



Be a GPM LIFE Professional

Earn rewards and recognition by joining GPM Life's Capitol Club.

- Program applies to Ordinary Production only.

Quick Start Bonus

The Quick Start incentive rewards agents who are new to Government Personnel Mutual, and quickly embrace the products and markets available. We know that if you step right in to the GPM Life family, we will become your home for life insurance sales!

Who is Eligible?

Agents who are new to GPM Life, with an Agent Contract dated within six months.

What is Eligible?

Credit is given for personally produced Life and Annuity.

What is the Qualification Requirement?

6,000 of Net Production Amount¹ earned within the agent's first 6 months under contract.

What is the Reward?

\$200 (added to your GPM Life PERSONA pre-paid Visa). Lands End polo shirt with the GPM Life logo.

Be a Quick Start Qualifier!

- Interested in earning your ChFEBC, or FedSmart? We will reimburse 50% of one course fee after you successfully pass the exam.
- Join an "Earn and Learn" session. We will cover your room and meals.

1 Net Production Amount (NPA) is total business Settled, less Not-Taken policies.

Whole Life & Term Life credit is 100% of first year annualized premium.

Universal Life credit is 100% of the lesser of CAP (Target) or planned annualized premium, and 6% of excess premium paid.

Annuity credit is 6% of single premium.

Disability Income credit is 50% of first year annualized premium

Persona Rewards

What are PERSONA Rewards? More money for your hard work!

At GPM Life we value your loyalty, we appreciate your consistency, and we want to support your growth efforts. PERSONA Rewards are “cash on the card” - your money at your disposal!

- Buy leads;
- Pay office expenses;
- Take that needed weekend retreat.

Who is Eligible?

All active agents in good standing²

What is Eligible?

Credit is given for personally produced Life and Annuity policies.

What are the Qualification Requirements?

1. **Initial qualification:** 5,000 of Net Production Amount¹ with a minimum of 4 lives, issued within a 12-month period;
2. **Thereafter:** minimum 1,000 of Net Production Amount issued within a 1-month period.

What is the Reward?

Net Production Amount	Dollars (Points*) per 1,000 Life NPA	Dollars (Points*) per 1,000 Annuity NPA
5,000 and above	15	10
Additional Incentive for our PREFERRED AGENTS (retroactive to first 1,000)		
30,000 - 49,999	1.5	1.5
50,000 - 74,999	3	3
75,000 - 99,999	4.5	4.5
100,000 - 149,999	6	6
150,000+	10	10

*PERSONA Points are capped at 120 per policy

Example

Joe is an agent in good standing, but has not qualified as a Preferred Agent.

Mary is a current GPM Life Preferred Agent.

Both have 35,000 of Life NPA issued in the prior month.

Joe will earn 525 PERSONA points (\$525); Mary will earn 577.5 PERSONA points (\$577.50).

PERSONA points are dollars, 1 point = \$1 - 100 points = \$100!

PERSONA Rewards are added to your GPM Life PERSONA pre-paid VISA monthly.

Yours to SPEND for business or personal fun!

Net Production Amount (NPA) is total business Settled, less Not-Taken policies.

Whole Life & Term Life credit is 100% of first year annualized premium.

Universal Life credit is 100% of the lesser of CAP (Target) or planned annualized premium, and 6% of excess premium paid.

Annuity credit is 6% of single premium.

Disability Income credit is 50% of first year annualized premium.

In Good Standing: key business performance metrics (Persistency & Placement) meet minimum expectations. This is shown on your Agent Access home page and identified with green or blue highlighted Text.

Preferred Agent Bonus

GPM Life's Preferred Agent Bonus is a reward programs that encourages agents to build a large annual bonus through high production and quality business. Bonus amounts increase as production increases, and bonus amounts increase as higher business quality thresholds are met.

Who is eligible?

Agents with an Active GPM Life contract

What is eligible?

Credit is given for personally produced Life and Annuity policies.

What is the Qualification Requirement?

PLATINUM LEVEL	Minimum NPA ¹	Minimum 13-month Persistency Ratio	Minimum Placement Ratio
	30,000	85%	80%
GOLD LEVEL	Minimum NPA ¹	Minimum 13-month Persistency Ratio	Minimum Placement Ratio
	30,000	80%	75%
SILVER LEVEL	Minimum NPA ¹	Minimum 13-month Persistency Ratio	Minimum Placement Ratio
	30,000	75%	75%

What is the Reward?

NPA ¹ of at least	Platinum Level	Gold Level	Silver Level
30,000	\$1,000	750	650
50,000	\$1,750	1,250	1,100
75,000	\$3,250	2,500	2,200
100,000	\$5,250	4,250	3,750
150,000	\$8,000	6,250	5,500
200,000	\$12,500	10,000	8,750
250,000	\$17,000	12,500	10,750
300,000	\$24,000 +	17,500 +	15,250 +
	8% of each dollar over 300,000	5% of each dollar over 300,000	4% of each dollar over 300,000

Recognition!

Agents who earn the Preferred Agent Bonus are recognized GPM Life Preferred Agents.

Preferred Agents with NPA of at least 50,000, 13-month persistency ratio of at least 92%, and a Placement ratio of at least 83% will be recognized as members of the GPM Life President's Club.

REWARDS AND RECOGNITION FOLLOW!

1 Net Production Amount (NPA) is total business Settled, less Not-Taken policies.

Whole Life & Term Life credit is 100% of first year annualized premium.

Universal Life credit is 100% of the lesser of CAP (Target) or planned annualized premium, and 6% of excess premium paid.

Annuity credit is 6% of single premium.

Disability Income credit is 50% of first year annualized premium

<http://www.gpmlifecommission.com/CapitolClub/PreferredAgentBonus.php>

Reimbursements & Recognition

We love to recognize our agents for high quality production and performance! GPM Life is proud to have professional-minded insurance agents representing us. We want to encourage your professional development, industry networking opportunities, and recognize you as a leader in your field.

Reimbursement

MDRT Incentive Reimbursement:

Who is eligible?

A current member of the GPM Life President's Club

What is the Qualification Requirement?

Qualifying member of the Million Dollar Round Table (MDRT).

GPM Life is one of the certifying companies

Attends the MDRT Annual Conference.

What is the Reimbursement?

GPM Life will reimburse up to \$1,000 toward travel expenses you spend attending the MDRT Annual Conference.

Designation Incentive Reimbursement:

Who is eligible?

Current Preferred Agents and recent Quick Start Qualifiers

What are the Qualification Requirements?

Successful completion of a course required to earn an accredited industry designation. Supporting documentation must be submitted to GPM Life within 6 months of completing the course.

President's Club Members and Preferred Agent qualifying designations: ChFEBC, CLU, ChFC, CFP, RICP, LUTCF, CSA, CASL, FedSmart. Others may be submitted for consideration.

Quick Start Qualifiers: ChFEBC, FedSmart.

What is the Reimbursement?

President's Club Members: 75% of course and book fees

Preferred Agents: 50% of course and book fees

Quick Start Qualifiers: 50% of course and book fees

Annual maximum reimbursement for combined courses – President's Club – \$1250, Preferred Agent – \$750

For ChFEBC and FedSmart, reimbursement is 75% President's Club and 50% for Preferred Agent, if the percentage exceeds the annual maximum.

Errors and Omission (E&O) Incentive Reimbursement:

Who is eligible?

Current Preferred Agents

What is the Reimbursement?

President's Club Members: 75% of the cost of your E&O coverage, up to a maximum of \$450

Preferred Agents: 50% of the cost of your E&O coverage, up to a maximum of \$300

NAIFA Membership Incentive Reimbursement:

Who is eligible?

Current Preferred Agents

What is the Reimbursement?

President's Club Members: 75% of the national annual membership fee

Preferred Agents: 50% of the national annual membership fee

Recognition

President's Club:

- Logo merchandise
- Home Office Recognition (displayed in common area)
- Recognition of achievement for display in your office
- Business card recognition
- Logo Polo shirt or Oxford

Preferred Agent:

- Business card recognition
- Logo polo shirt or Oxford

Professional Development

Earn and Learn

GPM Life offers in-person seminar and classroom learning opportunities to review:

- Products and their application to market opportunities;
- Markets - customer profiles and sales ideas; and
- Regulations and industry changes, and their impact on your sales goals.

Who is eligible?

Agents contracted with GPM Life more than 1 year: Current Preferred Agents

Agents contracted with GPM Life less than 1 year: Quick Start Qualifiers

And any active agents in good standing² as space permits

What is the Reward?

President's Club members: Room, meals and travel up to \$300

Preferred Agents: Room and meals

Quick Start Qualifiers: Room and meals

Agents in good standing: meals

2 In Good Standing: key business performance metrics (Persistency & Placement) meet minimum expectations. This is shown on your Agent Access home page and identified with green or blue highlighted Text.

Be a GPM LIFE Professional

Minimum (Calendar Year)	Net Paid Production	Persistency	Placement
President's Club member	50,000	92%	83%
Preferred Agent	30,000	75%	75%
Quick Start Agent (within 6 months of initial contract)	6,000	-	-



Government Personnel Mutual Life Insurance Co. (GPM Life)

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