

# BE A HERO TO YOUR CLIENTS WITH GERBER LIFE GUARANTEED LIFE INSURANCE

Gerber Life's Guaranteed Life Insurance provides your clients with an easy way to obtain up to \$25,000<sup>1</sup> to help cover funeral costs, pay leftover medical bills or other outstanding final expense debt. Plus, your clients will have the comfort of knowing their acceptance is guaranteed<sup>2</sup>, regardless of their health histories. Working to lift burdens off your clients' and their family members' shoulders – it's just another day for the hero in you.

Here's what Gerber Life Guaranteed Life provides:

- Up to \$25,000<sup>1</sup> in permanent life insurance protection
- Issue ages: 50 to 80 years old / In NY ages 50 to 75 (age at last birthday)
- Guaranteed Acceptance<sup>2</sup> - No medical exam and no health questions
- Premiums that never increase as long as payments are made on time<sup>3</sup>

**Note: If death occurs within the first two policy years, for any reason other than an accident, all premiums shall be paid to the beneficiary, plus an additional 10% of earned premium.<sup>4</sup> If death is due to accidental causes within the first two policy years, the full death benefit is paid.**

## CLIENT PROFILES TO CONSIDER

**Target Market – U.S Citizens and permanent legal residents, ages 50 to 80 (In NY ages 50 to 75), who:**

- ✓ Want the comfort of knowing that funds will be available to help cover the cost of final expenses when they are gone
- ✓ Don't want to go through medical underwriting and prefer guaranteed acceptance<sup>2</sup> regardless of health
- ✓ Desire reasonable guaranteed premiums<sup>3</sup>, an easy application process and a financially stable and reputable company

## GUARANTEED LIFE SALES TIPS

REVISIT RECENT GERBER LIFE GROW-UP® PLAN POLICY CLIENTS WHO ARE GRANDPARENTS	REVISIT RECENT GL BUYERS FOR CROSS-SALES OF GUARANTEED LIFE TO OTHER FAMILY MEMBERS
Perfect opportunity to move the conversation to a possible Guaranteed Life cross-sale for grandparents who are seniors and are in the appropriate age range to buy Guaranteed Life (50 to 80 years old / In NY ages 50 to 75)	Opportunity to insure other family members, including a spouse or adult children, etc.

At Gerber Life, we put families first with products that are easy for your clients to understand and buy. Helping clients make the right choices for their financial future – now that's a job fit for a hero.

Want to learn more? Contact your General Agent.

## BEING A HERO IS EASY WITH GERBER LIFE.



**Gerber Life Insurance**

**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.**

<sup>1</sup> \$15,000 in South Dakota

<sup>2</sup> Guaranteed coverage requires that applicant is a U.S Citizen residing in the U.S. or permanent legal resident. Total limit of all combined Gerber Life Guaranteed life policies is \$25,000.

<sup>3</sup> Policy will remain in force as long as payments are made 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%.

<sup>4</sup> If death is by suicide within two years from the Issue Date (one year in ND), the only amount payable will be all premiums paid for the policy plus an additional 10% of earned premium, less any debt against the policy.

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

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