

SERFF Tracking Number: GPML-125693090 State: Arkansas  
Filing Company: Government Personnel Mutual Life Insurance Company State Tracking Number: 39423  
Company Tracking Number: 58Y ADB08, 58Z GIO08  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: 2001 CSO - ADB/GIO  
Project Name/Number: Accidental Death Benefit Rider/Guaranteed Insurability Option Rider/58Y ADB08/58Z GIO08

## Filing at a Glance

Company: Government Personnel Mutual Life Insurance Company

Product Name: 2001 CSO - ADB/GIO

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: GPML-125693090

SERFF Status: Closed

Co Tr Num: 58Y ADB08, 58Z  
GIO08

Co Status: Approved

Authors: Linda Boydston, Norma  
Castillo

Date Submitted: 06/25/2008

State: ArkansasLH

State Tr Num: 39423

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 06/27/2008

Disposition Status: Approved

Implementation Date:

## General Information

Project Name: Accidental Death Benefit Rider/Guaranteed Insurability  
Option Rider

Project Number: 58Y ADB08/58Z GIO08

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/27/2008

State Status Changed: 06/27/2008

Corresponding Filing Tracking Number:

Filing Description:

This filing contains no unusual or controversial items from normal Company or industry standards.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Pending approval  
in state of TX

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

58Y ADB08 - Provides additional indemnity in event of death by accidental means as defined in the provisions of the Accidental Death Benefit Rider. Benefit to age 70 or earlier expiry or maturity date of the policy. Premiums payable to

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age 70 or earlier paid-up, maturity, or expiry date of the policy. Issue ages 0 through 60, male and female insureds eligible. Non-illustrated.

58Z GIO08 - Provides for the purchase of additional insurance policies for limited amounts, on an attained age basis at certain specified ages ("Option Dates") as shown in the Schedule of Additional Benefits of the policy or upon the occurrence of certain specified events ("Alternative Option Dates"). Includes (1) provision for Accidental Death Benefit and Waiver of Premiums for Total Disability riders in new policies; (2) Interim Term Insurance Preceding Alternative Option Dates; and (3) Underwriting cost Credit. Issue ages 0 through 38 inclusive, male and female insureds Non-illustrated.

Actuarial memorandums are included in the filing. Appropriate information regarding (1) effective date, (2) amount of this rider, (3) premiums, and (4) termination date will be printed by computer on Page 3 (Schedule Page) of the policy. A specimen Schedule Page is enclosed.

The forms are a new submission. They have not previously been disapproved. They are not intended to supersede a form previously submitted but not yet approved.

Forms will be used with 58P LIF08 (approved May 30, 2008, SERFF Tracking#GPML-125659885) and will be individually solicited through licensed agents.

These forms are in final print format; however we reserve the right to change the format of the forms due to technological advances.

## Company and Contact

### Filing Contact Information

Linda Boydston, Manager, Regulatory Filing & alb@gpmlife.com

Compliance

2211 N.E. Loop 410

(800) 938-4765 [Phone]

San Antonio, TX 78217

(210) 357-6722[FAX]

### Filing Company Information

SERFF Tracking Number: GPML-125693090 State: Arkansas  
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Government Personnel Mutual Life Insurance CoCode: 63967 State of Domicile: Texas  
Company  
2211 N.E. Loop 410 Group Code: Company Type: LAH  
P.O. Box 659567  
San Antonio, TX 78217 Group Name: State ID Number:  
(800) 938-4765 ext. 2814[Phone] FEIN Number: 74-0651020  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? Yes  
Fee Explanation: TX exempt \$50 for each form x2 = \$100.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Government Personnel Mutual Life Insurance Company	\$100.00	06/25/2008	21103039

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/27/2008	06/27/2008

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## Disposition

Disposition Date: 06/27/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GPML-125693090 State: Arkansas  
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	"John Doe" Sample Page		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Marketing Disclosure		Yes
Form	Accidental Death Benefit Rider		Yes
Form	Guaranteed Insurability Option Rider		Yes

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## Form Schedule

Lead Form Number: 58Y ADB08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	58Y ADB08	Policy/Cont	Accidental Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		56	58Y ADB08 - Basic - Book Mark.pdf
	58Z GIO08	Policy/Cont	Guaranteed ract/Fratern Insurability Option al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		56	58Z GIO08 - Basic - Book Mark.pdf

# ACCIDENTAL DEATH BENEFIT RIDER

## General Provisions and Definitions.

This rider gives added benefits, and is part of the Policy to which it is attached.

Consideration for it is the application and payment of premiums shown on the Schedule Page of this Policy.

The date this rider takes effect is the Policy Date, or other date shown on the amended Schedule Page of the Policy, if added after the Policy is issued.

**We, Us, Our** - means Government Personnel Mutual Life Insurance Company (GPM).

**You, Your** - means the Owner of this Policy.

**He, His, Him** - will be taken to mean persons of either sex.

## What Do We Mean by Accidental Death?

**A1** Payment under this rider will be subject to the terms of the Policy and this rider. We will pay the amount of Accidental Death Benefit as part of the Policy's death benefit Proceeds if We receive due proof that:

- (1) The Insured's death resulted from accidental bodily injury which is the direct result of an accident independent of disease or bodily infirmity or any other cause and which occurs while this rider is in force; and
- (2) The Insured dies before the Insured's 70th birthday and while the Policy and this rider are in effect.

## Some Risks Are Not Covered.

**A2** We will not pay this benefit if the Insured dies before His first birthday. Nor will We pay if the Insured dies as a result of any of these causes:

- (1) Suicide, while sane or insane;
- (2) Physical or mental infirmity, illness, or disease, or their medial treatment;

- (3) Injuries received while He was committing a felony or trying to commit one, or while resisting arrest.
- (4) Injuries that He received or which resulted from operating, riding in, or descending from any type of aircraft if He fits one of these:
  - (a) Is a pilot, officer, or member of the crew; or
  - (b) Is giving or getting any type of training; or
  - (c) Has any duty on such aircraft.
- (5) Injuries resulting from war, declared or not, or any act of war or aggression, insurrection, or riot;
- (6) Injuries sustained in consequence of the Insured's voluntarily being intoxicated or under the influence of any narcotic or any hallucinogenic unless administered on the advice of a physician.
- (7) Injuries or disease which occur while this rider was not in force, or while the Policy remained in force under any of its Nonforfeiture terms, except that disability results from injury or disease existing at the time this rider was issued if such injury or disease was disclosed in the application.

## How and When Benefits Cease.

**A3** This rider will terminate:

- (1) At the Insured's 70th birthday, or when the Policy is surrendered or expires, if earlier; or
- (2) If You do not pay the premium for the Policy or this rider before the end of the grace period; or

## ACCIDENTAL DEATH BENEFIT RIDER - Continued

- (3) If the Policy is continued under its Nonforfeiture terms; or
- (4) If You write Us to drop this rider.

### Can You Continue this Rider?

**A4** If the Policy is exchanged, converted, or renewed, this rider may be continued in force by the timely payment of premiums. This right is subject to the following limits:

- (1) This rider may not exceed the lesser of these:
  - (a) Its original value; or
  - (b) The Sum Insured under the new Policy.
- (2) This rider must be available for the new Policy under Our published rules when You ask to change the Policy.

- (3) payment period or matures or expires earlier than the first Policy then We will change the premium; this rider will not be in force longer than the new Policy.

### Our Right To Contest Is Limited.

**A5** We cannot contest this rider as to statements made in the application for it after it has been in force during the lifetime of the Insured for two (2) years from its effective date, except for fraud and/or non-payment of premiums.

If this rider is reinstated, We cannot contest the reinstatement after this rider is again in force for two (2) years from the effective date of reinstatement while the Insured is alive, except for fraud and/or non-payment of premiums.

We will rely on material representations made in the reinstatement application.

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY  
(Referred to above as GPM)



C. Alan Ferguson  
Secretary

# GUARANTEED INSURABILITY OPTION RIDER

## General Provisions and Definitions.

This rider gives added benefits, and is part of the Policy to which it is attached.

Consideration for it is the application and payment of premiums shown on the Schedule Page.

The date this rider takes effect is the Policy Date shown on the Schedule Page of this Policy,

The terms and conditions of the Policy shall apply to this rider, unless inconsistent with its terms.

**We, Us, Our** - means Government Personnel Mutual Life Insurance Company (GPM).

**You, Your** - means the Owner of this Policy.

**He, His, Him** - will be taken to mean persons of either sex.

**Marriage** - means a marriage ceremony performed by a person legally authorized to do so.

**Adoption** - means a legal adoption.

As regards benefits under this rider, We will require proof of any Marriage, birth or Adoption which sets an alternative option date.

## What are the Benefits of this Rider?

**G1** You may buy a new life insurance Policy on the life of the Insured as of each or any of the option dates or alternative option dates set out in this rider. No evidence of insurability will be required as to the Insured's condition of health, occupation, avocation, or residence.

**G2** We will automatically give term insurance on the Insured's life for three (3) months from the date of any of the events which set an alternative option date.

**G3** The Owner might not have an insurable interest in the Insured's life on any option date or alternative option date. For that reason, He might be prohibited by law from buying a new Policy. The Insured may then buy it.

## What are the Terms and Conditions for Buying a New Policy?

**G4** For You to have the right to buy a new Policy under the terms of this rider:

- (1) You must apply in writing to Us.
- (2) You must pay the first premium for the new Policy not later than thirty (30) days before the new Policy is to take effect.
- (3) The premium for this Policy and rider must be paid current.
- (4) The Insured must be alive on the date the new Policy takes effect.

**G5** These terms and conditions apply to the new Policy You buy under this rider:

- (1) The new Policy shall take effect on the option date or alternative option date as of which it is bought.
- (2) The new Policy must be on a permanent life plan, not term insurance, and shall cover only the Insured under this Policy. The amount of insurance may not exceed the option amount shown on the Schedule Page.
- (3) The Age will be the Insured's Attained Age on the Policy Date of the new Policy. The premium rate shall be the rate on Policies We are then issuing at its Policy Date for the Insured's risk class on this Policy.
- (4) Provision for a Waiver of Premiums rider may be included in the new Policy if it is included in this Policy. But if the Insured has ever been totally disabled as defined in such provision of this Policy, premiums for the new Policy must be payable for life, not for a shorter time.
- (5) If this rider has an Accidental Death Benefit rider, the new Policy may also include an amount of Accidental Death Benefit not to exceed the amount of the new Policy. The total amount of Accidental Death Benefit on the life of the Insured issued by Us may not exceed Our published Accidental Death Benefits limits.

## GUARANTEED INSURABILITY OPTION RIDER- Continued

**G6** No insurance will be provided under the new Policy before its effective date. If application is made for a new Policy under this rider but the Insured dies before the new Policy takes effect, any payment made to Us will be refunded.

### What Are the Option Dates?

**G7** The option dates under this rider will be the Policy Anniversaries on which the Insured's Age is 25, 28, 31, 34, 37 and 40. Anniversaries which may have occurred on or before the effective date of this rider are excluded. Any option date that has been eliminated by the exercise of an alternative option date is also excluded. The final option date will not be later than the date this rider terminates as shown on the Schedule Page.

### What Are the Alternative Option Dates?

**G8** Alternative option dates will be the dates three (3) months after each of these events:

- (1) The Marriage of the Insured;
- (2) Each birth of a living child to the Insured and spouse during the Insured's lifetime; and
- (3) Legal Adoption of each child adopted by the Insured.

**G9** Such Marriage, birth or Adoption must occur while this rider is in force.

### Exercise of Alternative Options Cancels Regular Options.

**G10** Each purchase of a new Policy as of an alternative option date will cancel the first option date which occurs on or after such alternative option date and which has not already been cancelled. No purchase of a new Policy can be made under this rider as of any option date which has been cancelled.

**G11** In event of a multiple birth or Adoption of more than one child at the same time, more than one Policy can be purchased on the same alternative option date. Such purchases can be combined in one purchase of a single Policy. The number of option dates cancelled will be counted on the same basis as if such purchases had not been combined.

### Right to Contest and Suicide Provisions under New Policy.

**G12** The period of time stated in the Incontestability and Suicide provisions in any new Policy bought under this rider will run, not from the date of issue of the new Policy, but from the date of issue of this rider.

### Interim Term Insurance Is Given Before Each Alternative Option Date.

**G13** The term insurance provided during the three (3) months before an alternative option date will be for the amount shown on the Schedule Page for this rider. However, term insurance will not be given under these conditions:

- (1) If this rider is not in effect;
- (2) If this Policy is not in force; or
- (3) If the Policy is being continued under its Nonforfeiture terms.

### Our Right To Contest Is Limited.

**G14** We cannot contest this rider after it has been in force during the lifetime of the Insured for two (2) years from its effective date, except for fraud and/or non-payment of premiums.

If this rider is reinstated, We cannot contest the reinstatement after this rider is again in force for two (2) years from the effective date of reinstatement while the Insured is alive, except for fraud and/or non-payment of premiums.

We will rely on material representations made in the reinstatement application.

## GUARANTEED INSURABILITY OPTION RIDER - Continued

### How Will this Rider Terminate?

**G15** This rider will terminate under any of the following conditions:

- (1) If You do not pay the premium when it is due, or within the grace period for paying it;
- (2) If the Policy is continued under its Nonforfeiture terms;
- (3) If You have used all Your options under this rider;
- (4) If You write Us to drop this rider; or
- (5) Upon reaching the termination date shown on the Schedule Page.

**G16** Any premium due on this Policy after this rider terminates will be reduced by the charge for this rider.

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY  
(Referred to above as GPM)

A handwritten signature in black ink that reads "C. Alan Ferguson". The signature is written in a cursive style with a large, stylized "F".

C. Alan Ferguson  
Secretary

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## Rate Information

Rate data does NOT apply to filing.

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice

06/12/2008

#### Comments:

#### Attachments:

Rule & Regulation 19- ADB.pdf  
Regulation 49- ADB.pdf  
Readability Certification- ADB.pdf  
Bulletin 11-83- ADB.pdf  
Rule and Regulation 19- GIO.pdf  
Regulation 49- GIO.pdf  
Readability Certification- GIO.pdf  
Bulletin 11-83-GIO.pdf

### Review Status:

**Satisfied -Name:** "John Doe" Sample Page

06/12/2008

#### Comments:

"John Doe" Sample Pg. 3

#### Attachment:

Sample Policy Page 3 - ADB and GIO.pdf

### Review Status:

**Satisfied -Name:** Statement of Variability

06/12/2008

#### Comments:

Only "John Doe" items are considered variable.

#### Attachments:

Statement of Variability- ADB.pdf  
Statement of Variability- GIO.pdf

### Review Status:

**Satisfied -Name:** Marketing Disclosure

06/12/2008

#### Comments:

Marketing Disclosure

*SERFF Tracking Number:* GPML-125693090      *State:* Arkansas  
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**Attachments:**

58YMKD- ADB.pdf

58ZMKD- GIO.pdf



AR certification1

ARKANSAS

SUBJECT - Individual Life   X   Individual Annuity \_\_\_\_\_

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER

**58Y ADB08**

This submission meets the provisions of Rule and Regulation 19, "Unfair sex discrimination in the sale of insurance" as well as all applicable requirements of this Department.



Sean Staggs, FSA, MAAA

Assistant Vice President & Associate Actuary

AR certification3

ARKANSAS

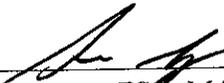
SUBJECT - Individual Life   X   Individual Annuity \_\_\_\_\_

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER

**58Y ADB08**

On behalf of Government Personnel Mutual Life Insurance Company, I hereby certify that the company is in compliance with Regulation 49 in that we will issue a Life and Health notice to each policy owner.

  
\_\_\_\_\_  
Sean Staggs, FSA, MAAA  
Assistant Vice President & Associate Actuary

02AR

ARKANSAS

SUBJECT - Individual Life  Individual Annuity

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

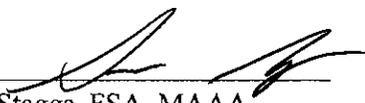
FORM NUMBER

FLESCH SCORE

**58Y ADB08**

**55.7**

This is to certify that the above referenced form has achieved a Flesch Reading Ease Score, as indicated, and complies with the requirements of Arkansas Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

  
\_\_\_\_\_  
Sean Staggs, FSA, MAAA

Assistant Vice President & Associate Actuary

AR certification2

ARKANSAS

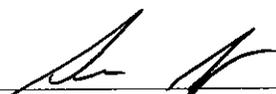
SUBJECT - Individual Life  X  Individual Annuity \_\_\_\_\_

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER

**58Y ADB08**

On behalf of Government Personnel Mutual Life Insurance Company, I hereby certify that I have reviewed Bulletin 11-83 and the form complies with these guidelines.



\_\_\_\_\_  
Sean Staggs, FSA, MAAA  
Assistant Vice President & Associate Actuary

AR certification1

ARKANSAS

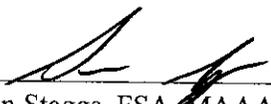
SUBJECT - Individual Life   X   Individual Annuity \_\_\_\_\_

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER

**58Z GIO08**

This submission meets the provisions of Rule and Regulation 19, "Unfair sex discrimination in the sale of insurance" as well as all applicable requirements of this Department.



Sean Staggs, FSA, MAAA  
Assistant Vice President & Associate Actuary

AR certification3

ARKANSAS

SUBJECT - Individual Life     X     Individual Annuity \_\_\_\_\_

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER

**58Z GIO08**

On behalf of Government Personnel Mutual Life Insurance Company, I hereby certify that the company is in compliance with Regulation 49 in that we will issue a Life and Health notice to each policy owner.



\_\_\_\_\_  
Sean Staggs, FSA, MAAA  
Assistant Vice President & Associate Actuary

02AR

ARKANSAS

SUBJECT - Individual Life  Individual Annuity

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER FLESCH SCORE

**58Z GIO08**

**55.7**

This is to certify that the above referenced form has achieved a Flesch Reading Ease Score, as indicated, and complies with the requirements of Arkansas Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Sean Staggs, FSA, MAAA

Assistant Vice President & Associate Actuary

AR certification2

ARKANSAS

SUBJECT - Individual Life   X   Individual Annuity \_\_\_\_\_

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER

**58Z GIO08**

On behalf of Government Personnel Mutual Life Insurance Company, I hereby certify that I have reviewed Bulletin 11-83 and the form complies with these guidelines.



Sean Staggs, FSA, MAAA  
Assistant Vice President & Associate Actuary

**SCHEDULE PAGE**

<b>PLAN</b>	<b>COVERAGE DESCRIPTION</b>	<b>SUM INSURED</b>	<b>POLICY CLASS</b>	<b>ANNUAL PREMIUM</b>	<b>BENEFIT CEASES</b>	
[WL08	Whole Life Policy	\$25,000	100%		2073 ]	<b>POLICY NUMBER:</b> [58P LIF08]
[			Non-Tobacco Use ]			<b>POLICY DATE:</b> [January 1, 2008]
						<b>NAME OF INSURED:</b>
						<b>AGE AT ISSUE/SEX:</b>
						<b>ANNUAL PREMIUM:</b>
						<b>OWNER:</b> [John Doe]
<p>CASH VALUE INTEREST RATE: 5.00 PERCENT PAID-UP INSURANCE INTEREST RATE: 5.00 PERCENT INTEREST RATE FOR RESERVES: 4.00 PERCENT (ALL YEARS) VALUATION METHOD: COMMISSIONER'S RESERVE MORTALITY TABLE: 2001 CSO Standard Mortality Table, Age Last Birthday, Male/Female</p>						<b>The owner and beneficiary are as stated in the application unless later changed.</b>

Statement of Variability

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY  
P. O. BOX 659567, SAN ANTONIO, TEXAS 78265-9567

FORM NUMBER **58Y ADB08**

This is to certify that any changes in the information on the policy computer pages will require the company to submit the new computer page(s) to the Department for prior approval - except for changes in "John Doed" information specifically relating to a particular insured.

  
\_\_\_\_\_  
Sean Staggs, FSA, MAAA  
Assistant Vice President & Associate Actuary

JUN 11 2008  
DATE

Statement of Variability

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY  
P. O. BOX 659567, SAN ANTONIO, TEXAS 78265-9567

FORM NUMBER **58Z GIO08**

This is to certify that any changes in the information on the policy computer pages will require the company to submit the new computer page(s) to the Department for prior approval - except for changes in "John Doed" information specifically relating to a particular insured.

  
\_\_\_\_\_  
Sean Staggs, FSA, MAAA  
Assistant Vice President & Associate Actuary

JUN 11 2008  
\_\_\_\_\_  
DATE

MKD

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY  
San Antonio, Texas

DISCLOSURE OF MARKETING INTEREST AND INFORMATION

FORM NUMBER - 58N CIR08

1. Marketed on individual basis.
2. No special market intended.
3. No deviation from standard underwriting rules.
4. No limitation of use.
5. No changes in benefits.
6. Commissions and gross premium rates are consistent with GPM's other plans.
7. No deviation from GPM's usual retention.

MKD

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