

# Gerber Life Insurance Product Offerings

## Children's Coverage



**The Grow-Up® Plan** is whole life insurance designed for children ages 14 days to 14 years old. Purchased by parents, grandparents, and permanent legal guardians, Gerber Life's Grow-Up® Plan provides a child or grandchild with up to \$50,000 of coverage that automatically doubles during age 18 with no increase in monthly premium. Regardless of health, occupation or anything else, the insured child or grandchild will have up to four guaranteed options as an adult to buy more life insurance coverage—**up to 10 times the original amount**—at our standard rate for the child's age at that time, and as long as premiums are paid.

## Adult/Family Coverage



**Gerber Life College Plan** is an endowment life insurance policy for adults ages 18 to 75 (depending on the payment option chosen). It is designed to help parents or grandparents save a guaranteed amount of money for a child's college education expenses. Policy owners can set aside from \$10,000 to \$150,000 with three different payment options—monthly installments, five payments, or just one payment. A guaranteed benefit is paid when it's time for the child to enter college in 10 to 20 years. The cash value growth will generate taxable income after a few years. The money received from the policy doesn't have to be used for a child's education; **it can be used for any purpose the policy owner desires.**

**Gerber Life Term Life Insurance** provides adults ages 18 to 70 (depending on term chosen) with coverage from \$25,000 to \$1,000,000—for 10, 15, 20, or 30 years. Individuals ages 18 to 70 applying for \$25,000 to \$99,000 of coverage, and individuals ages 18 to 50 applying for up to \$300,000 of coverage are eligible for underwriting on an instant decision/simplified basis.\* The Gerber Life Term Life policy is **convertible** to a Gerber Life Whole Life policy and **renewable** annually **without a physical exam** after the initial term period.

**Gerber Life Whole Life Insurance** provides adults ages 18 to 80 with coverage from \$25,000 to \$1,000,000. Individuals ages 18 to 70 applying for between \$25,000 and \$99,000 of coverage, and individuals ages 18 to 50 applying for up to \$300,000 of coverage are eligible for underwriting on an instant decision/simplified basis.\* The Gerber Life Whole Life policy offers **permanent protection**, premiums guaranteed to never increase, and guaranteed cash value growth.

Real-time, immediate underwriting enables an **INSTANT DECISION\*** in many cases.

**Guaranteed Life Insurance** is **guaranteed** issue life insurance for adults ages 50 to 80. This policy features guaranteed coverage up to \$25,000 and a Graded Death Benefit. No medical exam is required and there are no health questions to answer. **Acceptance is guaranteed.**

**Accident Protection Insurance** offers adults ages 19 to 69 up to \$100,000 in accidental death protection coverage **regardless of health or occupation.**

\*Eligibility, approval and actual rates will be based upon the entire underwriting process, including, but not limited to, personal and medical information provided on the application and specific underwriting requirements and criteria. Decisions can be instant if application is in good order at time of application. Product availability may be limited.

	The Grow-Up® Plan	Gerber Life College Plan	Gerber Life Term Life	Gerber Life Whole Life	Guaranteed Life	Accident Protection
<i>Product Highlights At-a-Glance</i>	<ul style="list-style-type: none"> <li>✓ Provides a living legacy for children/grandchildren</li> <li>✓ Guaranteed low premiums</li> <li>✓ Coverage automatically doubles during age 18</li> <li>✓ Guaranteed options to buy additional insurance</li> </ul>	<ul style="list-style-type: none"> <li>✓ Only college plan that's also adult life insurance</li> <li>✓ Guarantees money for college or other uses without restriction</li> <li>✓ Installment, 5-Pay or Single Pay premium payment options</li> <li>✓ Guaranteed benefits at maturity</li> </ul>	<ul style="list-style-type: none"> <li>✓ 10, 15, 20, and 30-year specified term options</li> <li>✓ Eligible for an instant decision when app taken</li> <li>✓ Fixed premium guarantee</li> <li>✓ Option to renew is guaranteed without a physical</li> </ul>	<ul style="list-style-type: none"> <li>✓ Permanent lifetime insurance coverage</li> <li>✓ Eligible for an instant decision when app taken</li> <li>✓ Builds cash value</li> <li>✓ Premium rates never increase</li> </ul>	<ul style="list-style-type: none"> <li>✓ Eases the burden of final expenses</li> <li>✓ Premiums never increase</li> <li>✓ Builds cash value</li> <li>✓ Guaranteed issue</li> <li>✓ Graded death benefit</li> </ul>	<ul style="list-style-type: none"> <li>✓ Provides immediate security</li> <li>✓ Premiums never increase</li> <li>✓ No medical exam required</li> <li>✓ Spouses eligible</li> </ul>
<i>Sales Support Materials</i>	Approved materials available online through the Gerber Life Agency Portal: <a href="http://www.gerberlifeagency.com">www.gerberlifeagency.com</a>					

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## Simplified Issue

## Guaranteed Issue

	The Grow-Up <sup>®</sup> Plan	Gerber Life College Plan	Gerber Life Term Life	Gerber Life Whole Life	Guaranteed Life	Accident Protection
<b>Description</b>	Whole Life Insurance for Children/Grandchildren <sup>1</sup>	Individual Endowment Insurance <sup>1,2</sup>	Temporary Life Insurance <sup>1</sup>	Permanent Life Insurance <sup>1</sup>	Guaranteed Whole Life Insurance <sup>1</sup>	24-Hour Accident Coverage <sup>1</sup>
<b>State Availability</b>	All states	All states	All states	All states	Most states. Not available in AR, CA and MT.	Most states. Not available in MA, OK, PA and WA.
<b>Issue Ages</b>	Ages 14 days–14 years, at <b>last</b> birthday	For Pay to Maturity Option: Ages 18–60, at <b>last</b> birthday  For 5-Pay* or Single Pay Option: Ages 18–75, at <b>last</b> birthday  *18-70, at <b>last</b> birthday, for males	10-Year: 18–70, at <b>last</b> birthday 15-Year: 18–65, at <b>last</b> birthday 20-Year: 18–60, at <b>last</b> birthday 30-Year: 18–50, at <b>last</b> birthday	Ages 18–80, at <b>last</b> birthday	Ages 50–80, at <b>last</b> birthday	Ages 19–69, at <b>last</b> birthday <i>(Optional coverage for spouse available)</i>
<b>Policy Size/Coverage Amounts</b>	\$5,000 minimum amount to \$50,000 maximum initial amount at issue (combined total insurance with GLIC). Face amount automatically doubles on first policy anniversary after Insured's 18th birthday, with no increase in premium. Maximum amount for any one policy is \$500,000 including exercise of all Guaranteed Purchase Options.	\$10,000 minimum face amount to \$150,000 maximum face amount at issue for 10 to 20 years for Pay to Maturity premium payment option.  5-Pay and Single Pay premium payment options also available.	\$25,000 minimum face amount to \$1,000,000 maximum face amount at issue.	\$25,000 minimum face amount to \$1,000,000 maximum face amount at issue.	\$5,000 minimum amount to \$25,000 maximum amount at issue (total of all combined Gerber Life Guaranteed Life is \$25,000).	\$20,000 minimum amount to \$100,000 maximum face amount at issue. A limit of up to 2 Accident Protection Plans may be issued to any one Insured and the combined total coverage cannot be over \$100,000 for each person.
<b>Cash Value</b>	Plan builds cash value; after 25 years, cash value will be at least equal to all premiums paid (if issued Standard).	Cash value equals face amount at maturity—in 10 to 20 years.	None.	Plan builds cash value.	Plan builds cash value.	None.
<b>Death Benefit</b>  <i>Note: Death benefit under each Plan is federal income tax free to a named beneficiary.</i>	Full face amount less any outstanding loan and interest due. All death benefits will be paid as a lump sum.	Full face amount less any outstanding loan balance and interest due will be paid as a lump sum to beneficiary if the death occurs before the policy matures.	Full face amount. All death benefits will be paid as a lump sum.	Full face amount less any outstanding loan and interest due. All death benefits will be paid as a lump sum.	Graded Death Benefit (DB) in first 2 policy years. During graded period, Non-Accidental DB equals return of premium paid plus 10%; Accidental DB at any time equals full face amount. All death benefits will be paid as a lump sum.	Benefit paid for accidental death. Death by other causes is not payable.

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	The Grow-Up <sup>®</sup> Plan	Gerber Life College Plan	Gerber Life Term Life	Gerber Life Whole Life	Guaranteed Life	Accident Protection
<b>Underwriting</b>	Standard and Substandard Classes are available; Uni-Tobacco rates used in most states.	Standard and Substandard Classes are available; Uni-Tobacco rates used.	<p><b>Non-Tobacco:</b> Preferred Plus; Select; Preferred; Standard; and Substandard</p> <p><b>Tobacco:</b> Preferred; Standard ; and Substandard</p> <p>Substandard classes are Tables C and F (Tables D – H have been combined into one Table F), based on Insurance Age.</p>	<p><b>Non-Tobacco:</b> Preferred Plus; Select; Preferred; Standard; and Substandard</p> <p><b>Tobacco:</b> Preferred; Standard ; and Substandard</p> <p>Substandard classes are Tables C and F (Tables D – H have been combined into one Table F), based on Insurance Age.</p>	None. Guaranteed Issue.	Standard Class only; no Substandard rating is available.
<b>Expiry/Maturity Ages</b>	Policy Maturity is Insured's age 121. Premiums end at Insured's age 100.	Policy Maturity will be 10 to 20 years after issue, as elected by Insured/Owner.	All level-term policies will be renewable at the end of their term using ART rates to age 95.	Policy Maturity is Insured's age 121. Premiums end at Insured's age 100.	Policy does not expire and is payable until age 121.	N/A
<b>Premium Payments/Modes</b>	Monthly, Quarterly, Semi-Annually and Annually; ACH and credit card.	<p><b>Premium Payment Options:</b></p> <ul style="list-style-type: none"> <li>• Pay to Maturity; 5-Pay; Single Pay</li> </ul> <p><b>For Pay to Maturity and 5-Pay:</b> Monthly, Quarterly, Bi-Monthly, Semi-Annually and Annually; ACH and credit card.</p> <p><b>For Single Pay:</b> Single premium by check or ACH.</p>	Monthly, Bi-Monthly; Quarterly, Semi-Annually and Annually; ACH and credit card for all modes.	Monthly, Bi-Monthly; Quarterly, Semi-Annually and Annually; ACH and credit card.	Monthly, Quarterly, Semi-Annually and Annually; ACH and credit card.	Monthly, Quarterly, Semi-Annually and Annually; ACH and credit card.
<b>Dividends</b>	None.	None.	None.	None.	None.	None.
<b>Benefits for Serious Injury</b>	N/A	N/A	If disability of waiver premium optional rider is selected, premiums may be waived.	If disability of waiver premium optional rider is selected, premiums may be waived.	N/A	<p>Full cash benefits paid for Accidental Loss of Life / Both Hands, Both Feet or sight in Both Eyes / One Hand and One Foot or One Hand and sight in One Eye, or One Foot and sight in One Eye. Half cash benefits paid for loss of One Hand, One Foot or sight in One Eye.</p> <p>The loss must be the direct result of an injury within 365 days from the date of the accident.</p>
<b>Free Look</b>	30-day free look period beginning 3 days after policy is mailed.	30-day free look period beginning 3 days after policy is mailed.	30-day free look period beginning 3 days after policy is mailed.	30-day free look period beginning 3 days after policy is mailed.	30-day free look period beginning 3 days after policy is mailed.	30-day free look period beginning 3 days after policy is mailed.

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<b>Convertibility</b>	N/A	N/A	All Gerber Life Term Life policies can be converted to a Gerber Life Whole Life policy; no level term policies can be converted after the Insured's 65 <sup>th</sup> birthday.		N/A	N/A
<b>Grace Period*</b> <small>*Grace period is 60 days in CA</small>	31 days starting on premium due date, in which owner may pay overdue premiums.	31 days starting on premium due date, in which owner may pay overdue premiums.	31 days starting on premium due date, in which owner may pay overdue premiums.	31 days starting on premium due date, in which owner may pay overdue premiums.	31 days starting on premium due date, in which owner may pay overdue premiums.	31 days starting on premium due date, in which owner may pay overdue premiums.
<b>Exclusions</b>	If the Insured dies by suicide within 2 years (one year in CO, MO and ND) of the Issue Date, the amount payable will equal the total premiums paid less any loans plus accrued interest outstanding against the Policy.	If the insured dies by suicide within 2 years (one year in CO, MO and ND) of the Issue Date, the amount payable will equal the total premiums paid less any loans plus accrued interest outstanding against the Policy.	If the Insured dies by suicide within 2 years (one year in CO, MO and ND) of the Issue Date, the amount payable will equal the total premiums paid less any loans plus accrued interest outstanding against the Policy.	If the Insured dies by suicide within 2 years (one year in CO, MO and ND) of the Issue Date, the amount payable will equal the total premiums paid less any loans plus accrued interest outstanding against the Policy.	A Death Benefit will not be paid for an Accidental Death if it is an infection not occurring as a direct result or consequences of the Accidental Bodily Injury, and/or if it is caused or contributed by: disease or infirmity of mind or body or medical or surgical treatment for such disease or infirmity; any attempt at suicide, or intentionally self-inflicted injury, while sane or insane; travel in or descent from an aircraft, if the Insured acted in a capacity other than as a passenger; travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, used for travel beyond earth's atmosphere; active participation in a riot, insurrection or terrorist activity; committing or attempting to commit a felony; occurring while the Insured is incarcerated; intoxication as defined by the jurisdiction where the accident occurred; riding or driving an air, land or water vehicle in a race, speed or endurance contest; rock or mountain climbing; aeronautics (hang-gliding, skydiving, parachuting, ultra light,	Vary by state. <sup>2</sup> Exclusions include: <ol style="list-style-type: none"> <li>1. Intentionally self-inflicted injuries or attempts; suicide or attempted suicide while sane or insane.</li> <li>2. Injuries caused by act of declared or undeclared war.</li> <li>3. Injuries received while participating in training exercises or maneuvers of an armed service while a member of an armed service.</li> <li>4. Injuries received while under influences of any controlled substance unless administered on the advice of a physician.</li> <li>5. Injuries received while intoxicated.</li> <li>6. Injuries to which a contributing cause was the Insured's commission of or attempt to commit a felony or being engaged in an illegal occupation.</li> <li>7. Injuries received while riding in any air conveyance, with certain exceptions.</li> <li>8. Sickness.</li> </ol>

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					<p>soaring, ballooning and parasailing) and/or caused or materially contributed to by voluntary intake or use by any means of any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions, or poison, gas or fumes, unless a direct result of an occupational accident.</p> <p>If the insured dies by suicide within two years from the Issue Date (one year in ND), the only amount payable will be the premiums paid for the policy plus 10%, less any debt against the policy.</p> <p>Exclusions vary in some states. Requirements may vary depending on the state where Insured lives.</p>	

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<b>Riders</b>	<p><b>Guaranteed Purchase Option</b> (Included at no additional cost)</p> <p>GPOs are available on standard class policies only. No GPOs on substandard issues. Option dates occur on policy anniversaries when Insured attains ages 21, 25, 30, 35, 40 and/or upon a “ life event” such as the marriage of the Insured or the birth/adoption of a child to the Insured. GPOs may be exercised up to a maximum of 4 times and no more than 1 GPO can be exercised within any 12-month period.<sup>2</sup></p>	<p><b>Additional Policy Rider</b> (Included at no additional cost)</p> <p>Permits the policy owner to purchase one additional endowment policy each year for up to four years after the effective date of the original policy at the same insured age as the original policy. This will allow the policy owner to stagger the maturities of the additional policies to align with the years the child will be attending college. Enables Insured to purchase additional policies at original issue age if no change in health.</p>	<p><b>Accelerated Death Benefit Rider</b> (Cost is included in policy premium)</p> <p>Gerber Life will pay an Accelerated Death Benefit in the amount requested by the Owner of up to 50% of the death benefit if Insured is terminally ill and life expectancy is 12 months or less, subject to the provisions of this option.</p> <hr/> <p><b>Optional Disability Waiver of Premium Benefit Rider</b> (Available up to age 59 for an additional cost)</p> <p>Gerber Life will waive the premium due for the Policy or refund any such premium paid after the Insured qualifies for Waiver of Premium.</p>	<p><b>Accelerated Death Benefit Rider</b> (Cost is included in policy premium)</p> <p>Gerber Life will pay an Accelerated Death Benefit in the amount requested by the Owner of up to 50% of the death benefit if Insured is terminally ill and life expectancy is 12 months or less, subject to the provisions of this option.</p> <hr/> <p><b>Optional Disability Waiver of Premium Benefit Rider</b> (Available up to age 59 for an additional cost)</p> <p>Gerber Life will waive the premium due for the Policy or refund any such premium paid after the Insured qualifies for Waiver of Premium.</p> <hr/> <p><b>Optional Guaranteed Insurability Benefit Rider</b> (Available up to age 39 for an additional cost)</p> <p>This Rider will allow the Owner to purchase up to the lesser of 25% of the underlying Policy face amount or \$50,000 at any exercise period, up to a maximum of four (4) times.</p>	None.	None.

<sup>1</sup> Be sure to check with your agency manager or log into [www.gerberlifeagency.com](http://www.gerberlifeagency.com) for state availability, complete details, modal discounts, exclusions and other specifications.

<sup>2</sup>Policy generates taxable income as the cash value grows. GLIC will issue a Form 1099 each year that there is taxable income. The death benefit retains federal income tax free status.

**Benefits, exclusions and limitations vary by state. Benefits are subject to Gerber Life insurance limits. Product specifications, rates and applications are available at [www.gerberlifeagency.com](http://www.gerberlifeagency.com).**

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• Not FDIC Insured  
• Not Bank Guaranteed

• Not a Deposit or Other  
Bank Obligation

*Doing business the way you do business...*