

Underwritten by Government Personnel Mutual Life Insurance Company

# UniMark® UL

UniMark® 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. GPM Life offers 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 to help with:

- **INCOME PROTECTION?** Ensure your family continues to receive the amount of your income for a limited period of time.
- **MORTGAGE PROTECTION?** Providing funds for mortgage payments for your family to remain in your home.
- **PENSION MAXIMIZATION?** Utilize your pension benefit to ensure your spouse has sufficient retirement income after your death.
- **ESTATE & FINAL EXPENSE PLANNING?** Paying 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.



\*Changes may be restricted by Guideline Premium limitations, policy limitations, and/or policy funding limitations.

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 follow the amortization of a loan, such as a mortgage.
- Decreasing term insurance to help provide a monthly income to your spouse.
- Limited level term insurance on the lives of your spouse and/or your children, and a waiver of the costs of insurance protection should you become disabled as defined in the policy.

Additionally, we offer options to accelerate a portion of your death benefit during your lifetime based on certain illnesses. 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 for policy benefits 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.

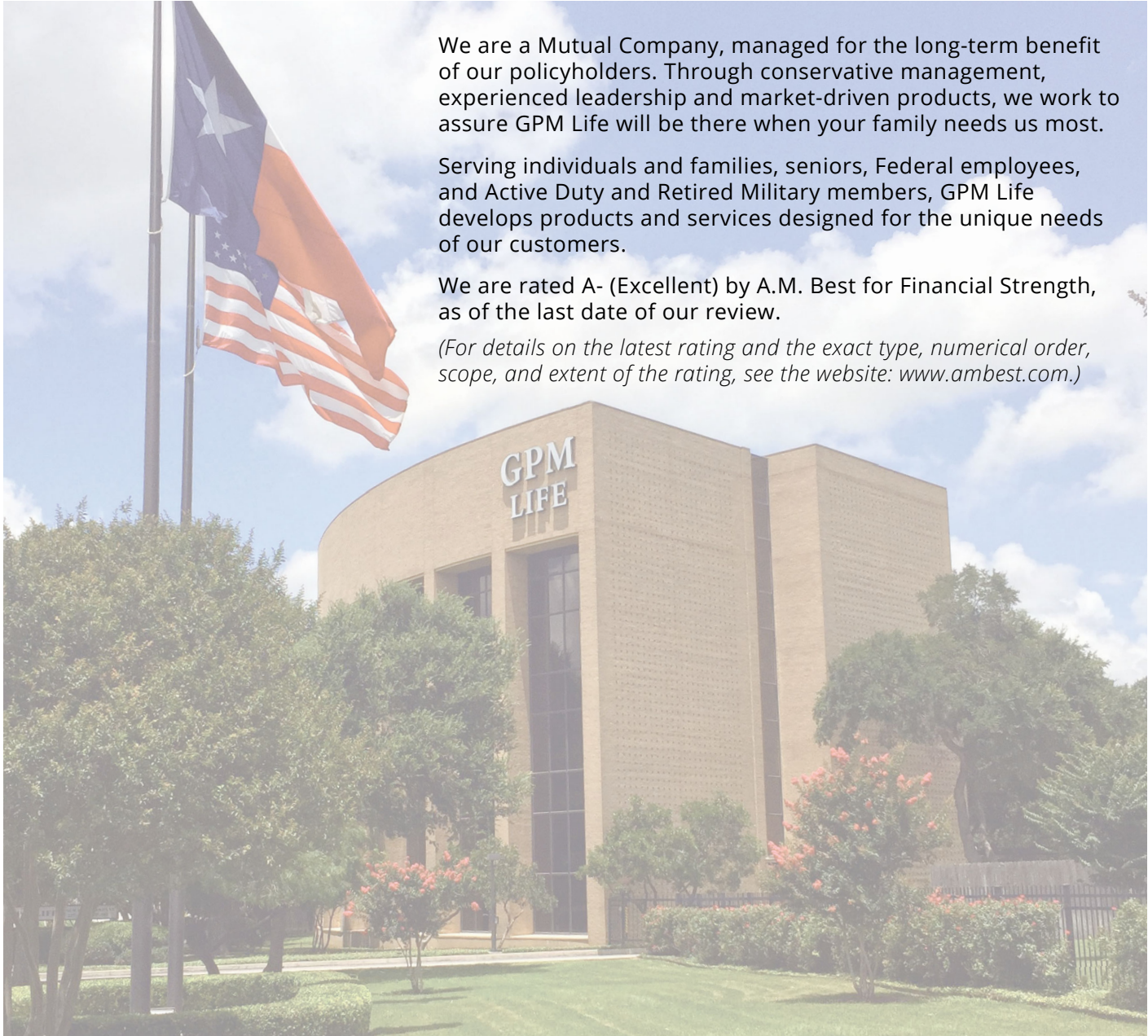
## Flexible for Your Needs



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.*





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).)*

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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.