

FINAL EXPENSE SOLUTIONS



FINAL EXPENSE Simplified Issue Whole Life Insurance Designed to Meet Your Needs

Final Expense preparation is probably the least pleasant aspect of planning. More unpleasant, though, is the idea of leaving your loved ones with additional burdens and uncertain futures. GPM Life offers three different Final Expense policies based on your insurability qualifications.

- Help your loved ones cover funeral costs or pay off outstanding debts, such as medical bills.
- Leave proceeds to loved ones or charitable gifts to non-profit entities.
- Leave a memorial to your school, your church or synagogue, or medical research.

Agent Name _____

Agent Contact _____

Final Expense, Simplified Issue, Whole Life Insurance underwritten by **GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM Life)**.

FINAL EXPENSE LIFE INSURANCE

GPM Life offers three different Final Expense policies based on your insurability qualifications. These products can help your loved ones cover funeral costs, pay off outstanding debts, such as medical bills, or leave bequests (charitable gifts) to loved ones or non-profit entities, such as schools, religious organizations, or charities.

These policies are Simplified Issue Whole Life Insurance which are available as a Level Death Benefit (LDB), Graded Death Benefit Whole Life Insurance (GDB), or Modified Benefit Whole Life Insurance (MBWL).

All GPM Life Final Expense products include¹:

- Level premiums that will never increase
- Guaranteed death benefits, subject to policy provisions
- Cash or loan values

THREE POLICIES

Level Death Benefit Whole Life Insurance (LDB), (Lifetime Pay, 10 Pay and 20 Pay Versions)

This policy provides the Insured with a Level Premium and Level Death Benefit Whole Life Insurance policy. Accidental Death Benefit Rider (ADBR) and Children's Insurance Rider (CIR) are both available. ADBR pays a Death Benefit in addition to the base policy if death is caused by accident, subject to exclusions. The CIR is available on base policies of \$5,000 and over. Insured children must reside with the Proposed Insured. All Death Benefits are subject to policy provisions.

Graded Death Benefit Whole Life Insurance (GDB)

This policy provides the Insured with Level Premiums, while the Death Benefit is graded. The Death Benefit during year one is 30% of the year three full Death Benefit. During year two, the Death Benefit is 70% of the year three full Death Benefit. Beginning the 25th policy month and thereafter, the only Death Benefit is the full face amount. In the event of accidental death during the first two years, the year three Death Benefit is payable. A Death Benefit paid in any year will never be greater than the policy's Face Amount. Any Death Benefit paid is subject to policy provisions.

Modified Benefit Whole Life Insurance (MBWL)

This policy provides the Insured with a Level Premium Modified Death Benefit Whole Life policy. The Death Benefit payable is a return of premiums paid plus 10% during the first two years. Beginning the 25th policy month and thereafter, the only Death Benefit is the full face amount. In the event of an accidental death during the first two years, the year three Death Benefit is payable. All Death Benefits are subject to policy provisions.

CHOOSE YOUR BENEFICIARY

Help your loved ones cover funeral costs or pay off outstanding debts, such as medical bills. Leave proceeds to loved ones or charitable gifts to non-profit entities such as schools, religious organizations, or charities.

CHOOSE HOW MUCH PROTECTION YOU NEED

Level Death Benefit (LDB 10 Pay, 20 Pay, Life)			Graded Death Benefit (GDB)			Modified Death Benefit (MBWL)		
Age	Minimum	Maximum	Age	Minimum	Maximum	Age	Minimum	Maximum
50-80*	\$3,000	\$35,000	50-80	\$3,000	\$25,000	50-85	\$3,000	\$10,000
81-85*	\$3,000	\$10,000	81-85	\$3,000	\$10,000			

* 20 Pay only available for ages 50-70

¹ Subject to policy provisions. Assumes payment of premium, no policy loans, no misrepresentation on the application, no suicide.

WHAT ARE YOUR FINAL EXPENSE NEEDS?

	ESTIMATED ¹	YOUR NEED
Professional Services		
Director Services	\$2,100	
Embalming	\$725	
Other preparations of the body	\$250	
Facilities and Staff Services		
Viewing and Ceremony	\$925	
Cemetery and Graveside		
Transportation Services		
Transfer of remains	\$325	
Hearse	\$325	
Limousine or Van	\$150	
Merchandise		
Casket / Cremation Urn	\$2,400	
Burial Vault / Liner	\$1,395	
Monument / Headstone		
Miscellaneous Expenses		
Burial Clothing		
Floral Arrangements		
Basic Memorial Print Package	\$160	
Cemetery Property		
Credit Cards		
TOTAL	\$8,755	

WHAT IS YOUR AVAILABLE INCOME?

Monthly Expenses	Monthly Income
Housing _____	
Utilities _____	
Auto _____	
Meals _____	
Other _____	_____
Total _____	→ - _____
Discretionary Income	_____

% You're Willing to Allocate for Final Expense Coverage _____

HOW MUCH COVERAGE SHOULD YOU BUY?

Final Expense Need Est.	_____
Desired Coverage Amount	_____
Estimated Monthly Premium	_____

¹The median cost from a 2017 survey by National Funeral Directors Association at NFDA.org.

WE'VE MADE IT EASY TO APPLY

- Short application; brief personal medical history telephone interview can be conducted at time of application or immediately following.
- Policy issue depends on answers to questions in the application.
- Most policies are issued within days.
- Convenient premium modes: Annual, Semi-Annual, and Monthly EFT.
- Premiums drafted directly from checking or savings account.
- Toll-free telephone number for customer service needs.
- Child and Accidental Death Riders also available on LDB.

Client _____

GPM Life Agent _____

Policy Type _____

Phone _____



Government Personnel Mutual Life Insurance Company



We are a Mutual Company, managed for the long-term benefit of our policyholders. Through conservative management, experienced leadership and market-driven products, we work to assure GPM Life will be there when your family needs us most.

Serving individuals and families, seniors, Federal employees, and Active Duty and Retired Military members, GPM Life develops products and services designed for the unique needs of our customers.

We are rated A- (Excellent) by A.M. Best for Financial Strength, as of the last date of our review. (For details on the latest rating and the exact type, numerical order, scope, and extent of the rating, see the website: www.ambest.com.)

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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.

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Application form series # ICC19 SM619. State variations may apply. Not Available in all States.
Level Death Benefit Whole Life Insurance (LDB) - ICC19 74D SIWL19
Graded Death Benefit Whole Life Insurance (GDB) - ICC19 74B GDB19
Modified Death Benefit Whole Life Insurance (MBWL) - ICC19 74C MBWL19
Child Insurance Rider (CIR) - ICC19 74J SMCIR19
Accidental Death Benefit Rider (ADBR) - ICC19 74I ADB19.