

# SECURE-Mark FINAL EXPENSE Whole Life Insurance

SIMPLIFIED ISSUE Whole Life (SIWL)

GRADED DEATH BENEFIT Whole Life (GDB)

MODIFIED BENEFIT Whole Life (MBWL)

## Producer Fast Facts

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| SIMPLIFIED ISSUE Whole Life Insurance (SIWL)  |  | policy form series: ICC13 70H SIW13                    |               |
|---|--|--|---------------|
|   |  | 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 - <b>WASHINGTON STATE</b> <sup>1</sup>  | \$5,000  | \$5,000  | N/A           |
| Maximum face amount   | \$35,000   | \$35,000   | \$10,000      |
| Maximum face amount - <b>WASHINGTON STATE</b> <sup>1</sup>  | \$35,000   | \$35,000   | N/A           |
| Premium Payment Period Options  | 10 Pay / <b>20 Pay*</b> / Life   | 10 Pay / Life  | 10 Pay / Life |
| *20 Pay - Only Available for age group 50-70  |  |  |               |
| <b>Benefit Description</b>  | The SIWL, Level Death Benefit plan, pays the face amount while the policy is in force. Subject to provisions: <ul style="list-style-type: none"> <li>Contestable and Suicide time periods</li> <li>Loan and Payment of Premium provisions</li> </ul>   |  |               |
| <b>Application</b><br>(Health Questions)  | <b>No Medical Exam Required - Answer Health Questions as follows</b><br><b>Questions 21-27:</b> Answered <b>YES</b> - DO NOT COMPLETE OR SUBMIT AN APPLICATION<br><b>Questions 21-35:</b> Answered <b>NO</b> - Applicant may Qualify for a SIWL Insurance Policy.<br>(pages 2-3 on SECURE-Mark Final Expense Whole Life Application. Form # ICC13 SM513)   |  |               |
| <b>Premium Mode</b><br><b>Policy Fee</b>  | <ul style="list-style-type: none"> <li>Annual \$30</li> <li>Semi-Annual \$15 (add \$1.00 collection fee Semi-Annual)</li> <li>Monthly EFT \$2.50</li> </ul>  |  |               |
| <b>Underwriting Classes</b>   | Male Standard Non-Tobacco<br>Male Standard Tobacco   | Female Standard Non-Tobacco<br>Female Standard Tobacco |               |
| <b>Policy Loans</b>   | 7.4% Fixed loan rate paid in advance (effective rate of 8%)  |  |               |
| <b>Guarantees</b>   | Level Premiums   |  |               |
| <b>RIDERS (SIWL)</b>  | lifetime pay only  |  |               |
| <b>Accidental Death Benefit</b><br>(ADB)  | <ul style="list-style-type: none"> <li>Rider pays a death benefit in addition to the base policy if death is caused by an accident, subject to provisions.</li> <li>Premium per \$1,000 face amount</li> <li>Issue Age: 50-60</li> <li>Benefit terminates at attained age 70</li> </ul>  |  |               |
| <b>Child Insurance Rider</b><br>(CIR)<br><br>(Submit Completed Part 2 - Child Insurance Rider Supplemental Application)   | <ul style="list-style-type: none"> <li>Rider pays a \$5,000 death benefit on each eligible child.</li> <li>Issue Age 15 days - 17 years</li> <li>Premium \$15 per child, per year (or \$1.32 per month)</li> <li>Available on SIWL base policies of \$5,000 and over</li> <li>Proposed Insured Child must reside with Proposed Insured at time of the application.</li> <li>Proposed Insured may be: Parents or Grandparents <i>NOTE: Foster parents may NOT purchase Life Insurance on foster children.</i></li> <li>Insurable Interest regulations apply.</li> <li>Rider terminates when Primary Insured dies, any unearned premiums for this rider will be refunded.</li> <li>Convertible at the rider anniversary nearest each child's age 25 without evidence of insurability.</li> <li>Convertible to \$25,000 Simplified Issue Whole Life Insurance Plan with level death benefits.</li> <li>Other restrictions may apply and vary by state.</li> </ul> |  |               |
| <sup>1</sup> <b>WASHINGTON STATE - Limited Availability:</b> SIWL is the ONLY SECURE-Mark 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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MODIFIED BENEFIT Whole Life (MBWL)

## Producer Fast Facts

| GRADED DEATH BENEFIT Whole Life Insurance   |  | policy form series: ICC13 70G GDB13                    |  |
|---|--|--|--|
| (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<br><i>Benefit Grade per year</i>  | <b>Year</b>  | <b>Death Benefit</b>                                   |  |
|   | Year 1   | 30% of sum insured                                     |  |
|   | Year 2   | 70% of sum insured                                     |  |
|   | Year 3   | 100% of sum insured                                    |  |
| Accidental Death Benefit (ADB) <ul style="list-style-type: none"> <li>• ADB included in GDB policy.</li> <li>• Death Benefit: 100% for Years 1-2</li> <li>• Death Benefit: NONE for Years 3+</li> </ul> |  |  |  |
| Application<br><i>(Health Questions)</i>  | <b>Questions 21-27:</b> Answered <b>YES</b> - DO NOT COMPLETE OR SUBMIT AN APPLICATION<br><b>Questions 31-34:</b> With a <b>YES</b> Answer - Applicant may Qualify for a GDB Insurance Policy.<br><i>(pages 2-3 on SECURE-Mark Final Expense Whole Life Application. Form # ICC13 SM513)</i> |  |  |
| Premium Mode<br>Policy Fee  | <ul style="list-style-type: none"> <li>• Annual \$30</li> <li>• Semi-Annual \$15 <i>(add \$1.00 collection fee Semi-Annual)</i></li> <li>• Monthly EFT \$2.50</li> </ul>   |  |  |
| Underwriting Classes  | Male Standard Non-Tobacco<br>Male Standard Tobacco   | Female Standard Non-Tobacco<br>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: ICC13 70I MBWL13                   |  |
|---|---|--|--|
| (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<br><i>Benefit Grade per year</i>  | <b>Year</b>   | <b>Death Benefit</b>                                   |  |
|   | Year 1  | Return of Premium + 10% interest                       |  |
|   | Year 2  | Return of Premium + 10% interest                       |  |
|   | Year 3  | 100% of sum insured                                    |  |
| Accidental Death Benefit (ADB) <ul style="list-style-type: none"> <li>• ADB included in GDB policy.</li> <li>• Death Benefit: 100% for Years 1-2</li> <li>• Death Benefit: NONE for Years 3+</li> </ul> |   |  |  |
| Application<br><i>(Health Questions)</i>  | <b>Questions 21-27:</b> Answered <b>YES</b> - DO NOT COMPLETE OR SUBMIT AN APPLICATION<br><b>Questions 28-30:</b> With a <b>YES</b> Answer - Applicant may Qualify for a MBWL Insurance Policy.<br><i>(pages 2-3 on SECURE-Mark Final Expense Whole Life Application. Form # ICC13 SM513)</i> |  |  |
| Premium Mode<br>Policy Fee  | <ul style="list-style-type: none"> <li>• Annual \$30</li> <li>• Semi-Annual \$15 <i>(add \$1.00 collection fee Semi-Annual)</i></li> <li>• Monthly EFT \$2.50</li> </ul>  |  |  |
| Underwriting Classes  | Male Standard Non-Tobacco<br>Male Standard Tobacco  | Female Standard Non-Tobacco<br>Female Standard Tobacco |  |
| Policy Loans  | 7.4% Fixed loan rate paid in advance (effective rate of 8%)   |  |  |
| Guarantees  | Level Premiums  |  |  |

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