 120 months (issue ages 68 - 75), and 60 months (issue ages 76 - 80). During this period, this policy will remain in force as long as 1) the accumulation value less any policy loans is greater than the monthly deduction, and 2) the cumulative premiums paid since the policy issue date are greater than or equal to the cumulative minimum monthly premiums due since the policy issue date.

OTHER POLICY SPECIFICATIONS

Surrender Charges	Assessed for 19 years, calculated as an amount per \$1,000 of face amount coverage at issue.
Partial Surrenders	\$25 charge to process a partial surrender; The amount of the partial surrender cannot exceed an amount which would reduce the Specified Amount below the Minimum Specified Amount.
Policy Loans	The maximum loan is the cash surrender value, less interest charged in advance to the next policy anniversary. Loan interest is charged on a policy year basis.
Changes in Specified Amount	Increases may be applied for on any date after the first Policy Anniversary Date and before attained age 80. Increases require evidence of insurability. Decreases may be made on any date after the third Policy Anniversary. Decreases do not require evidence of insurability.
Maturity	Matures at age 120

OPTIONAL RIDERS AND SUPPLEMENTAL BENEFITS

NAME	ISSUE AGE, SIZE LIMITS, AND DESCRIPTION		
Waiver of Cost of Insurance	15 - 59 ^{1,2}	Waives the monthly cost of insurance deduction from the Accumulation Value, keeps the policy in force during the period of disability as defined in the policy, subject to loan and withdrawals.	
	Same as policy		
Children's Benefit Rider	Child age: 0 - 17 ¹	Issue age: 15 - 55 ¹	Protection specific to dependent children
	\$1,000 - \$15,000		
Accidental Death Benefit	15 - 59 ¹		Additional life insurance for death caused by an accident, as defined in the policy
	Minimum: \$25,000 Maximum: Lesser of the sum of the total benefit (base Face + DMR + DAIR + AIR) or \$200,000. Military (Active duty) Maximum: \$150,000		
Guaranteed Insurability	15 - 38 ¹	Right to increase the Specified Amount, without evidence of insurability, on the policy anniversary following the Insured's 25 th , 28 th , 31 st , 34 th , 37 th , and 40 th birthdays. Optional dates are after the insured's marriage, and birth or legal adoption of a child. Exercise of each alternative option cancels the next regular option. This benefit is not available for Express or Sub-Standard risks classes.	
	Minimum: \$5,000 Maximum: \$35,000		
Decreasing Mortgage Rider	18 - 70 ¹	This optional decreasing term life insurance rider, when combined with the base UL face amount, provides a total death benefit that approximates the amount necessary to pay off a mortgage loan balance.	
	Subject to UL policy & Term Conversion limits		
Additional Insurance Rider	18 - 70	Minimum: \$10,000	The AIR provides additional term insurance on the Primary Insured.

¹Age last birthday

²Not available for ages 0 - 9 in the state of Maryland (MD)



Government Personnel Mutual Life Insurance Company

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Alliance Marketing Group LC is an Independent Contractor Representing GPM Life.

Life Alliance Living Benefits Universal Life Insurance policies, Form Series ICC25 75A UL2025, issued by Government Personnel Mutual Life Insurance Company. Policy and rider forms may vary by state, and may not be available in all jurisdictions. Consult policy for benefits, riders, limitations, and exclusions. Eligibility is subject to underwriting. In Montana, unisex rates apply. Neither GPM Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax related decisions.

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Life Application form series: ICC19 LA19 and state variations

Life Application Series Part 2 - Medical Exam Series ICC13 ME13

Accelerated Death Benefit Rider Series ICC17 70G ALBR17, 70G ALBR17 and state variations

Children's Benefit Rider Series ICC18 58H CBR18

Additional Term Insurance Rider Series ICC25 59X AIR25

Decreasing Mortgage Rider Series ICC25 59X AIR25

Accidental Death Benefit Rider Series ICC18 59K UAD18

Guaranteed Benefit Increase Option Rider Series ICC18 59L GBI18

Waiver of Cost of Insurance Benefit Rider Series ICC18 59J COI18