

**KEY FEATURES**

- Flexible Premiums
- Payment of Target Premiums, as scheduled, will generally produce positive cash values to the Primary Insured's 95th birthday.
- Interest rate bonus of 0.75% beginning in the 21st policy year
- Expanded non-medical underwriting limits

**POLICY SPECIFICATIONS**

MINIMUM FACE AMOUNT / UNDERWRITING CLASS			FACE AMOUNT BANDS*		
\$25,000	Standard Non-Tobacco	<i>issue ages 15-49</i>	BAND 1	\$25,000 to \$99,999	
\$25,000	Standard Tobacco	<i>issue ages 18-49</i>	BAND 2	\$100,000 to \$250,000	
\$50,000	Standard Non-Tobacco	<i>issue ages 50-80</i>	BAND 3	\$250,001 to \$499,999	
	Standard Tobacco		BAND 4	\$500,000 to \$999,999	
\$250,001	Preferred Non-Tobacco	<i>issue ages 18-65</i>	BAND 5	\$1,000,000 to \$10,000,000	
	Preferred Plus Non-Tobacco				
	Preferred Tobacco				
\$100,000	Preferred Non-Tobacco	<i>issue ages 66+</i>			
	Preferred Plus Non-Tobacco				
	Preferred Tobacco				

\* Call for Active Duty Military Limits

**UNDERWRITING RATE CLASSES**

PREF NT	Preferred Non-Tobacco	No tobacco in any form in the past 3 years
PREF+ NT	Preferred Plus Non-Tobacco	No tobacco in any form in the past 5 years
STD NT	Standard Non-Tobacco	No tobacco in any form in the past 12 months
PREF Tb	Preferred Tobacco	Have used tobacco in some form within the past 12 months
STD Tb	Standard Tobacco	Have used tobacco in some form within the past 12 months

**PREMIUM INFO.**

Minimum Premium Accepted	\$15 per month issue ages 0-20 <sup>1</sup> \$25 per month issue ages 21+ <sup>1</sup>	<i>Subject to the calculated Minimum Premium shown on the illustration.</i>	
Minimum Premium Periods	Issue Age: 0-67 <sup>1</sup>	15 years	
	Issue Age: 68-75 <sup>1</sup>	10 years	
	Issue Age: 76-80 <sup>1</sup>	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	Not permitted in the first year. Requires evidence of insurability.		
Specified Amount Decrease	Not permitted in the first year. Does not require evidence of insurability.		

RIDERS <sup>3</sup>				
NAME	Abbr.	ISSUE AGE	SIZE LIMITS	DESCRIPTION
Additional Insurance Rider	AIR	18-70 <sup>1</sup>	\$10,000 Minimum	Additional protection on the primary insured
Other Insured Rider	OIR	0-60 <sup>1</sup>	\$10,000 Minimum	Protection for additional family members
Children's Benefit Rider	CBR	0-17 <sup>1</sup> Child Age 15-55 <sup>1</sup> Issue Age	1 Unit - Minimum 15 Unit - Maximum	Protection specific to children
Decreasing Additional Insurance Rider	DAIR	18-70 <sup>1</sup>	None	Decreasing term insurance on the primary insured offered as alternative to provide a monthly income similar to a surviving spouse benefit.
Decreasing Mortgage Rider	DMR	18-70 <sup>1</sup>	None	Decreasing term insurance on the primary insured, designed to supplement the base permanent insurance amount and decrease with a mortgage or other loan schedule.

LIVING BENEFIT RIDERS				
NAME	Abbr.	ISSUE AGE	SIZE LIMITS	DESCRIPTION
Terminal Illness	ALBR	18-80 <sup>1</sup>	Lesser of \$1,000,000 or policy's current death benefit	<ul style="list-style-type: none"> <li>• Provided for no additional premium, where approved in the state of issue</li> <li>• Included with all Underwriting Risk Classes through Table D</li> <li>• Allows for an acceleration of all or a portion of the death benefit in the event of an eligible triggering event, subject to provisions of the rider form</li> </ul>
Critical Illness				
Chronic Illness				

SUPPLEMENTAL BENEFITS RIDERS <sup>3</sup>				
NAME	Abbr.	ISSUE AGE	SIZE LIMITS	DESCRIPTION
Waiver of Cost of Insurance	WCOI	0-59 <sup>1,2</sup>	Same as Policy	Waives the monthly cost of insurance deduction, keeps policy in force during period of disability
Accidental Death Benefit	ADB	0-60 <sup>1</sup>	\$25,000 Minimum \$150,000 Military Max. \$200,000 Maximum	Additional life insurance for deaths caused by an accident as defined in the policy
Guaranteed Benefit Increases	GBI	0-35 <sup>1</sup>	\$5,000 Minimum \$35,000 Maximum	Right to increase the Specified Amount, without evidence of insurability, on the policy anniversary following the insured attaining age 25, 28, 31, 34, 37 and 40.

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<sup>1</sup> Age Last Birthday

<sup>2</sup> Not available ages 0-9 in the state Maryland (MD)



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