



**MORTGAGE PROTECTION**  
*The GPM Life Way*



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Policy form series #ICC15 70L UL2016, and state variations. (DMR) Decreasing Mortgage Rider is a rider issued with UniMark UL policy, which is a flexible premium, adjustable, universal life insurance policy issued by Government Personnel Mutual Life Insurance Company (GPM Life). Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. In Montana, unisex rates apply.

Not available in all states.

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.



## One of the major investments you will make in your lifetime is the purchase of your home.

If your family depends on your income to make or supplement the mortgage payment, your absence could cause your family to lose their home.

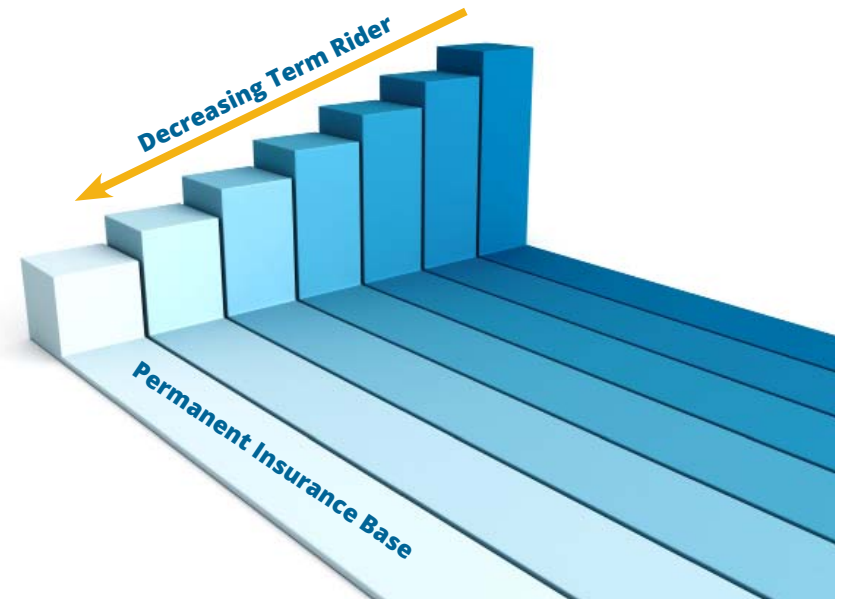
It makes sense to have a mortgage protection plan in place.

GPM Life offers a unique solution to meet this common need.

We believe that everyone needs to have a base of permanent insurance coverage to protect against changes in health and increasing age.

This assures that a defined amount of life insurance is available even after the mortgage is paid off. We supplement that permanent insurance base with a unique rider, the Decreasing Mortgage Rider (DMR).

The combination of this permanent policy and a decreasing term insurance rider, approximates the amount needed to pay off your mortgage loan in any year, based upon your loan amount, interest rate and mortgage term. You pay for the coverage you need with limited excess until the base policy exceeds your mortgage payoff.



Not only can the proceeds pay the mortgage, but the money can be used in any manner your loved ones need. For example, your mortgage may have been paid off early, but you elected to keep the full benefit amount in force. Your beneficiary may need to pay off high credit card debt, medical bills, or convert the benefit into monthly income for a specified period.

Life insurance is more affordable than you might think. Talk to a GPM Life insurance professional today and design a policy that fits your unique needs.