

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](http://www.ambest.com).)*



Government Personnel Mutual Life Insurance Company  
PO Box 659567  
San Antonio, TX 78265-9567  
[www.gpmlife.com](http://www.gpmlife.com)  
1-800-938-4765

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Policy form series #ICC15 70L UL2016, and state variations, is a flexible premium, adjustable, universal life insurance policy issued by Government Personnel Mutual Life Insurance Company (GPM Life). Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. In Montana, unisex rates apply. Not available in all states. 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.

*Underwritten by Government Personnel Mutual Life Insurance Company*

# UniMark<sup>®</sup> UL

UniMark<sup>®</sup> Universal Life

Flexible Design • Flexible Premium • Flexible for Your Needs



Flexible Premium, Adjustable Life Insurance Policy





# We are all different. Our families are unique and our life insurance needs are unique.

*This is where a Universal Life Insurance product can help*

## What is Universal Life Insurance?


Universal Life (UL) is a permanent life insurance policy with flexible payment options and adjustable benefits. And, many companies offer an array of riders to help you tailor the coverage to meet your specific needs. Within limits, you determine how much and how often you can pay for the insurance coverage, and you can change the coverage amounts according to your needs.


The first step is defining your needs. Do you need life insurance benefits for:

- **INCOME PROTECTION?** Ensure your family continues to receive the amount of your income for a limited period of time.
- **MORTGAGE PROTECTION?** Make sure your mortgage is paid for and your family can remain in your home.
- **PENSION MAXIMIZATION?** Maximize your pension benefit while ensuring your spouse has sufficient retirement income after your death.
- **ESTATE & FINAL EXPENSE PLANNING?** Pay your final expenses and satisfy the debts to your estate.

## WHY GPM LIFE?

GPM Life is a company owned by and operated for the benefit of its policyholders. Our vision is to be the most trusted and valued customer-driven life insurance company. We have been focused on putting customers first since 1934.

 We strive to offer the best solution for your financial needs.

 GPM Life Agents advocate for you, the customer.



## Introducing GPM Life UniMark® UL

### Flexible Design

The UL policy without riders, may meet your needs. However, we offer a number of riders (coverages) that extend the UL's flexibility. Along with the base policy, these riders provide:

- Additional level term insurance to increase your coverage for a limited period.
- Decreasing term insurance to help you pay off your mortgage loan,
- Decreasing term insurance to provide a monthly income to your spouse,
- Limited level term insurance for your spouse or your children, and a waiver of the costs of insurance protection should you become disabled.

Additionally, we offer options to accelerate a portion of your death benefit during your lifetime based on certain physical conditions. All riders are not available in all states, but your GPM Life agent can work to design coverage specific to your needs.

### Flexible Premiums

One of the most flexible features of a universal life policy is the premium payment options. Subject to minimum premium and maximum premium requirements, you can select an amount and pay on a planned schedule. Your agent will work with you to determine what payments are necessary, and ensure your policy benefits will be enough to meet your needs.

Depending upon your health. You may be classified as a "standard", "preferred", or "sub-standard" risk, and as a tobacco or non-tobacco user. These are referred to as Risk Classifications, which affect the premium amount needed to fund the policy benefits. It is important to apply for life insurance while you are in good health, before a health issue occurs.

### Flexible for Your Needs

You may increase or decrease the Specified Amount (the amount of insurance coverage) if your needs change, subject to the provisions in your life insurance contract. An increase in coverage will require additional underwriting to review your current health. Over time the policy's cash value may increase. This cash surrender value can be accessed through a policy loan or withdrawal. Both may reduce benefits paid at your death, so your agent should be consulted.

*Consult your GPM Life representative for full product/policy details.*