

GERBER LIFE ACCIDENT PROTECTION PLAN (ACCIDENTAL DEATH AND DISMEMBERMENT) —
PREPARING FOR THE UNEXPECTED

BE A HERO TO YOUR CLIENTS WITH GERBER LIFE

Presenter Name:

Title:

Date:



**Gerber Life
Insurance**

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EVEN A HERO HAS CHALLENGES NOW, IT'S EASIER FOR AGENTS TO PROTECT FAMILIES, SAVE TIME AND BE MORE PRODUCTIVE

- Heroes overcome challenges with determination and the right tools and allies.
- Gerber Life is an ally to agents by helping them face challenges head on, so agents can:
 - Help families get the insurance coverage they need for their situation.
 - Take advantage of powerful tools to help streamline the sales process.
 - Assist clients in making the right financial decisions for them and their families.

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



CHALLENGE #1

OVERCOMING BARRIERS TO PURCHASING INSURANCE CAN BE COMPLICATED

ISSUES

- Some people don't feel they need insurance.
- There is a perception that insurance is too expensive to buy.
- The process to purchase insurance takes too long.

SOLUTIONS

With Gerber Life, millions of people have helped protect their families. Agents can be a hero to their clients by offering insurance solutions that:

- Are reasonably priced.
- Protect families and can be a resource to help cover the cost of out-of-pocket medical expenses, lost wages and more.
- Provide guaranteed acceptance regardless of health or occupation as long as premiums are paid.
- Can act as an entry-level product for young people looking to obtain insurance but are concerned about budget.



CHALLENGE #2

THE SALES PROCESS IS CHALLENGING

ISSUES

Selling insurance can be complicated:

- Obtaining coverage can be a long process.
- Applications are difficult to complete and submit for processing.
- Individuals on a budget are sensitive to increasing out-of-pocket costs for insurance plans.

SOLUTIONS

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

- Electronic applications (e-Apps) make the selling process efficient and compliant, so agents can submit business electronically and in good order and spend less time on paperwork.
- Applications are short and easy to complete.
- Agents have the tools they need to quote products quickly, electronically submit applications in good order and get policies issued quickly for their clients.
- Products are designed to be budget-friendly, and premiums are fixed¹ so that individuals on a budget can get the protection they need.



¹ Premiums are guaranteed not to increase for the life of the policy, and policy will remain in force as long as premiums are paid within the Grace Period specified in the policy.

CHALLENGE #3

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

ISSUES

- Company name recognition and reputation are important considerations for individuals when purchasing insurance.
- Products can be complex for individuals to understand.
- Some products may not have guarantees.

SOLUTIONS

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

- A trusted brand for decades.
- A strong and financially stable company.¹
- Products are easy to explain.
- Products come with guarantees.²



¹ In December 2021, A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management and integrity, has awarded Gerber Life an "A" (Excellent) Rating. That was the 20th 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.

² Premiums are guaranteed not to increase for the life of the policy, and policy will remain in force as long as premiums are paid on time and within the Grace Period specified in the policy.



**HELP YOUR CLIENTS WORRY LESS
AND PROTECT THEIR FAMILIES**
**THE LAST THING A FAMILY NEEDS TO
WORRY ABOUT IS HOW THEY ARE GOING
TO PAY BILLS AND MANAGE EXPENSES
SHOULD THE UNEXPECTED HAPPEN**

- When a loved one passes or is seriously injured, it's a time of great emotional stress.
- A family could be left to shoulder a great deal of expense that may be difficult to pay, including:
 - Medical bills.
 - Daily living expenses.
 - A mortgage or other outstanding debt.

Gerber Life's Accident Protection Plan can help clients safeguard their families and ensure a valuable level of protection against the unknown is in place.

A photograph of a happy family of four standing outdoors. The mother, on the left, is holding a young girl in a pink shirt. The father, on the right, is wearing a grey t-shirt and a watch. A young boy stands in the center. They are all smiling. A white rectangular box with a thin border is overlaid on the image, containing the text "GERBER LIFE ACCIDENT PROTECTION PLAN (ACCIDENTAL DEATH AND DISMEMBERMENT)".

GERBER LIFE ACCIDENT PROTECTION PLAN

(ACCIDENTAL DEATH AND DISMEMBERMENT)

ACCIDENT PROTECTION PLAN

FINANCIAL PROTECTION IN CASE OF DEATH OR COVERED DISABLING INJURY CAUSED BY A QUALIFYING ACCIDENT

Accidents can happen to anyone at any time, and a serious one can cause financial hardship to individuals and families of any size.

- According to the 2020 Insurance Barometer Study by Life Happens and LIMRA, two-thirds of working Americans (63%) couldn't make it six months before financial difficulties would set in, and 14% said they would have problems immediately.¹

Gerber Life's Accident Protection Plan is a good solution to help avoid financial hardship and will pay:

- A death benefit to named beneficiaries in the event of a death.
- A lump sum cash benefit to individuals (for a covered loss) who are seriously injured due to an accident.



¹ 2020 Insurance Barometer Study, Life Happens and LIMRA, Why is disability insurance important? – Life Happens.

ACCIDENT PROTECTION PLAN

STATISTICS HELP INDIVIDUALS AND FAMILIES UNDERSTAND THE RISKS

This ranking of accidents (unintentional injuries) by age can help individuals and families understand the risks. It underscores why the Accident Protection Plan is a smart option, especially for younger adults.

The Centers for Disease Control and Prevention (CDC)
ranks accidents (unintentional injuries) as the Leading Cause
of Death among individuals ages 1 to 44.¹

Ranking	Age Range
#1	1 to 44
#3	45 to 54
#3	55 to 64



¹ "10 Leading Causes of Death by Age Group, United States" — 2018 Table, National Center for Injury Prevention and Control, CDC using WISQARS™, https://www.cdc.gov/injury/wisqars/LeadingCauses_images.html.



ACCIDENT PROTECTION PLAN APPLYING IS EASY

- Guaranteed acceptance, regardless of health or occupation, as long as premiums are paid.
- No waiting period, with coverage beginning when the first premium is paid and ending on the 80th birthday of the insured.¹
- Reasonably priced premiums guaranteed not to increase during the life of the policy.²
- No physical exam and no health questions to fill out.
- Coverage available for family members.

¹ Except in MA where coverage continues as long as premiums are paid.

² Premiums are guaranteed not to increase for the life of the policy as long as premiums are paid within the Grace Period specified in the policy.

ACCIDENT PROTECTION PLAN

A GOOD OPTION FOR YOUNGER ADULTS

- Statistics show younger adults may be more likely to need protection from unintentional injuries and death.¹
- Gerber Life Accident Protection offers clients peace of mind in the event of a covered loss, including death.
- Younger clients may purchase this as their first insurance policy — a first step toward building an insurance portfolio that can last a lifetime as long as premiums are paid.



¹ "10 Leading Causes of Death by Age Group, United States" — 2018 Table, National Center for Injury Prevention and Control, CDC using WISQARS™, https://www.cdc.gov/injury/wisqars/LeadingCauses_images.html.

ACCIDENT PROTECTION PLAN

ISSUE AGES, FACE AMOUNTS AND PREMIUM MODES

- Issue ages: 18–69 (age at last birthday).
- Face amount range: \$50,000 to \$250,000 for adults.¹
- Premium modes:
 - Monthly
 - Bi-monthly (every two months)
 - Quarterly
 - Semi-annually
 - Annually



¹ Coverage ends on the 80th birthday of the insured, except in MA where coverage continues as long as premiums are paid.

ACCIDENT PROTECTION PLAN COVERAGE FOR THE FAMILY

- Spouse and children can also obtain coverage.¹
- Spousal coverage up to 100% of primary insured's benefit.
- Child coverage up to \$25,000 for each child.¹
- There's no limit to how many children can be covered.²
- Premium rates:
 - Coverage for an insured and his/her spouse, regardless of their ages, will cost \$1.254 per \$1,000 of insurance per year.³
 - Rates are based on per \$1,000 of insurance, not on age.
 - Children's premium is the same total price per \$1,000 face amount, which covers one child or multiple children.¹



¹ Maximum coverage on a child is the lesser of 20% of the primary's insured amount or \$25,000. Coverage amounts for all children applied for must be equal. Children's premium is the same total price per \$1,000 face amount, which covers one child or multiple children.

² The e-App on the Gerber Life Agent Portal can take up to six children during the initial application. Any other children must be added after policy issue by using another application, at no additional premium.

³ Cost is \$0.88 per \$1,000 of insurance per year for MA, MN and NY states. Rate for all other states is \$1.254 per \$1,000 of insurance per year. Additional information or a state-specific application is available.

ACCIDENT PROTECTION PLAN

MORE CONVENIENT WAYS TO PAY PREMIUMS

Payment options:

- ACH – discount up to 8% on monthly ACH payments.
- Credit card.¹
- Debit card/Direct Express.
- Flexibility to pick a preferred payment date.²



¹ Mastercard and/or Visa only.

² With Gerber Life's Flexible Activation Date (FAD) option, clients can pick a date to pay premiums on their Gerber Life policy from the 1st of the month through the 28th of the month.

ACCIDENT PROTECTION PLAN

BENEFIT HIGHLIGHTS

- The covered loss must be the direct result of an injury, and from no other cause.¹
- Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively.
- Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof.

BENEFIT FOR LOSS ²	
Loss for the Insured or Spouse	Benefit Amount
Life	Full Amount
Both Hands, Both Feet, or Both Eyes	Full Amount
One Hand and One Foot; One Hand and One Eye; or One Foot and One Eye	Full Amount
One Hand, One Foot, or One Eye	Half of Full Amount



¹ Loss must be within 90 days of the accident except in WA, which is 365 days, and OR & UT, which are 180 days.

² Benefit amounts are subject to Gerber Life Insurance limits. The Gerber Life Accident Protection Policy has a number of exclusions, including intentional self-inflicted injuries. Please refer to the policy, in the state of issue, for additional exclusions and limitations.

ACCIDENT PROTECTION PLAN POLICY HIGHLIGHTS

Guaranteed approval for eligible applicants.

- No physical exam.
- No health questions.
- Eligible regardless of health or occupation.

Guaranteed premiums.

- Premiums never increase.¹



¹ Premiums are guaranteed not to increase for the life of the policy as long as premiums are paid within the Grace Period specified in the policy.

ACCIDENT PROTECTION PLAN

SAMPLE RATES

- You can do a customized rate quote on the Gerber Life Agent Portal or through the Gerber Life mobile app, Agent Zone.
- Coverage for an insured and his/her spouse, regardless of their ages, will cost \$1.254 per \$1,000 of insurance per year.¹
- Coverage for children will cost \$3.30 per \$1,000 of insurance per year.²
- Coverage amounts for all children applied for must be equal. Additional children born or adopted after policy issue can be added upon notification, at no additional cost.

SAMPLE MONTHLY ACH PREMIUM RATES FOR ADULT COVERAGE¹

Face Amount	Monthly Premium
\$50,000	\$5.23
\$75,000	\$7.84
\$100,000	\$10.45
\$150,000	\$15.68
\$200,000	\$20.90
\$250,000	\$26.13

Please Note: Premiums are based on face amount (per \$1,000), not insured's age.



¹ Rate per \$1,000 of insurance per year is \$0.88 for MA, MN and NY states. Rate for all other states is \$1.254 per \$1,000 of insurance per year. Additional information or a state-specific application is available.

² Rate per \$1,000 of insurance per year is \$0.58 for MA, MN and NY states. Rate for all other states is \$3.30 per \$1,000 of insurance per year. Additional information or a state-specific application is available.

ACCIDENT PROTECTION PLAN CLIENT PROFILES

Below is a summary of potential buying reasons that can be used as a guideline when considering individuals and families for a Gerber Life Accident Protection Policy:

Buyer Type:	✓ New coverage and/or looking to build an insurance portfolio in a budget-friendly way.
Buying Reasons:	✓ Cover out-of-pocket medical costs, lost wages or other expenses.
Life Events:	✓ Marriage, new child, new home, self-employed.
Client Types:	✓ Newlyweds, growing families and younger, active adults, late 20s to early 40s.





SUBMITTING BUSINESS ON GERBER LIFE'S AGENT PORTAL

- Agents can run a quote by logging into either the **Gerber Life Agent Portal**¹ or our mobile app, **Agent Zone**, and clicking on Accident Protection.
- Business can be submitted either by sending a digital application through Gerber Life's Agent Portal for faster submission and processing, or by mailing/faxing a completed paper application to Gerber Life Insurance Company.

¹ You must have a Gerber Life Agent ID to access the Gerber Life Agent Portal. If you do not have a Gerber Life Agent ID, please contact your General Agent.

ACCIDENT PROTECTION PLAN PORTAL APPLICATION

Quote data will be converted into a prefilled application:

TOP HALF OF APPLICATION PAGE

Adult Whole Life

Simplified Senior Life

Guaranteed Life

Accident Protection (ADD)

Grow-Up Plan

Gerber Life Insurance College Plan

Do you want to split commission for this application? ☐ Yes ☒ No

Insured	Available Coverage	Coverage Amount
Sample	\$50,000 - \$250,000	\$250,000
Sample	\$25,000 - \$250,000	\$250,000
Children (2)	\$5,000 - \$25,000	\$25,000

Application for: Accident Policy

To: Gerber Life Insurance Company, White Plains, NY

Primary Insured:

Your First Name *

Sample

Middle Initial

Last Name *

Sample

Address *

City *

State *

Connecticut

Zip Code *

Phone

Date of Birth *

(Month)

(Day)

(Year)

Sex *

☐ Male ☐ Female

Email

Primary Beneficiary One

First Name *

Middle Initial

Last Name *

Relationship *

(Relationship)

Your Personalized Quote:

Monthly Premium
Sample \$26.13
Sample \$26.13
Children (2) \$6.88
Total \$59.14

Save Application

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 guardian of children.

Full cash benefits are paid for loss of life as a direct result of injury. Full cash benefits are also paid for loss of: both hands, both feet, sight in both eyes, one hand and one foot, one hand and sight in one eye, or one foot and sight in one eye. Half cash benefits are paid for the loss of: one hand, one foot or sight in one eye. Benefit amounts are not payable if death or covered loss occurs more than 90 days (in OR, 180 days) after the date of the accident, or if the loss of the limb or sight is due to: Intentional self-inflicted injuries or attempts thereof; suicide or attempted suicide, while sane or insane (in MN, exclusion is limited to intentional self-inflicted injuries or attempts thereof); act of war; active participation in a riot or civil disorder (in CA, direct participation in a riot or civil disorder); extra-hazardous activities, including parasailing, bungee jumping, hot-air ballooning, base jumping, para-skiing, sail-gliding, scuba diving deeper than 130 feet; spelunking, or mountaineering.

BOTTOM HALF OF PAGE

For spouse to be covered, give First Name, Middle Initial and Last Name: ☒

First Name *

Sample

Last Name *

Sample

Middle Initial

Date of Birth *

(Month)

(Day)

(Year)

Sex *

☐ Male ☐ Female

Relationship *

(Relationship)

Provide name(s) of your child(ren) to have coverage.

Child 1:

First Name *

Last Name *

Middle Initial

Date of Birth *

(Month)

(Day)

(Year)

Sex *

☐ Male ☐ Female

Child 2:

First Name *

Last Name *

Middle Initial

Date of Birth *

(Month)

(Day)

(Year)

Sex *

☐ Male ☐ Female

+ Add Another Child

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.

I AGREE THAT The information above is true and complete to the best of my knowledge and belief, no insurance shall take effect until a policy is issued and the first premium is received by Gerber Life during my lifetime.

Sample Sample

2/1/2022

Signature of Primary InsuredDate

AACC-2014

Sign and Complete *

☒ Electronic Signature: Face to Face

☐ Electronic Signature: Save and Email

☐ Verbal Signature

rock climbing (except in OR) (in CA, exclusion is limited to direct participation); military service; alcohol intoxication above the legal limits in the jurisdiction where the accident occurs (except in MI, NY, OR, SD); intoxication by or under the influence of any controlled substance or narcotic, unless prescribed by a physician, or any non-prescription drug unless taken as directed (except in MI, NY, OR, SD); (in OR, Alcoholism or drug addiction of the insured being under the influence of any narcotic, unless administered by a physician; in CT, voluntary use of any controlled substance, as defined by state law, unless used as prescribed by the insured's physician); deliberate ingestion of poison, fumes, noxious chemical substance or gas (except in CT, NY, OR, SD); commission of or attempt to commit a felony or engage in an illegal occupation; seawallied aviation activity (other than a fare-paying passenger on a commercial airline); (in CA) injuries directly caused while a passenger other than a fare paying passenger in any aircraft or while passenger in a military aircraft or acting as a pilot or crew in an aircraft; or address or disease, except for infection resulting from an accidental cut or wound. Benefit amounts are subject to Gerber Life insurance limits. Policies Form Series ACC-2014

ACCIDENT PROTECTION PLAN MARKETING MATERIALS

Available on the Gerber Life Agent Portal:

Gerber Life Accident Protection Plan

HELP YOUR CLIENTS PREPARE FOR THE UNEXPECTED WITH ACCIDENT PROTECTION INSURANCE (ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE)

Accident Protection Plan is a term life insurance policy that provides financial protection for your family in the event of an accidental death or dismemberment. It is a simple, straightforward policy that is easy to understand and easy to sell. The policy is designed to provide a lump-sum payment to your family in the event of an accidental death or dismemberment, helping to cover the costs of living expenses and other financial obligations.

Key Features:

- **Accidental Death Benefit:** A lump-sum payment to your family in the event of an accidental death.
- **Accidental Dismemberment Benefit:** A lump-sum payment to your family in the event of an accidental dismemberment.
- **Simple and Straightforward:** The policy is easy to understand and easy to sell.
- **Low Premiums:** The policy has low premiums, making it an affordable option for your clients.

Accident Protection Plan is a term life insurance policy that provides financial protection for your family in the event of an accidental death or dismemberment. It is a simple, straightforward policy that is easy to understand and easy to sell. The policy is designed to provide a lump-sum payment to your family in the event of an accidental death or dismemberment, helping to cover the costs of living expenses and other financial obligations.

Accident Protection Plan	Accidental Death Benefit	Accidental Dismemberment Benefit
10-Year Term	\$100,000	\$100,000
20-Year Term	\$200,000	\$200,000
30-Year Term	\$300,000	\$300,000

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**AGENT
REFERENCE GUIDE**
Accident Protection Plan

Handy reference guide for agents that provides product details and sample premiums. Accessible on Gerber Life’s Agent Portal.

Gerber Life Accident Protection Plan

BE A HERO, JUST IN CASE

What if you could give your family the power of security? The Gerber Life Accident Protection Plan is a simple, straightforward term life insurance policy that provides a lump-sum payment to your family in the event of an accidental death or dismemberment. It is a simple, straightforward policy that is easy to understand and easy to sell. The policy is designed to provide a lump-sum payment to your family in the event of an accidental death or dismemberment, helping to cover the costs of living expenses and other financial obligations.

Key Features:

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Gerber Life Insurance

**CONSUMER
BROCHURE**

Handout for clients that explains the Gerber Life Accident Protection Plan. Accessible on Gerber Life’s Agent Portal.

Gerber Life Accident Protection Plan

HELP GIVE YOUR CLIENTS THE POWER OF SECURITY WITH THE GERBER LIFE ACCIDENT PROTECTION PLAN

Accident Protection Plan is a term life insurance policy that provides financial protection for your family in the event of an accidental death or dismemberment. It is a simple, straightforward policy that is easy to understand and easy to sell. The policy is designed to provide a lump-sum payment to your family in the event of an accidental death or dismemberment, helping to cover the costs of living expenses and other financial obligations.

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**CLIENT PROFILE AND
SALES TIP FLYER**

Provides agents with a client profile and sales idea to help them maximize their sales efforts for the Gerber Life Accident Protection Plan.



GERBER LIFE ACCIDENT PROTECTION PLAN (ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE)

BEING A HERO IS EASY WITH GERBER LIFE

Questions? Contact your General Agent or call the Gerber Life Agency Support Team at: 1.800.428.4947



Accident Protection is issued in all states. Policy Form Series ACC-2014. In Colorado and Florida: Policy Form Series ACC-2020.

Exclusions and Limitations:

Benefit amounts are not payable if death or covered loss occurs more than 90 days (up to 365 days in some states) after the date of the accident; or if the loss of life, limbs or eyesight is due to:

Intentional self-inflicted injuries or attempts thereof; suicide or attempted suicide, while sane or insane; act of war; active participation in a riot or civil disorder; extra-hazardous activities, including parasailing, bungee jumping, heli-skiing, base jumping, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking or mountaineering/rock climbing; military service; alcohol intoxication above the legal limits in the jurisdiction where the accident occurs; intoxication by or under the influence of any controlled substance or narcotic, unless prescribed by a physician, or any non-prescription drug unless taken as directed; deliberate ingestion of poison, fume, noxious chemical substance or gas; commission of or attempt to commit a felony or engage in an illegal occupation; specialized aviation activity (other than a fare-paying passenger on a commercial airline); or sickness or disease, except for infection resulting from an accidental cut or wound. Terms, conditions, exclusions and limitations may vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. Policies are sent with a 30-day free look period.

Coverage and benefit amounts are subject to Gerber Life Insurance Limits. State requirements vary somewhat in: AK, AL, AR, CA, CO, CT, DC, DE, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV and WY.

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