

BE THEIR FUTURE HERO

Did you know you have the power to give your children or grandchildren a valuable gift today which they may thank you for years from now? At Gerber Life, we make it easy for you to give kids protection for their future while building cash value.

The Gerber Life Grow-Up® Plan gives parents and grandparents a way to provide the gift of guaranteed¹ life insurance protection to children from 14 days to 14 years old while helping to build a strong financial foundation. Premiums are designed to be budget-friendly. And, unlike many other competitors, coverage doubles in value during age 18 without any increase in premiums.

Help protect a child's future and financially strengthen it at the same time with the Gerber Life Grow-Up® Plan.

BEING A HERO IS EASY WITH GERBER LIFE

For more than 50 years, Gerber Life has been providing budget-friendly life insurance so that children and adults can have greater financial protection. Today, Gerber Life is trusted by millions of families. In December 2020, we were again awarded a rating of "A" (Excellent) by A.M. Best.²



**Gerber Life
Insurance**

Not FDIC Insured | Not Bank Guaranteed | Not a Deposit or Other Bank Obligation

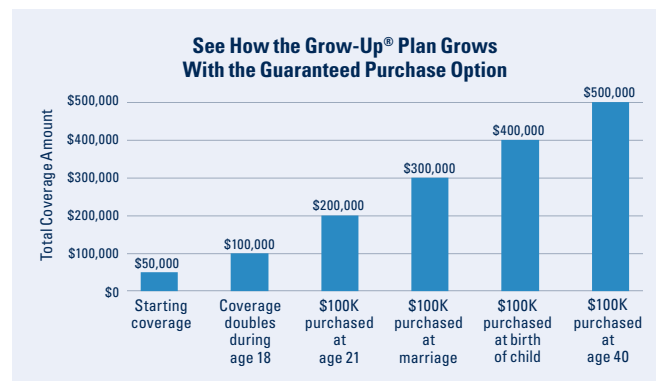
¹Policy will remain in force, premiums are guaranteed not to increase, and the cash value and death benefit are guaranteed as long as premiums are paid on time and within the Grace Period specified in the policy. The cash value and death benefit will be reduced by any policy loans. The policy loan interest rate is 8%.

²A.M. Best is an independent reporting firm that rates insurance companies on financial stability, management and integrity. That was the 19th consecutive year we received an "A" rating. This rating is the third highest awarded out of 13 possible categories. The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the Company.

Give the gift of enhanced security to your children or grandchildren with whole life insurance protection that builds a nest egg for the child. Plus, you can count on a transparent and simplified underwriting process and an easy-to-understand product for even more peace of mind.

FEATURES

- **Applying is simple** — Up to six children can be included in one application and there is no required health exam. You are the policy owner until the child reaches age 21, at which time, the child becomes the owner.
- **You choose the policy amount** — Coverage ranges from \$10,000 to \$50,000 for children from 14 days to 14 years old.
- **Payment options are flexible** — Pay by debit card, credit card, check or ACH (a discount of up to 10% on monthly ACH premiums from a checking or savings account applies).
- **Insurance protection is assured to grow with your child¹** — The coverage amount automatically doubles during age 18 with no additional premium required. For example, a \$50,000 policy doubles to \$100,000, regardless of health.
- **Your premiums never increase** — Premiums are guaranteed not to increase for the life of the policy, even during age 18 when the coverage doubles, as long as premiums are paid¹.
- **Payment Protection Option Rider** — For an additional cost, an optional Payment Protection Option (PPO) Rider is available that covers all premium payments if the policy owner becomes totally disabled or dies before the child's/insured's 21st birthday. The Rider is subject to underwriting approval.³
- **Future insurability is guaranteed¹** — The insured child, as an adult policy owner, has four opportunities to buy additional insurance (at certain ages and life events), without proof of insurability through the Guaranteed Purchase Option (GPO). Each new policy can be up to the coverage amount in force during age 18. For example, if the GPO is exercised four times, a child with \$100,000 of existing coverage during age 18 (after the coverage doubles), has the opportunity to buy up to \$400,000 of additional insurance as an adult! See your agent for details.



FIND OUT WHAT THE GERBER LIFE GROW-UP[®] PLAN CAN DO FOR YOU

³To purchase the PPO Rider, the owner must be between the ages of 18 and 50, and the insured child must be no older than age 18 as of his or her last birthday.

The Grow-Up[®] Plan is available in all states. In CA, CT, DE, DC, FL, NY, ND, SD and WA, requirements vary somewhat. Additional information or a state-specific application is available.

Policy Form ICC12-GPP and Policy Form Series GPP-12. In New York: Policy Form GPP-20-NY. PPO Rider: Policy Form ICC13-PPB.

Policies are sent with a 30-day free look period. The policy can be canceled within the first 30 days and premium payment will be refunded. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. A Buyer's Guide to Life Insurance and a Policy Summary are sent with all policies. You can get them without applying for insurance by writing us. The following notice applies to applicants in the states of AZ, CA, CT, GA, IL, ME, MA, MN, MT, NJ, NV, NC, OH, OR and VA: To approve your insurance and service your policy, we may collect or disclose information about you, as permitted by law, which may include certain disclosures made without your prior authorization. You have the right to access and correct personal information that we have about you. You may also receive a detailed notice on Gerber Life's Information Practices, upon request.

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, less any debt against the policy.

Gerber Life will not accept insurance applications for coverage submitted under a Power of Attorney or Guardianship on the proposed insured, except from the permanent legal guardians of children.

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