



Government Personnel Mutual Life Insurance Company

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(800) 938-4765 or (210) 357-2225

www.gpmlife.com

This Presentation is Not Approved for Use in Oregon

SECURE-Mark

Whole Life Insurance Policy

Peace of Mind...

Final Expense Protection...

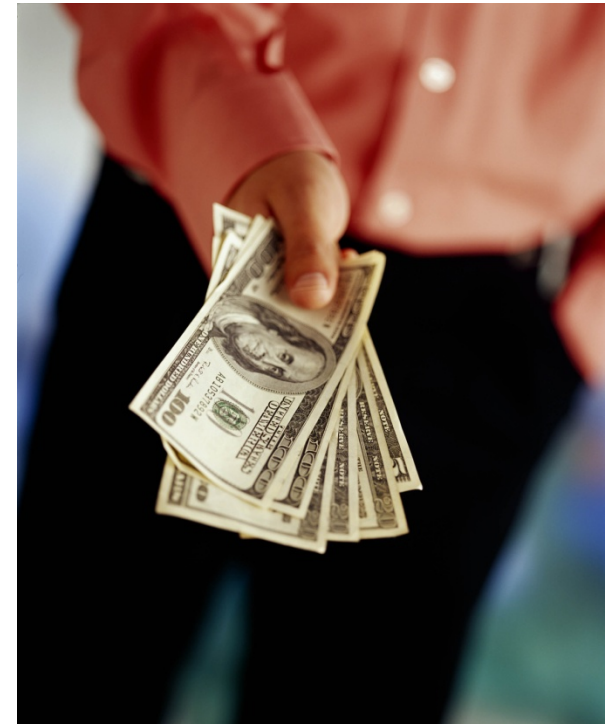
Family and Financial Security...

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Facts You Should Know About GPM Life

- Founded in 1934 – over 80 years of quality service to policyholders.
- About \$4.2 billion of insurance in force.
- Over \$764 million in total assets.
- Rated “A-” (Excellent) by A.M. Best.*
- Over 91,000 individual policies.
- Licensed in 48 states and the District of Columbia.



* A.M. Best rates GPM Life in its Secure (highest) division, in the "A- Excellent" (fourth highest) category, an opinion indicating financial strength and strong ability to meet ongoing obligations to policyholders. For details on the latest ratings, and the exact type, numerical order, scope, and extent of the rating access the A.M. Best website: www.ambest.com.

GPM Life's Answer to the Life Insurance Needs of Most Americans

SECURE-Mark

- To Meet Final Expenses
- To Remember Loved Ones or Charities
- To Offset Reductions in Survivor Benefits



SECURE-Mark
Simplified Issue
Whole Life Insurance
Policy Form ICC13 70H SIW13

SECURE-Mark
Graded Death Benefit
Whole Life Insurance
Policy Form ICC13 70G GDB13

SECURE-Mark
Modified Benefit
Whole Life Insurance
Policy Form ICC13 70I MBWL13

Important Product Features That Make Your Policy Work For You

SECURE-Mark - Insurance coverage you can count on when you qualify for Level or Graded Death Benefits:

- Issued from 50 to 85.
- SIWL Benefits Issued up to \$35,000 to Age 80.
- GDB Benefits Issued up to \$25,000 to Age 80.
- Issued up to \$10,000 from Age 81 to 85.
- Guaranteed level premiums.
- Convenient premium payment options.
- No medical exam required – just answer a few health questions.



Important Product Features That Make Your Policy Work For You

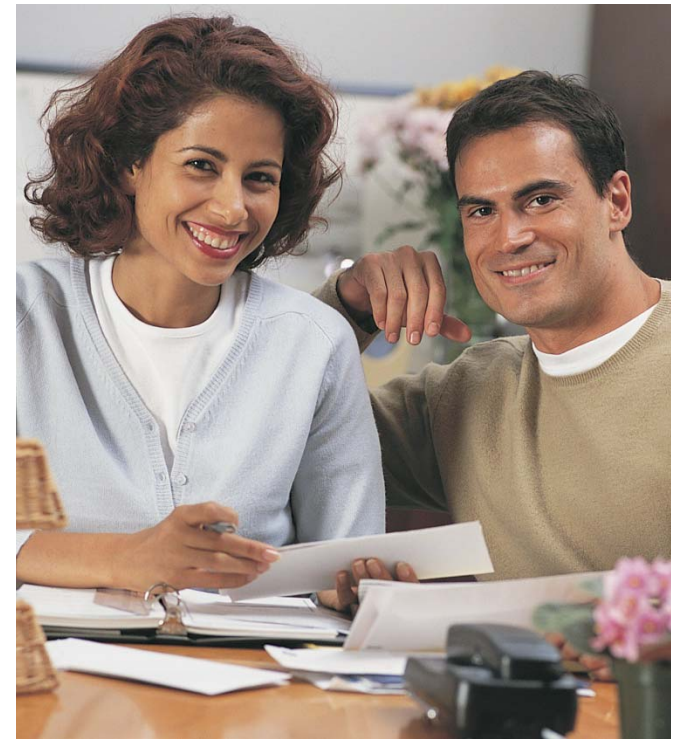
SECURE-Mark - Insurance coverage you can count on when you qualify for Modified Death Benefits:

- Issued from 50 to 85.
- Issued up to \$10,000 to Age 80.
- Issued up to \$10,000 from Age 50 to 85.
- Guaranteed level premiums.
- Convenient premium payment options.
- No medical exam required – just answer a few health questions.



Important Product Features That Make Your Policy Work For You

- Only you can cancel the policy, if all premium payments are made.
- Guaranteed cash or loan values are available for emergencies or other purposes. Loans or surrenders may be subject to income tax or penalties.
- Under current U. S. Tax Law, your beneficiary receives death benefits federal income tax free.



Peace of Mind Comes With Being Prepared

Worried your family will struggle with your final expenses?

SECURE-Mark is designed to:

- Help ease family hardship
- Provide cash when it's needed most
- Help eliminate the financial burden of death



Don't Forget These Additional Expenses:

- Cemetery plot, marker and engraving.
- Hospital or doctor bills.
- Outstanding debts or obligations.
- Legal or attorney fees.
- Cost of flowers, newspaper notices and death certificates.



If You Died Tomorrow...

Where would the money come from to pay these final expenses and obligations?

Most Commonly Selected Services:

Average Sample Costs:*

Professional service charges	\$ 1,975
Embalming	695
Cosmetology, hair, preparations, etc.	225
Visitation, viewing and Funeral Service	895
Transfer of remains to funeral home	285
Local Hearse	295
Service car or van	130
Acknowledgement cards and printing	150
Casket	2,395
Vault	1,298

Total: **\$ 8,343**

* Source: National Funeral Directors Association, 2010 Survey

What's Important About Final Expense Protection

- The “Lump Sum Death Benefit” from Social Security is \$255 and is only paid to qualified dependents.
- The Veterans Administration final expense benefit, if you qualify, is only \$300.
- After homes and cars, funerals can be the third most expensive consumer purchase!
- Average funerals can cost about \$8,500, not including final medical expenses, legal costs or other debt.*
- Your total Social Security household income could be slashed by as much as 50% when your spouse dies.



* Source: National Funeral Directors Association

To Get This Important Policy Started, You Need To:

- Decide on how much insurance you need.
- Complete an application.
- Select your beneficiary.
- Sign your name.
- Write a check for the first premium.
- Complete a telephone interview.

