

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.

Final expense, simplified issue, whole life insurance underwritten by **GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM Life)**. Alliance Marketing Group LC is an Independent Contractor Representing GPM Life.

CHOOSE YOUR POLICY

All Final Expense simplified issue whole life insurance policies provide: level premiums that will never increase¹, and build cash values.



LEVEL DEATH BENEFIT Whole Life (LDB)

- 100% Death Benefit¹ beginning in year 1
- Optional Accidental Death Benefit to age 70, issue age 50-60
- Optional Child Insurance Rider (CIR) - \$5000/child
- Lifetime, 10 year, and 20 year payment options

GRADED DEATH BENEFIT Whole Life (GDB)

- Death Benefit¹ - 30% year 1, 70% year 2, 100% year 3 and after
- Accidental Death Benefit included¹ - 100% years 1 and 2

MODIFIED DEATH BENEFIT Whole Life (MBWL)

- Death Benefit¹ - Return of Premium +10% interest years 1 and 2 - 100% thereafter
- Accidental Death Benefit included¹ - 100% years 1 and 2



Choose How Much **PROTECTION** You Need

LDB (Lifetime pay, 10 Pay, 20 Pay)			GDB			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 AVAILABLE FOR AGES 50-70



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.
- Leave a memorial to your school, your church or synagogue, or medical research.



We've Made it **EASY** to **APPLY**

- Short application; brief personal medical history interview.
- 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.

¹ All Death Benefits are 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	\$2,000	
Embalming	\$695	
Other preparations of the body	\$250	
Facilities and Staff Services		
Viewing and Ceremony	\$915	
Cemetery and Graveside		
Transportation Services		
Transfer of remains	\$310	
Hearse	\$318	
Limousine or Van	\$143	
Merchandise		
Casket / Cremation Urn	\$2,395	
Burial Vault / Liner	\$1,327	
Monument / Headstone		
Miscellaneous Expenses		
Burial Clothing		
Floral Arrangements		
Basic Memorial Print Package	\$155	
Cemetery Property		
Credit Cards		
TOTAL	\$8,508	

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	_____



Client	_____
Policy Type	_____
GPM Life Agent	_____
Phone	_____

¹ The median cost from a 2014 survey by National Funeral Directors Association at NFDA.org.



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.)

Government Personnel Mutual Life Insurance Company
PO Box 659567, San Antonio, TX 78265-9567
2211 NE Loop 410, San Antonio, TX 78217-4630
www.gpmlife.com • 1-800-938-4765

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

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Policy form series # ICC13 SM513. State variations may apply. Not Available in all States.
Level Death Benefit whole life insurance (LDB) - ICC13 70H SIW13
Graded Death Benefit whole life insurance (GDB) - ICC13 70G GDB13
Modified Benefit whole life insurance (MBWL) - ICC13 70I MBWL13
Child Insurance Rider (CIR) - ICC10 59P CIR10