



## GPM Life Products UL & Term

GPM Life • PO Box 659567 • San Antonio, TX 78265-9567 • 1-800-938-4765 • [www.gpmlife.com](http://www.gpmlife.com)

**PRODUCER USE ONLY - NOT FOR DISTRIBUTION TO THE PUBLIC**

©Copyright 2015, GPM Life Insurance Co., all rights reserved.

Welcome to the GPM Life UNI-Mark Universal Life and CENTURY-Mark Term products orientation. This presentation will cover Universal, and Term policies available to you through GPM Life for the general civilian market. We hope you will find our products to be uniquely-designed and priced for the needs they are intended to fulfill.

# UNI-Mark



## Minimum Face Amounts

25,000 (0-49) 50,000 (50-80)



## Underwriting Classes PP, P, S, PT, ST



## Death Benefit Options

Option A – Level

Option B - Increasing

UNI-Mark, a fully underwritten UL, is a best-selling permanent life product. As a base policy, or when combined with riders, it can provide unique solutions for clients.

- The Minimum Face Amount is \$25,000, ages 0-49, and \$50,000 ages 50-80
- Underwriting classes are NT Preferred Plus, NT Preferred, NT Standard, Preferred Tobacco, and Standard Tobacco
- There are two Death Benefit Options – Level and Increasing

# UNI-Mark Term Riders



AIR – Additional Insurance Rider



OIR - Other Insurance Rider



CBR – Children’s Benefit Rider



DAIR – Decreasing Additional Insurance Rider

A number of riders and supplemental benefits can be added to UNI-Mark

- AIR – additional term insurance on the Primary Insured. Issue ages 18-70
- OIR - additional term insurance on a Spouse or other eligible immediate family member, includes natural, adopted, or stepchildren of the Primary Insured. Children should be under 18, extends to other family members who are a dependent, ages 19-23.
- CBR – Term Insurance on children of the Primary Insured in units of \$1000 per each covered child, up to a maximum of 15 units. Issue ages 0-17 for children, and the Primary Insured must be 15-55.
- DAIR – Decreasing term insurance coverage on the Primary Insured. When combined with the base policy, it provides a death benefit sufficient to pay a monthly life income (not guaranteed) to the spouse of the insured, similar to a surviving spouse benefit. Issue ages 18-70.

# UNI-Mark Supplemental Benefits



WCOI – Waiver of Cost of Insurance



ADB – Accidental Death Benefit



GBI – Guaranteed Benefit Increase



TABR – Terminal Illness Accelerated Benefit Rider

- WCOI – waives the monthly deductions during a continued period of total disability starting before age 60, with limited benefit for disability starting ages 60-64. Issue ages 0-60, limited to a maximum of \$200,000.
- ADB – Provides an additional death benefit if the insured dies by accidental means as defined in the rider. Issue ages 0-60, benefit expires at age 70, maximum \$200,000 (\$150,000 Military).
- GBI – Guaranteed Benefit Increase – provides the right to increase the Specified Amount of the base policy without evidence of insurability on anniversary ages 25, 28, 31, 34, 37, and 40. Alternative Option Dates available for marriage or birth/adoption of children. Issue Ages 0-38, amounts \$5000 -\$35,000.
- TABR – Terminal Illness Accelerated Benefit Rider – Allows a death benefit advance, up to 50% of the Sum Insured (maximum \$250,000) for a non-correctable medical condition, that with reasonable medical certainty, is expected to result in death in the next 12 months. Automatically included. If exercised, an administrative fee will apply.

## CENTURY–Mark Term

### Issue Ages

- CT 10 18-75
- CT 15 18-65
- CT 20 18-60

GPM Life offers term insurance products in guaranteed premium periods of 10, 15 and 20 years. The issue ages vary as displayed on the slide.

# CENTURY–Mark Term

## Other Features

- Minimum Face Amount \$100,000
- Convertible (as indicated below)
- Riders WPD, CIR, TABR
- 5 UW Classes

- The minimum face amount is \$100,000
- All Term policies are convertible to a permanent plan of insurance currently offered by the Company. They are eligible to be converted at the first to occur: a) 2 years before the end of the guaranteed premium period, or b) age 69. (For example, a 15 year policy would be eligible for conversion in the 1<sup>st</sup> 13 years, or up to age 69, which ever occurs first.)
- Riders include Waiver of Premium, and the Children’s Insurance Rider, and the Terminal Illness Accelerated Benefit Rider. The TABR is included at no additional cost! If exercised, an administrative fee will apply.
- Underwriting Classes are NT Preferred Plus, NT Preferred, NT Standard, Preferred Tobacco, and Standard Tobacco

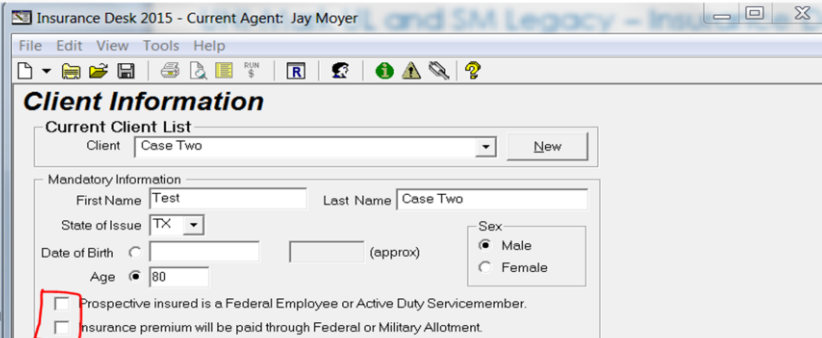
# Illustration Software

## UNI-Mark UL and SM Legacy – Insurance Desk

[Marketing Forms, Resources & Software](#)

[GPM Software](#)

- Download from the **GPM Software** page
- Password: **securemark**



The screenshot shows the 'Insurance Desk 2015 - Current Agent: Jay Moyer' window. The 'Client Information' section is active, displaying a 'Current Client List' with 'Case Two' selected. Below this, the 'Mandatory Information' section includes fields for 'First Name' (Test), 'Last Name' (Case Two), 'State of Issue' (TX), 'Date of Birth' (approx), and 'Age' (80). The 'Sex' section has 'Male' selected. Two checkboxes at the bottom are highlighted with red boxes: 'Prospective insured is a Federal Employee or Active Duty Servicemember.' and 'Insurance premium will be paid through Federal or Military Allotment.' Both checkboxes are currently unchecked.

For UNI-Mark UL, go to the GPM Software page, then download the current version of Insurance Desk. Type in the password: **securemark** when prompted. The new version will include UNI-Mark UL and SM Legacy.

**UNI-Mark UL requires an illustration**, either with the application (desired), and/or at the time of delivery if the issued policy is different than the policy applied for.

**DO NOT** check the boxes marked in red. Not checking these boxes will enable you to produce the correct illustration for clients in the general civilian market.

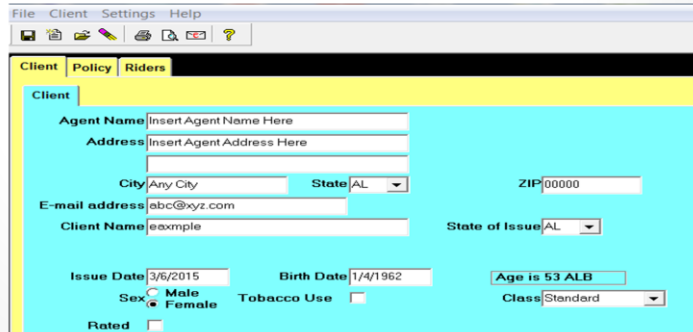
# Quotation Software

## CENTURY-Mark Term

[Marketing Forms, Resources & Software](#)

[GPM Software](#)

- Download **Term Quotations** from the **GPM Software** page



The screenshot displays a software window titled "Client Settings Help" with a menu bar and toolbar. The main content area is divided into tabs: "Client", "Policy", and "Riders". The "Client" tab is active, showing a form with the following fields:

- Agent Name:** Insert Agent Name Here
- Address:** Insert Agent Address Here
- City:** Any City
- State:** AL
- ZIP:** 00000
- E-mail address:** abc@xyz.com
- Client Name:** eexample
- State of Issue:** AL
- Issue Date:** 3/6/2015
- Birth Date:** 1/4/1962
- Age is:** 53 ALB
- Sex:** Male (selected), Female
- Tobacco Use:**
- Class:** Standard
- Rated:**

For CENTURY Mark Term, you will need to download the Term Quotations software from The GPM Software page. Quotes can be viewed on the screen and printed. This is a quote system, illustrations are not required for CENTURY Mark Term.



# Applications

## **UNI-Mark UL and CENTURY-Mark Term**

- SAME APP as SM Legacy Whole Life

## **Check Agent Access**

- For correct applications and forms
- State Availability
- 

UNI-Mark UL and CENTURY-Mark Term use the same application as the SECURE-Mark Legacy. Check agent access for the correct forms and the availability of the base policy and riders.

# Questions?

**GPM Toll Free – (800) 938 – 4765**

- **Marketing – Product, Resources, Software, Quotes – X 4000**
- **Underwriting – pre sale questions, case status, decisions – X 6003**

For questions and assistance, please direct your calls as indicated above.

***Thanks! We appreciate your business!***