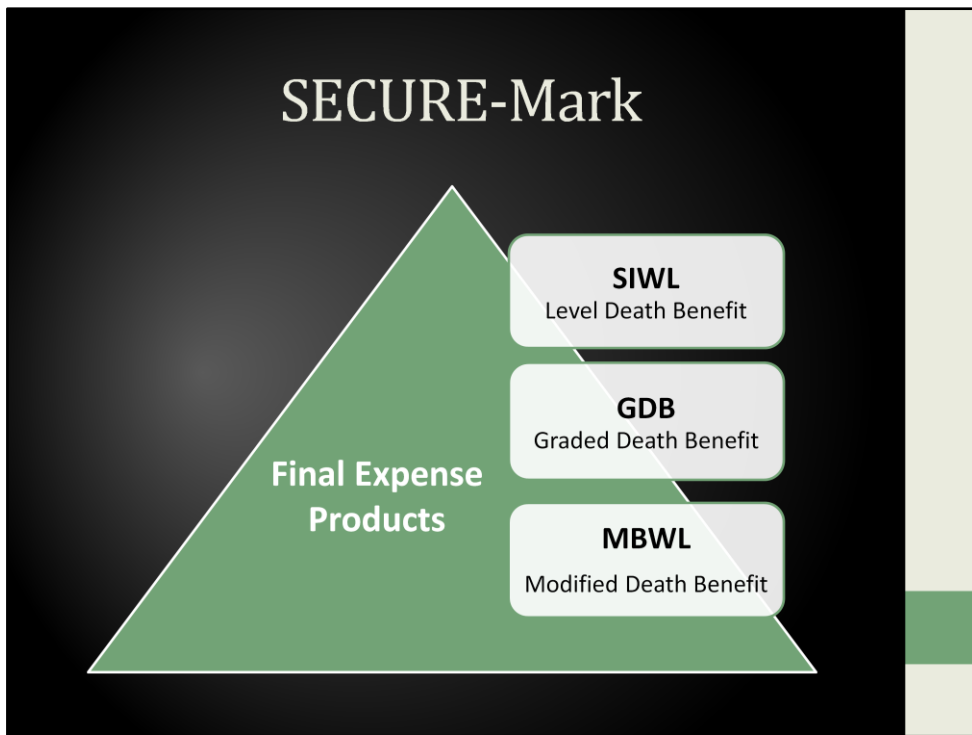




## **SECURE-Mark Product Portfolio**

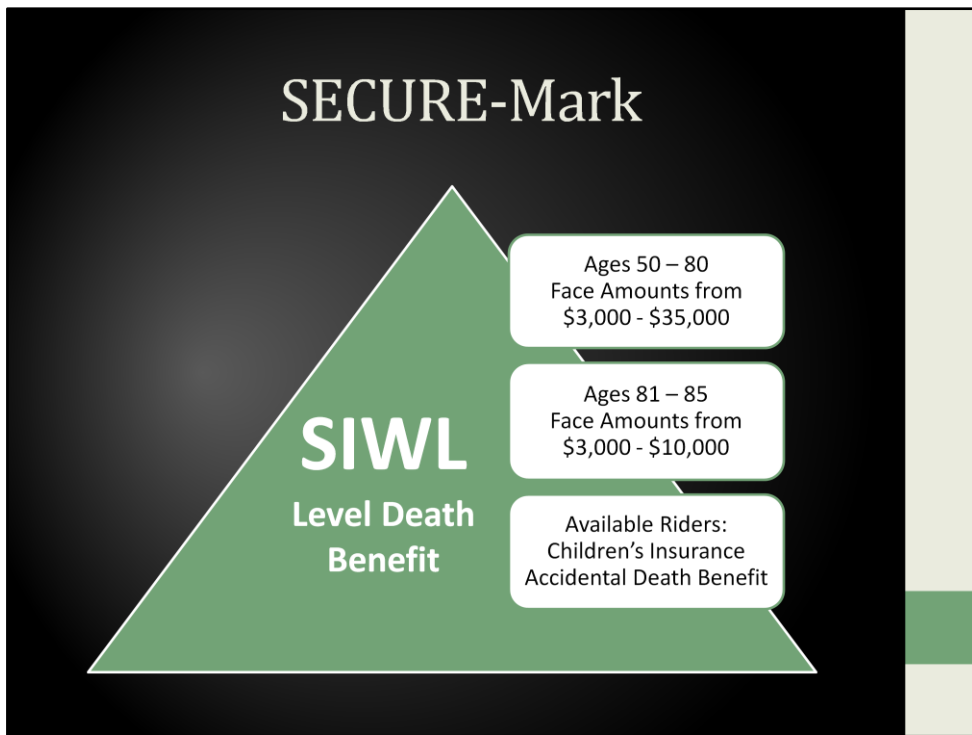
Welcome to the GPM Life SECURE-Mark product orientation. This presentation will cover the policies available to you for Final Expense customers and the family market. Our portfolio offers simplified issue, non-medical or fully underwritten options, flexible payment arrangements and secure products.



The first products we will review from our Final Expense Portfolio are SIWL, GDB, and MBWL, available to applicants ages 50-85. SECURE-Mark Products are traditional whole life insurance plans. A “traditional” whole life plan offers guaranteed premiums, guaranteed cash values and a guaranteed death benefit, subject to policy provisions. There are three death benefit options, offered in separate and distinct plans, that the Proposed Insured may qualify for, based on health.

- Level Death Benefit,
- Graded Death Benefit, OR
- Modified Death Benefit.

These products are not available in all states.

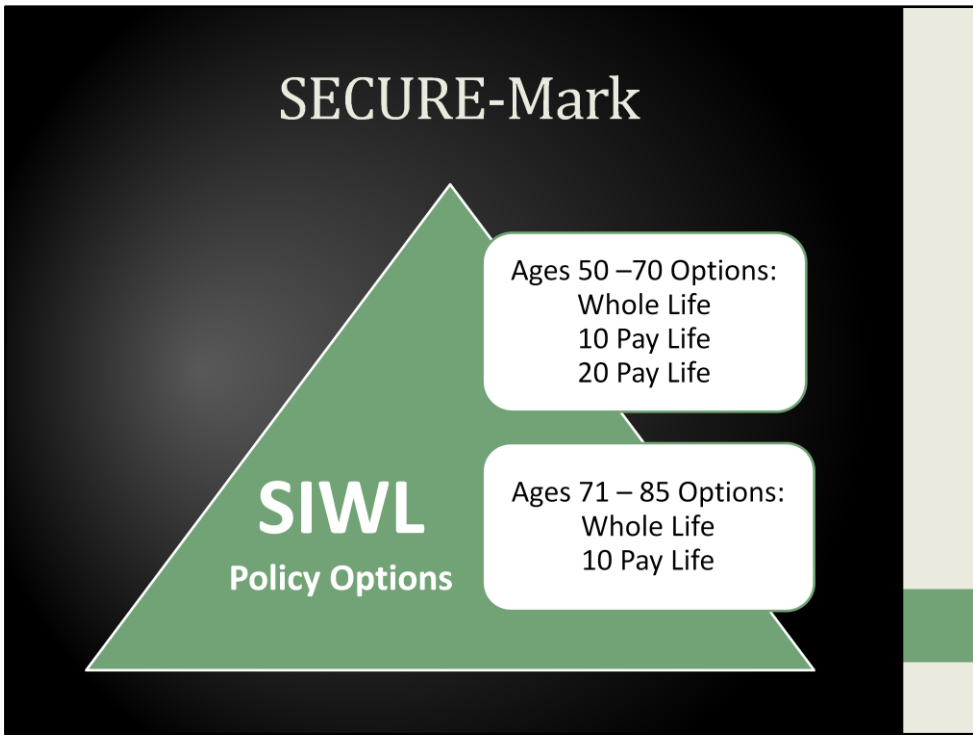


The Level Death Benefit plan, SIWL, pays the face amount while the policy is in force, subject to the provisions of the Contestable and Suicide Periods, as well as the policy loan and payment of premium provisions, which we'll review later.

SIWL is available for applicants ages 50 - 85. The minimum face amount is \$3,000. Applicants age 50 - 80 can apply for up to \$35,000. Applicants age 81 - 85 may apply for face amounts up to \$10,000.

An Accidental Death Benefit Rider can be added to SIWL for an additional premium, from issue ages 50 – 60. The benefit is paid in addition to the death benefit of the base policy and terminates at attained age 70.

A Child Insurance Rider is also available for an additional premium.



SIWL may be purchased as a Whole Life, 10 Pay Life or 20 Pay Life policy, depending on the age of the proposed insured.

# SECURE-Mark

Government Personnel Mutual Life Insurance Company  
2211 N.E. Loop 410, San Antonio, Texas 78217

**PART 2 - (Available only on Simplified Issue Whole Life Base policies of \$5,000 and over)**  
**CHILD INSURANCE RIDER SUPPLEMENTAL APPLICATION**  
**\$5,000 DEATH BENEFIT PER CHILD FOR CHILDREN OR GRANDCHILDREN OF PROPOSED INSURED**  
*(Each Proposed Insured Child must reside in the household of the Proposed Insured.)*  
**ISSUE AGES 15 DAYS - 17 YEARS INCLUSIVE**

PROPOSED INSURED CHILD'S			
Name (First, Middle, Last)	Date of Birth	Age Last Birthday	US Citizen (Yes/No)

**Health Statement.** In the past 24 months, has the Proposed Insured Child/Children listed above, been diagnosed with, treated for, tested positive for, or been told by a medical professional they have: any form of cancer or leukemia; heart or circulatory disorder; cystic fibrosis; kidney disease; liver disease; diabetes; quadriplegia; multiple sclerosis (MS); seizures; muscular dystrophy; sickle cell anemia; cerebral palsy; autism or cognitive or psychological disorder; chronic respiratory disorder (excluding mild asthma with occasional inhaled use); or attempted suicide?  Yes  No

In the past 24 months, has the Proposed Insured Child/Children listed above, used any illegal, restricted or controlled substance except as prescribed by a medical professional, and have not been quarantined or treated for alcohol or substance abuse or been convicted of a felony, or misdemeanor, or been subject to probation?  Yes  No

Details to any "Yes" answers: (Please note the child's name.)

I, the Proposed Insured from Part 1, am the parent or grandparent (If legal guardian please attach a copy of guardianship papers) of the Proposed Insured Child/Children and I have read the completed supplemental application. The above representations are true complete and correctly written to the best of my knowledge and belief. I understand that all statements made by the child, in the absence of fraud, are deemed representations and not warranties. I understand that the information on this application will be relied upon to determine insurability and that incorrect information may result in coverage being voided, subject to the rider insurability provision. I agree that this supplemental application will become a part of any contract of insurance issued as a result of this application.

The Fraud Warning required in the State in which the Application for Life Insurance - Part 1 was signed and dated applies to this Part 2 - Child Insurance Rider Supplemental Application.

Date: \_\_\_\_\_ Print Name of Proposed Insured from Part 1: \_\_\_\_\_ Signature of Proposed Insured from Part 1: \_\_\_\_\_

For Each Proposed Insured Child Age 15 and Over			
Print Name	Signature	Print Name	Signature

DATE: \_\_\_\_\_ Agent's Name (please print): \_\_\_\_\_ STATE / TERRITORY: \_\_\_\_\_ GPM Life Agent # \_\_\_\_\_ %

\_\_\_\_\_ Split Agent GPM Life # \_\_\_\_\_ %

Writing Agent's Signature

(0718)

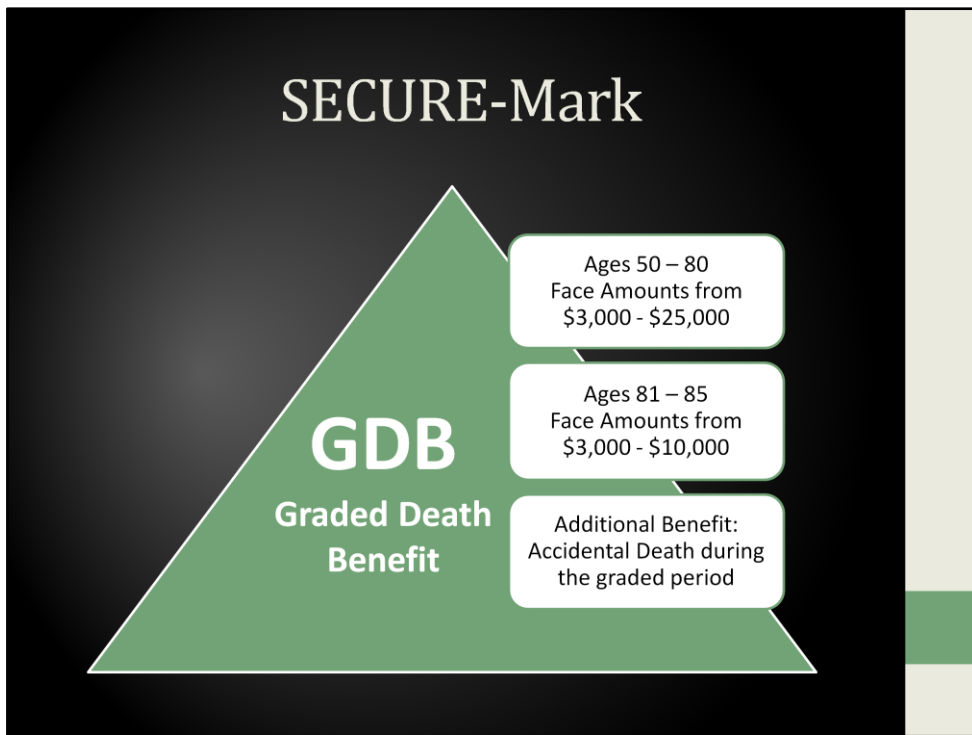
## Child Insurance Rider

SAVE TIME AND EFFORT!

Up to 6 children may be insured on this single application.

Child Insurance Rider is available only on SIWL.

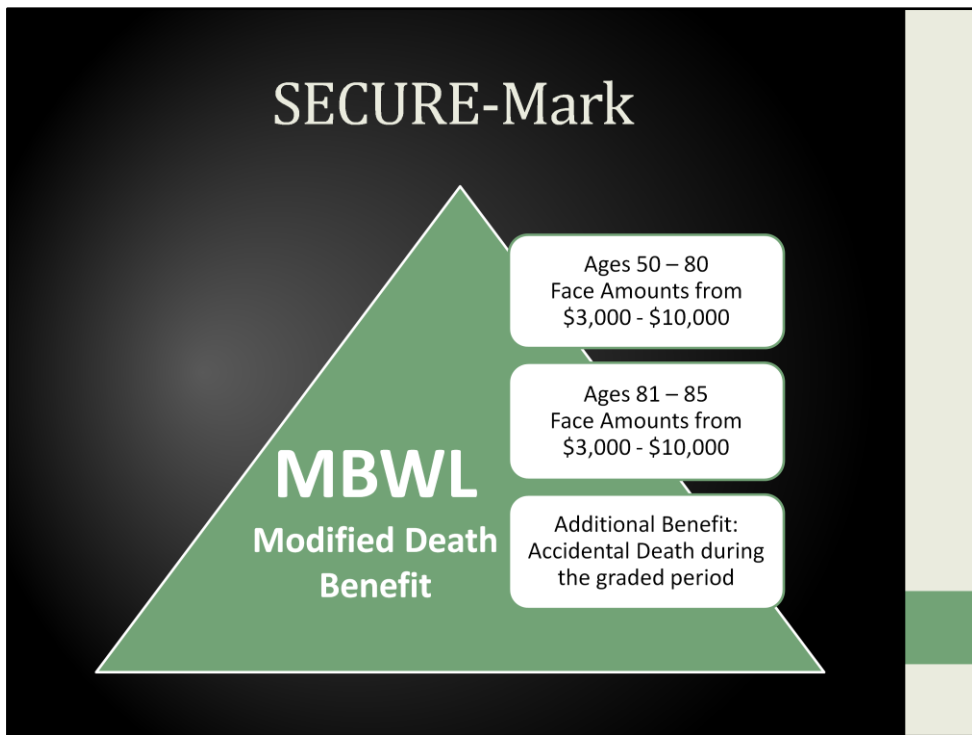
A Child Insurance Rider for issue ages 15 days - 17 years is available for an additional premium on the SIWL plan only. The benefit is \$5,000 per child, and the premium is \$15 annually per child, or \$1.32 monthly per child. To add the CIR, the base policy must be at least \$5,000. There are special rules to follow when insuring a child. We will cover those later.



The Graded Death Benefit policy, referred to as GDB, limits the death benefit paid to 30% of the Ultimate Face Amount if the Insured dies during the first policy year, and 70% if the Insured dies during the 2<sup>nd</sup> policy year. Beginning the 25<sup>th</sup> month, the death benefit paid will be 100% of the Ultimate Face Amount.

So, if the Ultimate Face Amount of the policy is \$10,000 and the Insured dies at any time during the first year, the death benefit will be \$3,000. If the Insured dies during the second year, the death benefit will be \$7,000. Beginning the 25<sup>th</sup> month, the death benefit will be \$10,000. If the Insured dies due to an accident during the first two policy years, the Ultimate Face Amount is paid as the death benefit, subject to policy provisions.

GDB is available for applicants ages 50 - 85. The minimum face amount is \$3,000 and the maximum face amount is \$25,000. For applicants age 81 - 85, the maximum face amount is \$10,000.



Modified Benefit Whole Life, referred to as MBWL, also limits the death benefit paid. If the Insured dies during the first 2 policy years, a death benefit will be paid equal to the sum of all premiums paid plus 10%. Beginning in the 25<sup>th</sup> month, the death benefit paid will be 100% of the Ultimate Face Amount.

So, if the Face Amount of the policy is \$10,000 and the Insured dies at any time within the first two years, and the premiums paid through the date of death equal \$1,000, the death benefit will be \$1,100. If the Insured dies due to an accident, as defined in the policy, the entire Ultimate Face Amount is paid as the death benefit, subject to policy provisions.

MBWL is available for applicants ages 50 - 85. For all ages (50 – 85) the minimum face amount available is \$3,000 and the maximum face amount is \$10,000.

# SECURE-Mark

## Application and Underwriting

**APPLICATION FOR INDIVIDUAL LIFE INSURANCE - Part 1**  
**GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY ("GPM Life")**  
 2211 N.E. LOOP #10, San Antonio, Texas 78217 • Telephone: (800) 829-4765 (210) 367-2222  
 www.gpmll.com For Ages 90 through 95, Age Last Birthday

Mail Policy to:  
 Agent  
 Policyholder

1. Name of Proposed Insured (First, M.I., Last) \_\_\_\_\_  
 For Ages 90 through 95, Age Last Birthday

2. Gender:  Male  Female 3. Date of Birth \_\_\_\_\_ 4. Race of Birth \_\_\_\_\_

5. Proposed Insured's Occupation \_\_\_\_\_

6. US Citizen:  Yes  No 7. Social Security # \_\_\_\_\_ 8. Height \_\_\_\_\_ 9. Weight \_\_\_\_\_

10. Home Address of Proposed Insured: City \_\_\_\_\_ State/Country \_\_\_\_\_ Zip \_\_\_\_\_  
 Primary Telephone Number: \_\_\_\_\_ Email: \_\_\_\_\_  
 Best time to call: \_\_\_\_\_ A.M. \_\_\_\_\_ P.M. Time Zone:  Eastern  Central  Mountain  Pacific

11. Policy:  
 SECURE-Mark LEVEL DEATH BENEFIT  SECURE-Mark SINGLE LIFE POLICY  
 LIFE TIME POLICY  10 PAY  20 PAY  SECURE-Mark GRADUATED DEATH BENEFIT  SECURE-Mark MODIFIED DEATH BENEFIT  
 \$100,000 Initial Insurance Plus Step 2 (Optional) Lifetime Pay  End 2, 3 Years Return of Premium + 10% Interest Lifetime Pay

12. Annual Premium:  Single-Paid  Annual  Semi-Annual  Quarterly 13. Automatic Premium Loan (if available):  Yes  No

14. Beneficiary(ies) Name (First M.I., Last) \_\_\_\_\_ Address (City, State/Country, Zip) \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_  
 Primary (Class 1) \_\_\_\_\_ Relationship to Proposed Insured \_\_\_\_\_  
 Contingent (Class 2) \_\_\_\_\_

15. Beneficiaries in a class shall share equally, or to the survivor. Proceeds pass to Class 2 beneficiaries only if no one in Class 1 survives.

16. Social Security # \_\_\_\_\_ Relationship to Proposed Insured \_\_\_\_\_ DOB \_\_\_\_\_  
 Address: \_\_\_\_\_

17. Physician's names, addresses and phone numbers: \_\_\_\_\_

18. a. Life insurance policy or annuity contract in force on all Proposed Insureds:  None  Listed below

Insured	Issue Year	Company	Face Amount	ACB Amount

b. Will the policy applied for replace or change any existing life or annuity policy or contract in any company?  Yes  No

19. Has the Proposed Insured used tobacco in any form including any nicotine product in the past 12 months?  Yes  No

ICC13 SM513 (Page 1 of 6) (0713)

### Application Series ICC13 SM513

- Witness all signatures in person. We do not permit sales by phone or mail.
- A Personal History Interview (PHI) will be done with every applicant by a member of our telephone center. An insured may initiate the PHI by calling (888) 476-5433.

All three policies use the same application, form series ICC13 SM513, with state variations. The state specific application can be viewed and printed from Agent Access. The printed file will include the required HIPAA and Bank Draft Authorization (EFT) forms. All blanks must be filled in, even if it is duplicate information, and all signatures are required.

We recognize and appreciate the value of a professional insurance agent in the sale of all products, and especially the field experience required with simplified underwriting. For that reason, we do not permit sales by phone or by mail. You are required to see the Proposed Insured. Even if the Owner is a different person, you must see the Proposed Insured.

The first component of Field Underwriting is to be observant during the sales process. Do you see an oxygen tank? Does the Proposed Insured remain seated throughout your visit and you see a wheelchair or walker nearby? Do you see evidence that the Proposed Insured uses tobacco in any form?

The second component of field underwriting is the application questions. Each section should be read aloud, individually and with enough time to be assured that the Proposed Insured completely understands the questions and health conditions. Record the answer to each question accurately.



Remember, even if you record the answers exactly as provided to you, if the Proposed Insured does not answer the questions correctly and dies during the Contestable period, the policy will be rescinded and no death benefit will be paid. This can include misrepresentation of tobacco use. Their attempt to provide for the expenses that will be present at their death will be for naught, as the only payment that will be received is a return of premiums paid. Be observant and guide your client to complete understanding of questions and a thorough and truthful answer.

We conduct a Personal History Interview by telephone with every applicant. The Proposed Insured can initiate the PHI by calling The Telephone Center at (888) 476-5433. The agent may not be present while the PHI is conducted.

# SECURE-Mark

## Application and Underwriting

	YES	NO		YES	NO
21. Has the Proposed Insured been told by a physician that s(he) has less than 12 months to live? .....	<input type="checkbox"/>	<input type="checkbox"/>	24. Has the Proposed Insured ever been diagnosed by or received treatment from a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS); AIDS Related Complex (ARC); or tested positive for the Human Immunodeficiency Virus (HIV), or the antibodies to such virus? .....	<input type="checkbox"/>	<input type="checkbox"/>
22. Is the Proposed Insured currently hospitalized, confined to a nursing home or hospice, receiving or been recommended to receive home health care or kidney dialysis? .....	<input type="checkbox"/>	<input type="checkbox"/>	25. Has the Proposed Insured ever been diagnosed by a physician as having Congestive Heart Failure (CHF) or cardiomyopathy? .....	<input type="checkbox"/>	<input type="checkbox"/>
23. Has the Proposed Insured been diagnosed by a physician as having Alzheimer's Disease, dementia, Amyotrophic Lateral Sclerosis (ALS) or been prescribed any of the following medications: [Donepezil (Aricept), Memantine (Namenda), Rivastigmine (Exelon), Galantamine (Razadyne), Tacrine (Cognex)]? .....	<input type="checkbox"/>	<input type="checkbox"/>	26. During the past 5 years, has the Proposed Insured been convicted of a felony or misdemeanor, or been on parole or probation for any offense? .....	<input type="checkbox"/>	<input type="checkbox"/>
			27. Is the Proposed Insured currently diagnosed by a medical professional as having or being treated by a medical professional for melanoma, internal cancer, leukemia, or Hodgkin's disease? .....	<input type="checkbox"/>	<input type="checkbox"/>

If any question 21-27 is answered yes do not submit the application

If the Proposed Insured has a YES answer to any of the questions, numbers 21 through 27, they are not eligible for any coverage. Do not submit the application to GPM Life. The application should be completely destroyed as you've likely recorded personal and private information such as the Proposed Insured's Social Security number.

# SECURE-Mark

## Application and Underwriting

	YES	NO		YES	NO
28. During the past 4 years, has the Proposed Insured been treated or given medical advice by a medical professional, including office visits, medications or surgery for Melanoma, internal cancer, leukemia, or Hodgkin's disease? .....	<input type="checkbox"/>	<input type="checkbox"/>	30. Does the Proposed Insured need any assistance performing Activities of Daily Living (ADLs) such as eating, bathing, using the toilet independently, dressing, taking medications, or walking independently without the use of supportive devices? .....	<input type="checkbox"/>	<input type="checkbox"/>
29. Is the Proposed Insured currently receiving or has (s)he been recommended to receive oxygen? .....	<input type="checkbox"/>	<input type="checkbox"/>			

If any question 28-30 is answered Yes, the Insured may be eligible for MBWL

If question 28, 29 or 30 is answered YES, your client can apply for the Modified Benefit Whole Life Policy. Check the correct box in question 11.

# SECURE-Mark

## Application and Underwriting

YES NO		YES NO	
31. During the past 12 months, has the Proposed Insured:			
a. Been admitted to or confined in a hospital two or more times? ..... <input type="checkbox"/> <input type="checkbox"/>	d. Liver disease, kidney disease, pancreatic disease, kidney failure or lupus (SLE)? ..... <input type="checkbox"/> <input type="checkbox"/>		
b. Been told by a medical professional that (s) he needs a medical procedure, diagnostic test (excluding tests related to the Human Immunodeficiency Virus (AIDS Virus)), surgery, hospitalization or nursing facility care that has not been completed? ..... <input type="checkbox"/> <input type="checkbox"/>	e. Irregular heart rhythm, enlarged heart, or any other heart disorder? ..... <input type="checkbox"/> <input type="checkbox"/>		
c. Been confined to a nursing facility or received home health care? ..... <input type="checkbox"/> <input type="checkbox"/>	f. Diabetes requiring more than 80 units of insulin, or any diabetic complications, including diabetic kidney disease, eye disorder, numbness in hands or feet, diabetic coma, insulin shock, or uncontrolled blood sugars? ..... <input type="checkbox"/> <input type="checkbox"/>		
32. During the past 24 months, has the Proposed Insured been treated by, diagnosed by or given medical advice by a medical professional, including office visits, medications or surgery for:			
a. Stroke, Transient Ischemic Attack (TIA), heart attack, angina, or any procedure to improve circulation to the heart or brain? ..... <input type="checkbox"/> <input type="checkbox"/>	g. Emphysema, Chronic Obstructive Pulmonary Disease (COPD), or other chronic respiratory disorder (excluding mild asthma requiring occasional inhaler use)? ..... <input type="checkbox"/> <input type="checkbox"/>		
b. Organ transplant, or recommendation to have an organ transplant? ..... <input type="checkbox"/> <input type="checkbox"/>	33. During the past 24 months, has the Proposed Insured used any illegal drug or been treated by or given medical advice by a medical professional, including office visits, medications or surgery for alcohol and/or drug abuse? ..... <input type="checkbox"/> <input type="checkbox"/>		
c. Parkinson's Disease, seizure, neurological disorder, major depression, schizophrenia, psychosis, Bipolar Disorder, or other psychiatric disorder? ..... <input type="checkbox"/> <input type="checkbox"/>	34. During the past 24 months, has the Proposed Insured had a suspended or revoked driver's license or had 3 or more moving violations? ..... <input type="checkbox"/> <input type="checkbox"/>		

If any question 31-34 is answered yes, the Insured may be eligible for GDB. If all questions are answered no, the Insured may be eligible for SIWL.

If question 31, 32, 33 or 34 is answered YES, your Proposed Insured/Applicant can apply for the Graded Death Benefit Policy. Check the correct box in question 11.

If the Proposed Insured has answered NO to all questions, numbers 21 through 34, your Proposed Insured/Applicant can apply for SIWL. Check the correct box in question 11.

# SECURE-Mark Legacy

## Traditional Whole Life

- Guaranteed Premium
- Guaranteed Cash Values
- Guaranteed Death Benefits

## Participating

- Dividends, When Declared
- Paid-Up Additions Rider

SECURE-Mark Legacy is a traditional whole life insurance policy, available to applicants age 0 - 75. SECURE-Legacy provides guaranteed premiums, guaranteed cash values and a guaranteed death benefit, subject to policy provisions.

In addition, SECURE-Mark Legacy is a participating policy, with anticipated dividends. GPM Life is a mutual life insurance company and our policyholders share in our success through declared dividends.

Dividends may be paid in cash, to reduce premiums, to accumulate at interest, or to purchase Paid-Up Additions, if no option is selected. Dividends are not guaranteed.

SECURE-Mark Legacy is an illustrated policy. The software can be downloaded from Agent Access.

# SECURE-Mark Legacy

Issue Ages: 0 through 75

Two Policy Options

- Whole Life
- 20 Pay Life

Minimum Face Amount

- Issue Ages 0 – 19: \$10,000
- Issue Ages 20 – 49: \$25,000
- Issue Ages 50 – 75: \$50,000

SECURE-Mark Legacy is available to applicants age 0 - 75.

Whole life premiums are payable during the lifetime of the insured. 20 Pay Life is guaranteed to be paid up after 20 years.

The minimum face amount that can be issued is dependent upon the Proposed Insured's age at issue. If the Proposed Insured is age 0 - 19, the minimum face amount is \$10,000. For ages 20 - 49, the minimum face amount is \$25,000, and if the Proposed Insured is age 50 - 75 the minimum face amount is \$50,000.

For face amounts below \$50,000, applicants age 50 - 75 should apply for one of the SECURE-Mark Level, Graded or Modified Policies.

# SECURE-Mark Legacy

## Underwriting

- Non-Medical Limits
- Issue ages 0 – 40: Face Amounts LESS THAN \$100,000
- Issue ages 41 – 49: Face Amount LESS THAN \$50,000

Although SECURE-Legacy is a fully-underwritten product, it may be non-medically underwritten at certain ages and face amounts. Non-medical underwriting means that we will not routinely require additional medical reports like blood or a urine profile, para-medical report or other testing. Additional tests may be ordered if standard underwriting requirements, MIB, Script check or MVR has raised concerns.

Details on all risk classes and the qualification criteria are provided in the Underwriting Guide.

# SECURE-Mark Legacy

## Premium Rate Classes

- Face Amounts LESS THAN \$100,000
  - Standard Non-Tobacco (all ages)
  - Standard Tobacco (all ages)
- Face Amounts at and above \$100,000
  - Standard Non-Tobacco (all ages)
  - Standard Tobacco (all ages)
  - Preferred Non-Tobacco (ages 18 – 70)
  - Preferred Tobacco (ages 18 – 70)
  - Preferred Plus Non-Tobacco (ages 18 – 70)

Proposed Applicants age 18 - 70, applying for face amounts at and above \$100,000, may qualify for Standard Non-Tobacco or Tobacco, Preferred Non-Tobacco or Tobacco, or Preferred Plus Non-Tobacco premium rates

Details on all premium rate classes and the qualification criteria are provided in the Underwriting Guide.



# SECURE-Mark Legacy

## Riders

- Paid-Up Additions Rider
- Additional Term Rider
- Spouse Term Rider
- Child Term Rider
- Accidental Death Benefit Rider
- Guaranteed Insurability Option
- Waiver of Premium for Disability
- Accelerated Benefit Rider – Terminal Illness

SECURE-Mark Legacy offers a full range of riders, allowing you to customize a policy to the customer's distinct needs. Riders include: Paid-Up Additions Rider – increases the death benefit and cash value

Term Riders:

Additional Term Rider - Low-cost additional life insurance on the Primary Insured.

Spouse Term Rider - Low cost life insurance for a spouse

Child Term Rider - Low cost life insurance for dependent children.

Accidental Death Benefit Rider - Additional life insurance in the event of accidental death.

Guaranteed Insurability Option – Future increases of Primary Insured's right to purchase additional life insurance policies without evidence of Insurability.

Waiver of Premium for Disability - Waives premium during a period of total disability as defined in the rider.

Accelerated Benefit Rider – Provided at no additional premium. Pays up to 50% of policy death benefit in terminal situations. An administrative fee will be applied at the time of acceleration of benefits.

All riders are subject to policy provisions.

# SECURE-Protector Term

## Issue Ages

- 18-through 60

## Face Amounts

- \$25,000 to \$100,000

## 10 Year Premiums

- Renewable every 10 years to Age 70
- Convertible until Age 60 – at the end of each 10 year period

SECURE-Protector is a term policy providing temporary or short-term coverage. It is a stand-alone policy or a supplement to a permanent life insurance policy. We recognize the need for permanent life insurance, but this policy works well when there is a temporary need for life insurance, or there is a need for life insurance at a low cost.

It is available to applicants ages 18 through 60, with face amounts ranging from \$25,000 to \$100,000.

SECURE-Protector is a 10-year renewable, convertible, indeterminate premium term life insurance policy. Premiums are guaranteed level for the first 10 years. Thereafter, the policy can be renewed every 10 years at the lower of the Guaranteed Maximum Premium or Current Premium at the age of renewal. Once renewed, premiums are guaranteed level for the next 10 years. No coverage extends beyond age 70.

In addition, the policy owner has the option to convert this coverage to a SECURE-Mark SIWL. This option is available at every renewal, until the Insured reaches age 60.

# SECURE-Protector Term

## Underwriting

- Simplified
- YES / NO application

## Premium Rate Classes

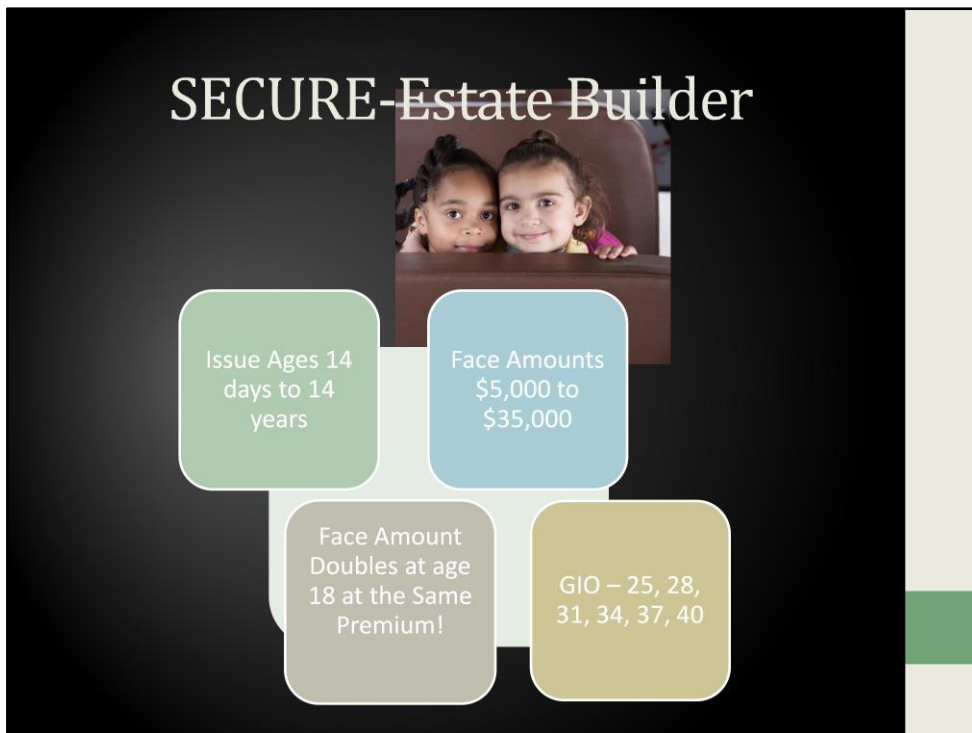
- Male and Female
- Standard Non-Tobacco
- Standard Tobacco

The SECURE-Protector Term policy is underwritten much like the SECURE-Mark policies. The plan uses a YES / NO application and issue depends on the health conditions shown on the application. Health conditions are verified with a Personal History Interview (PHI), an MIB inquiry, and Script Check.

Premium rate classes are Male/Female and standard non-tobacco or standard tobacco.

A SECURE-Protector quote system is available for download on Agent Access.

# SECURE-Estate Builder

An infographic for the SECURE-Estate Builder insurance policy. At the top, the title "SECURE-Estate Builder" is written in white serif font on a black background. Below the title is a photograph of two young girls looking over a dark wooden table. The infographic features four callout boxes: a green box on the left stating "Issue Ages 14 days to 14 years", a light blue box on the right stating "Face Amounts \$5,000 to \$35,000", a grey box at the bottom center stating "Face Amount Doubles at age 18 at the Same Premium!", and a yellow box at the bottom right stating "GIO – 25, 28, 31, 34, 37, 40". A vertical bar on the right side of the infographic is divided into three sections: a light green top section, a dark green middle section, and a light grey bottom section.

Issue Ages 14 days to 14 years

Face Amounts \$5,000 to \$35,000

Face Amount Doubles at age 18 at the Same Premium!

GIO – 25, 28, 31, 34, 37, 40

Are you looking for a great policy for children? Check out SECURE-Estate Builder.

It is available for children ages 14 days - 14 years old. Issued at face amounts from \$5,000 to \$35,000, the initial face amount of life insurance automatically doubles when the insured child reaches age 18! AND, the premium remains the same.

In addition, a Guaranteed Insurance Option(GIO), equal to the initial face amount, is included at no extra cost. Option dates are at ages 25, 28, 31, 34, 37 and 40. Option premiums are based on attained age, and allows the purchase of an additional policy without evidence of insurability.

Like the SECURE-Legacy, the SECURE-Estate Builder is a participating policy, and may earn dividends when declared by The Company's Board of Directors. Dividends are not guaranteed.

# Writing Insurance on a Child

- A Parent must sign the application
  - Possible Exception: Child lives with responsible grandparent, but parent does not;
- Parent must complete the Personal History Interview (PHI)
  - Grandparent, with the exception above;
- Requests for high amounts of life insurance coverage require proof of coverage on the parent(s).

Sales of life insurance, where a child is the proposed insured, require a parent's signature. There are limited people, other than a parent, who can purchase insurance on a child. A grandparent may be one.

If a child lives with a grandparent who is legally responsible for that child's care, and no parent lives in the same household, the grandparent may own and pay for the policy. In such an event, a parent's signature may not be required. The grandparent may be asked to answer all questions asked during the Personal History Interview (PHI) regarding the Proposed Insured child.

In all other situations, a parent is required to sign, even if the parent and child live with grandparents who provide the majority of support. Except for the situation above, a parent is required to complete the PHI and answer all questions regarding the proposed insured child.

Life insurance on a child usually requires proof of the amount of life insurance on the child's parent(s). Life insurance applied for on a child should not exceed 50% of the total amount of life insurance on the parents. Amounts applied for may need justification.

If the applicant is not the Proposed Insured's parent, always accompany the application with a memo fully explaining the relationship between the applicant and

the Proposed Insured child, why a parent is not applying, the need for life insurance, and other relevant facts.



The SECURE-Mark portfolio provides great options for your prospects of all ages and in all stages of life.

You are encouraged to use the resources available to you through Agent Access, Sales brochures and GPM Life's Marketing Department.

We look forward to helping you and thank you for your business!