

THE GROW-UP® PLAN — BETTER THAN EVER BEFORE

BE A HERO TO YOUR CLIENTS WITH GERBER LIFE

Presenter Name:

Title:

Date:



**Gerber Life
Insurance**

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FACING CHALLENGES? NOW, IT'S EASIER FOR AGENTS TO PROTECT FAMILIES, SAVE TIME AND BE MORE PRODUCTIVE

- Heroes overcome challenges with determination, powerful tools and the right allies
- Gerber Life arms agents to face challenges head on, so they can better:
 - Help people to buy life insurance on children
 - Leverage the tools that can simplify the sales process
 - Assist clients in making the right financial decisions

HELPING FAMILIES BUILD A BRIGHTER FINANCIAL
FUTURE — THAT'S A JOB FIT FOR A HERO



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CHALLENGE #1

CONVINCING PEOPLE TO BUY LIFE INSURANCE ON CHILDREN CAN BE AWKWARD

ISSUES

- There are limited ways to help parents and grandparents build a financial foundation for their children and grandchildren
- Obtaining insurance coverage can be expensive and complicated as a person gets older
- Buying insurance for children is sometimes viewed as “taboo”

SOLUTIONS

With Gerber Life, agents can be a hero to their clients by offering insurance solutions that:

- Give parents and grandparents the chance to help secure their children’s financial future for when they become adults
- Incorporate life insurance as a building block of any financial plan
- Negate the idea of children’s insurance as taboo
- Provide easier to obtain life insurance coverage which grows with the child, and is designed to be affordable
- Offer simplified underwriting to help clients obtain coverage for their children quickly and easily



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CHALLENGE #2

THE SALES PROCESS IS CHALLENGING

ISSUES

Selling can be complex:

- It can be cumbersome to quote product rates
- Illustrations are difficult for consumers to read and understand
- Applications are difficult to complete and submit for processing

SOLUTIONS

With Gerber Life, we promise a less complicated process with products that are easy to sell:

- The selling process is efficient and compliant
- There are no complex illustrations to review with clients
- Applications are one page and easy to complete
- Agents have tools to quote products quickly and submit business electronically
- Agents can spend less time on paperwork and more time on what they do best — helping to protect families



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CHALLENGE #3

HELPING CLIENTS MAKE THE RIGHT DECISIONS ABOUT THEIR CHILDREN'S FINANCIAL FUTURE CAN BE DIFFICULT

ISSUES

- Clients don't understand the difference between insurance providers
- Products can be complicated
- Some products don't have any guarantees

SOLUTIONS

With Gerber Life, agents can do the right thing for their clients and be a hero to them and their families:

- Gerber Life has been a trusted brand for decades
- A strong and stable company that puts clients and their families first
- Products are simple and easy for clients to understand, and provide guaranteed premiums*, death benefits and cash value

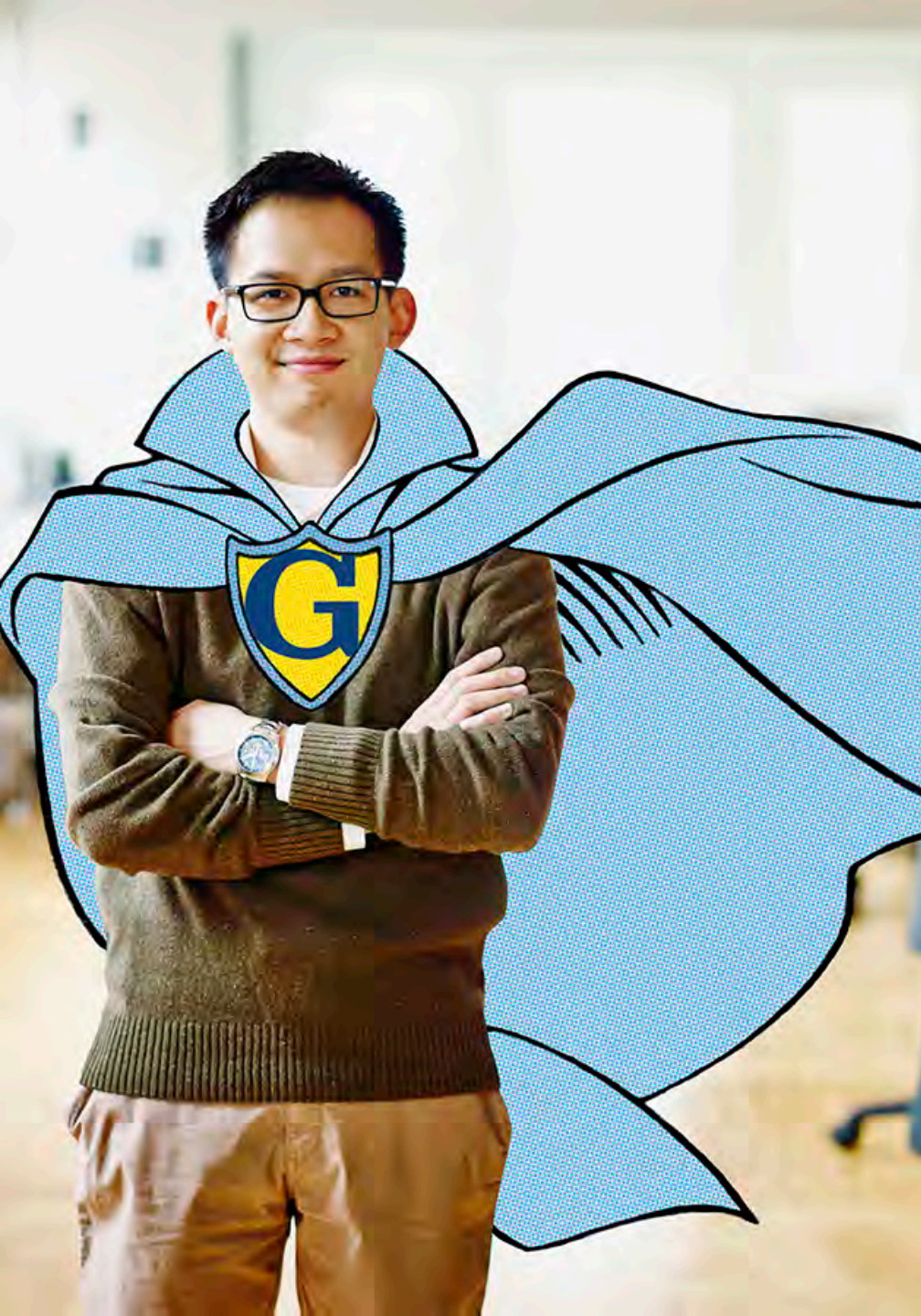


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* Premiums are guaranteed not to increase for the life of the policy as long as premiums are paid. The cash value and death benefit will be reduced by any policy loans. The policy loan interest rate is 8%. If clients exercise rights under the Guaranteed Purchase Option (GPO), their premiums on new coverage will increase.

A photograph of three women of different ages, from young to old, all smiling warmly. They are wearing white tank tops and are posed closely together against a light blue background. The woman on the left has curly hair and is wearing a tiara. The woman in the middle has short, grey hair. The woman on the right has short, dark hair. A white rectangular box is overlaid on the image, containing the text 'THE GROW-UP® PLAN'.

THE GROW-UP[®] PLAN



THE GROW-UP[®] PLAN

A GIFT OF WHOLE LIFE INSURANCE PROTECTION THAT PROVIDES A FINANCIAL FOUNDATION FOR THE FUTURE

- Premiums that are designed to be affordable.
- Coverage that lasts a lifetime (as long as premiums are paid) and doubles in value during age 18
- Easy to apply
 - Issue ages: 14 days – 14 years (age of last birthday)
 - Initial face amounts of \$10,000 to \$50,000

THE GROW-UP[®] PLAN / AFFORDABLE RATES COVERAGE THAT DOUBLES AND PREMIUMS THAT NEVER INCREASE FOR THE LIFE OF THE POLICY*

THE GROW-UP [®] PLAN — SAMPLE ANNUAL RATES		
Age	\$25,000 Coverage	\$50,000 Coverage
1	\$219.80	\$439.60

THE GROW-UP [®] PLAN — IMPACT OF DOUBLING THE FACE AMOUNT				
Age	\$50,000 Coverage	Doubles to	Age	\$100,000 Coverage
1	\$439.60		18	\$439.60

\$50,000 face amount automatically doubles to \$100,000 during age 18 at no additional cost (with no forms and no underwriting)!

Annual premium based on unisex rates. Premiums may be slightly higher or lower in CA and FL. Sample rates shown are for healthy children. Other coverage amounts and premium rates are available. Benefit amounts are subject to Gerber Life insurance limits.

* Premiums are guaranteed not to increase for the life of the policy as long as premiums are paid. The cash value and death benefit will be reduced by any policy loans. The policy loan interest rate is 8%. If clients exercise rights under the Guaranteed Purchase Option (GPO), their premiums on new coverage will increase.



THE GROW-UP[®] PLAN / GUARANTEED PURCHASE OPTION (GPO) UP TO FOUR OPPORTUNITIES TO BUY ADDITIONAL INSURANCE

- The insured child, as an adult, can buy additional insurance up to four times without proof of insurability at ages: 21, 25, 30, 35, 40, upon getting married or having a child
- The GPO can be exercised (regardless of health or occupation) up to the maximum amount allowed at each option period, depending on the policy

OPTION DATES: When the insured attains ages 21, 25, 30, 35, 40, when he or she gets married or on the birth/adoption of a child

	Purchased Amount	Total Face Amount
Original Policy Effective Date:	\$50,000	\$50,000
Age 18:	\$0	\$100,000
Age 25: (GPO)	\$100,000	\$200,000
Married: (GPO)	\$100,000	\$300,000
Age 35: (GPO)	\$100,000	\$400,000
1 st Child Born: (GPO)	\$100,000	\$500,000

The maximum amount available for the Policy, including the purchase of GPOs, is 10 times the original face amount

A \$50,000 policy can end up being \$500,000 of life insurance coverage with the doubling of coverage and by exercising the GPOs!

EXAMPLE: If the original policy face amount was \$50,000, during age 18, the face amount would automatically double to \$100,000, and the maximum additional purchase allowed in this example would be \$100,000 at each option period.



THE GROW-UP® PLAN / PAYMENT PROTECTION OPTION RIDER (PPO)* ADDITIONAL PROTECTION THAT COVERS ALL PREMIUM PAYMENTS IF POLICY OWNER BECOMES TOTALLY DISABLED OR DIES BEFORE INSURED'S 21ST BIRTHDAY

- Policy owner and payor must be the same — typically the parent or grandparent at time of sale
- Policy owner must be between the ages of 18 through 50
- Insured child must be no older than age 18 as of his or her last birthday
- Rider ends when the child turns age 21 and assumes ownership
- Two simple questions on the application

* **Note:** PPO Rider does not apply to the "Advance Payment" Grow-Up® Plan



THE GROW-UP® PLAN / PAYMENT OPTIONS

MORE CONVENIENT WAYS TO PAY PREMIUMS

- ACH – Discount up to 10%
- Credit Card or Debit Card – Visa or MasterCard
- Check
- Direct Express

SAMPLE MONTHLY PREMIUMS			
Payment Type	Age	\$25,000 Coverage	\$50,000 Coverage
ACH*	1	\$18.32	\$36.63
Credit or Debit	1	\$20.35	\$40.70

Your clients can save as much as 10% per year by using ACH! We have also found that persistency is better with ACH, which will increase your likelihood for renewals.

* Premiums include discount for ACH.

Monthly premium based on unisex rates. Premiums may be slightly higher or lower in CA and FL.

Sample rates shown are for healthy children based on answers to health questions. Other coverage amounts and premium rates are available.

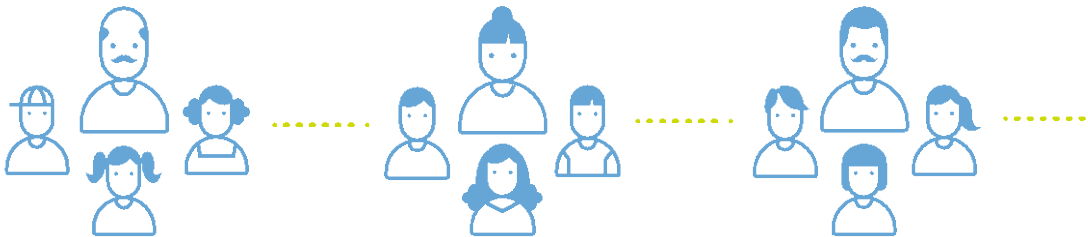
Benefit amounts are subject to Gerber Life insurance limits.



THE GROW-UP® PLAN SALES TIP

AUDIENCE SEGMENT TO CONSIDER FOR GREATER POTENTIAL TO MAKE SALES

- Best for or Intended for parents and grandparents with multiple children and grandchildren
 - “Want to give a gift that creates a legacy for your children or grandchildren?”
- Sell policies for all children or grandchildren of a parent or grandparent
 - Up to 6 children can be on one application
 - If a client has 3 children or grandchildren, ages 2, 5 and 7, the total annual premium for all children for \$50,000 in coverage equals \$1,514.20 (\$126.19/month)*



*If you meet with an additional 3 sets of parents or grandparents a month with 3 children/grandchildren each...that could translate into over **\$54,000** in **EXTRA** annual premium a year!*

* Quote is based on unisex rates for healthy children ages, 2, 5 and 7. No PPO rider. Monthly premium based on ACH discount applied. Other coverage amounts and rates are available. Benefit amounts are subject to Gerber Life insurance limits.



THE GROW-UP® PLAN SALES TIP

REVISIT RECENT GERBER LIFE GUARANTEED LIFE POLICY CLIENTS WHO ARE GRANDPARENTS

Perfect opportunity to move the conversation to a possible Grow-Up® Plan cross-sale for your clients' grandchildren.

- Helps your clients provide the gift of life insurance protection for their grandchildren
- Provides grandchildren with a financial head start
- Gives grandparents peace of mind that their grandchildren are building a financial foundation early in life

With the right audience (such as grandparents), Guaranteed Life and the Grow-Up® Plan can be a great combination for making potential sales happen!

Guaranteed Life is issued in all states except MT. Terms, conditions, exclusions and limitations can vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. Policy Form Series: ICC12-GWLP and GWLP-12. In New York: Policy Form GWLP-20-NY.





THE GROW-UP[®] PLAN
*BEING A HERO IS EASY
WITH GERBER LIFE*

Questions?

Contact your General Agent or call the
Gerber Life Agent Call Center at: 1.800.428.4947

The Grow-Up[®] Plan — 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. Coverage and benefits are subject to Gerber Life insurance limits. Policy Form: ICC12-GPP and Series GPP-12. In New York: Policy Form GPP-20-NY.
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