

# GIVE YOUR CLIENTS THE POWER TO HELP PLAN THEIR FINAL EXPENSES WITH A SIMPLE, EASY-TO-UNDERSTAND WHOLE LIFE POLICY

Planning ahead to help cover the cost of final expenses can bring even more peace of mind to your clients, thanks to Gerber Life. Our Guaranteed Life insurance policy offers a simple way for your clients to put a plan in place, while giving them the comfort of knowing acceptance is guaranteed, regardless of their health histories.<sup>1</sup>

Guaranteed Life provides up to \$25,000<sup>2</sup> to help cover bills, funeral costs, or other outstanding expenses, and has features and benefits that help to ensure coverage at a great value for your clients and their families. Helping lift burdens off your clients' and their family members' shoulders — it's just another day for the hero in you.

Read on to learn more about Gerber Life Guaranteed Life.

## WHY SHOULD MY CLIENTS CONSIDER PURCHASING A GERBER LIFE GUARANTEED LIFE POLICY?

Whether your clients have existing life insurance coverage or none at all, a Gerber Life Guaranteed Life policy can help fill the gaps in life insurance protection. Your clients can get up to \$25,000<sup>2</sup> in life insurance coverage at reasonably priced rates, which can help cover the cost of funeral expenses, unpaid medical bills, loan balances, credit card bills, and other outstanding debt. Even if your clients already have life insurance, they may be underinsured. Inflation may have cut its value over the years, so the insurance they bought even a few years ago may not be sufficient for their needs. A Gerber Life Guaranteed Life policy is a great way to help counter the effects of inflation if your clients have an existing life insurance policy or to put coverage in place where nothing exists today. Plus, with the cost of a funeral averaging over \$7,800<sup>3</sup>, a Gerber Life Guaranteed Life policy can help your clients alleviate the burden of final expenses on their families.

## IS THE INSURANCE PROTECTION GUARANTEED FOR MY CLIENTS?

Yes. If your clients are U.S. Citizens or permanent legal residents between ages 50 to 80 (ages 50 to 75 in New York), they can select from \$5,000 up to \$25,000<sup>2</sup> in life insurance protection and have it last an entire lifetime, as long as premiums are paid.<sup>4</sup> Their spouse or partner, if age 50 to 80 (age 50 to 75 in New York), also can get up to \$25,000<sup>2</sup> in guaranteed benefit protection.

## IS THERE ANY CHANCE OF MY CLIENTS BEING DECLINED FOR COVERAGE?

Regardless of their health, your clients can't be turned down. An important feature is that **no health exam is necessary and no health questions will be asked.**

## WHAT IS THE GRADED DEATH BENEFIT LIMITATION?

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>5</sup> If death is due to accidental causes within the first two policy years, the full death benefit is paid.

## DOES THE POLICY BUILD CASH VALUE?

Yes. The longer your clients own the policy, the more cash value the policy accumulates, as long as premiums are paid. The cash value will be reduced by any outstanding policy loans. The policy loan interest rate is 8%.

## BEING A HERO IS EASY WITH GERBER LIFE.



**Gerber Life  
Insurance**

<sup>1</sup> An individual must complete and submit an application to be approved. For applicants age ages 50 to 80 (ages 50 to 75 in New York) who die (for any reason other than an accident as defined in the policy) within the first two years of coverage, the death benefit will be equal to all premiums paid plus 10%. The full death benefit amount is only paid after the first two years of coverage.

<sup>2</sup> \$15,000 in South Dakota.

<sup>3</sup> 2021 National Funeral Directors Association (NFDA) General Price List Survey.

<sup>4</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>5</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.

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

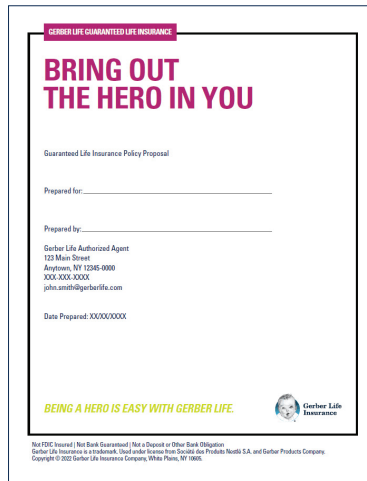
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## GERBER LIFE GUARANTEED LIFE SALES PROPOSAL

Once you've run a quote on the Gerber Life Agent Portal, you can save it and have it populate into the Gerber Life Guaranteed Life sales proposal, which you can email to your client. The format of the redesigned sales proposal is illustrated below.

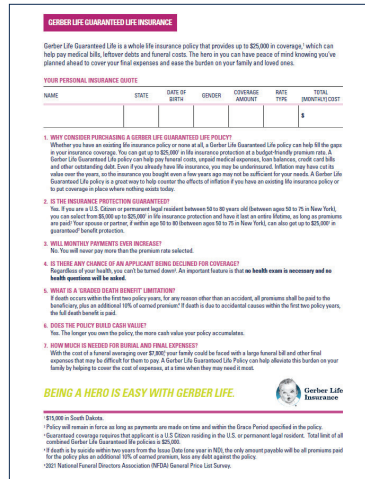
### COVER PAGE

The cover page will be personalized with your name, address, and contact information, the client's name, and the date.



### SALES PROPOSAL RATE QUOTE

The sales proposal includes a rate table that shows the client information, coverage amount, rate type, and total cost. Also included are Frequently Asked Questions to help explain the product to your client, as well as a personalized closing at the end.



## SAMPLE GERBER LIFE GUARANTEED LIFE RATES<sup>6</sup>

Take a look at these sample rates below. You can build a personalized rate quote through Gerber Life's Agent Portal (if you are appointed by Gerber Life and have a valid Agent ID).

50 Year Old			60 Year Old		
Face Amount	Male	Female	Male	Female	Female
\$5,000	\$22.50	\$17.69	\$32.40	\$25.99	\$25.99
\$7,000	\$31.14	\$24.40	\$45.00	\$36.02	\$36.02
\$10,000	\$44.09	\$34.47	\$63.89	\$51.06	\$51.06
\$15,000	\$65.68	\$51.24	\$95.38	\$76.13	\$76.13
\$20,000	\$87.27	\$68.02	\$126.87	\$101.20	\$101.20
\$25,000	\$108.86	\$84.79	\$158.36	\$126.27	\$126.27

70 Year Old			80 Year Old		
Face Amount	Male	Female	Male	Female	Female
\$5,000	\$50.05	\$38.23	\$124.12	\$88.64	\$88.64
\$7,000	\$69.70	\$53.15	\$173.40	\$123.73	\$123.73
\$10,000	\$99.18	\$75.53	\$247.32	\$176.37	\$176.37
\$15,000	\$148.32	\$112.84	\$370.52	\$264.09	\$264.09
\$20,000	\$197.45	\$150.15	\$493.72	\$351.82	\$351.82
\$25,000	\$246.59	\$187.46	\$616.92	\$439.55	\$439.55

<sup>6</sup> Monthly rates include a discount for ACH payments (preauthorized checking). Please refer to the policy for limitations and exclusions that may apply. The maximum face amount is \$15,000 in South Dakota. For New York residents, the maximum issue age is 75.



**Gerber Life Insurance**

You can also get quick quotes on the go — anytime, anywhere — by using Gerber Life’s mobile app, **Agent Zone**. You can download **Agent Zone** by visiting your mobile phone or tablet app store today.

## GERBER LIFE GUARANTEED LIFE — PRODUCT REFERENCE TABLE

Product Specifications	Description															
Product Description	Whole life insurance that provides up to \$25,000 in coverage (\$15,000 maximum in South Dakota) to help pay medical bills, leftover debt, and funeral expenses.															
State Availability	Available in all states except MT.															
Issue Ages	50-80 (50-75 in NY), age at last birthday.															
Face Amount	\$5,000 minimum amount to \$25,000 maximum amount at issue (total of all combined Gerber Life Guaranteed Life policies is \$25,000). The maximum face amount is \$15,000 in South Dakota.															
Cash Value	<p>The plan builds cash value over the life of the policy, as long as premiums are paid. The cash value will be reduced by any outstanding policy loans. The policy loan interest rate is 8%. Refer to the policy for the year-by-year cash value amounts. (See <b>sample</b> cash value growth chart below.)</p> <div data-bbox="548 1016 1312 1465" style="text-align: center;"> <p><b>Guaranteed Life Cash Value Accumulation Sample Chart</b></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <caption>Guaranteed Life Cash Value Accumulation Sample Chart Data</caption> <thead> <tr> <th>Policy Year</th> <th>Age</th> <th>Cash Value</th> </tr> </thead> <tbody> <tr> <td>10</td> <td>73</td> <td>\$2,300</td> </tr> <tr> <td>25</td> <td>88</td> <td>\$6,074</td> </tr> <tr> <td>45</td> <td>108</td> <td>\$8,735</td> </tr> <tr> <td>58</td> <td>121</td> <td>\$10,000</td> </tr> </tbody> </table> <p>Parameters: Female Age 63 \$10,000 Face</p> </div>	Policy Year	Age	Cash Value	10	73	\$2,300	25	88	\$6,074	45	108	\$8,735	58	121	\$10,000
Policy Year	Age	Cash Value														
10	73	\$2,300														
25	88	\$6,074														
45	108	\$8,735														
58	121	\$10,000														
Death Benefit	<p><b>Two-Year Graded Death Benefit</b> — 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>7</sup> — the portion of paid premium that has been applied to the policy.</p> <p><b>The client is fully covered after the initial two-year period</b> — After the two-year Graded Death Benefit period, if the insured dies for any reason, the full face amount of the policy shall be paid to the beneficiary.</p>															

<sup>7</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.



Product Specifications	Description
Payment Mode	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.
Underwriting	None — Guaranteed Issue.
Payment Options	Monthly, Quarterly, Semi-Annual, and Annual. ACH (up to 8% discount) and Credit Card available.
Free Look	30-day free look period beginning three days after policy is mailed.

## WHY CHOOSE GERBER LIFE INSURANCE?

We put families first with products that are fully guaranteed and easy for your clients to understand. Plus, with an “A” (Excellent) rating from A.M. Best,<sup>8</sup> you and your clients can have confidence in our name and in our coverage.

Giving your clients and their families peace of mind — just another day for the hero in you.

Benefit amounts are subject to Gerber Life Insurance limits. Exclusions vary in some states. Requirements may vary depending on the state where the insured lives. Coverage, benefits, exclusions, and limitations can vary by state. The maximum face amount is \$15,000 in South Dakota.

**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>8</sup>In December 2021, A.M. Best, the independent 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.

Guaranteed Life is issued in all states except MT. Exclusions and limitations can vary by state. Policy Form ICC12-GWLP and Policy Form Series GWLP-12. In New York: Policy Form GWLP-20-NY.

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