

**GERBER LIFE GUARANTEED LIFE INSURANCE**  
HELP SAVE YOUR CLIENTS FROM THE BURDEN OF FINAL EXPENSES

**BE A HERO  
TO YOUR CLIENTS  
WITH GERBER LIFE**

**Presenter Name:**

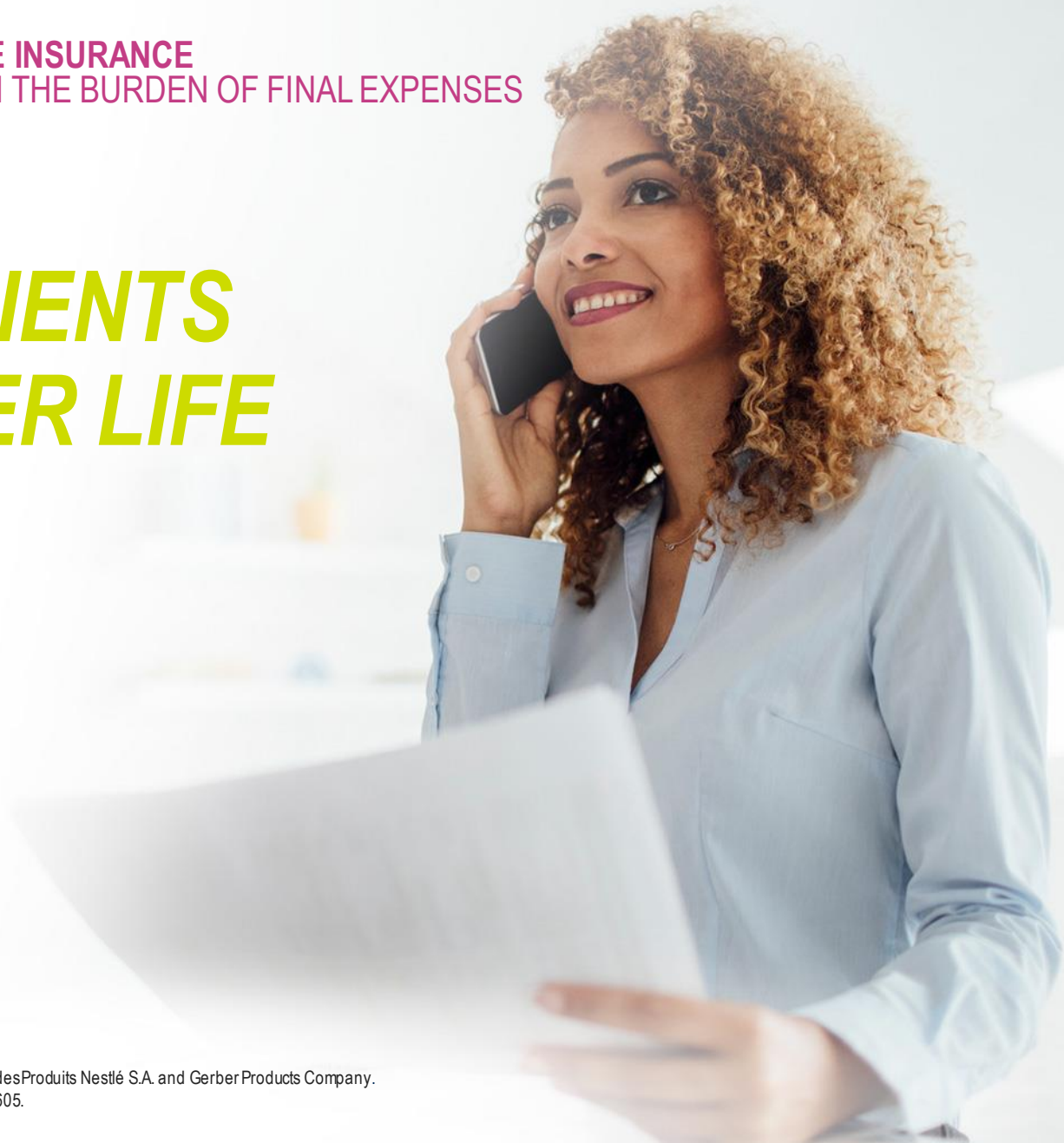
**Title:**

**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 life 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**



**Gerber Life**  
**Insurance**



## CHALLENGE #1

# OVERCOMING BARRIERS TO PURCHASING LIFE INSURANCE CAN BE CHALLENGING

### ISSUES

- Some people may feel they are prepared for final expenses without having life insurance
- Others may feel they've waited too long and won't be approved to buy life insurance
- There is a perception that life insurance is too expensive to buy
- There are concerns with going through a medical exam

### SOLUTIONS

Millions of people have relied on **Gerber Life** to help protect their families and help relieve the burden of final expenses on their loved ones. Agents can be a hero to their clients by offering insurance solutions that:

- Are designed to be affordable for clients to buy
- Provide a building block and foundation for any financial plan
- Offer coverage that protects families and can help pay final expenses, outstanding debt, leftover medical bills and funeral costs
- Are guaranteed<sup>1</sup> issue with no medical exam, no underwriting and no health questions



<sup>1</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. Guaranteed Life is available for applicants age 50-80/age 50-75 in NY.

## CHALLENGE #2

# THE SALES PROCESS IS COMPLEX

### ISSUES

Selling life insurance to seniors can be challenging:

- Illustrations are difficult for seniors to understand and to read
- Applications are complicated and time-consuming to complete and submit for processing
- Seniors are on a fixed income and are sensitive to out-of-pocket costs for insurance plans

### SOLUTIONS

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

- The selling process is efficient and compliant so agents can spend less time on paperwork and more time on what they do best – helping to protect families
- No complex illustrations required
- Applications are one page and easy to complete and submit
- Agents have the tools they need to quote products quickly and submit business electronically and in good order
- Products designed to be affordable so that seniors on a fixed income can get the protection they need at a reasonable cost



## 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 seniors when purchasing insurance
- Products can be complicated for seniors to understand and difficult for them to see the benefit
- Some products don't have any guarantees

### SOLUTIONS

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

- A trusted brand for decades and a name synonymous with trust and family caring
- A strong and stable company that puts clients and their families first
- Products are simple to explain and easy for clients to understand
- Products come with guarantees- guaranteed premium<sup>2</sup>, death benefits, and cash value



<sup>2</sup>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%.

# GERBER LIFE GUARANTEED LIFE INSURANCE

## EASING THE BURDEN OF FINAL EXPENSES

## THE LAST THING A FAMILY NEEDS TO WORRY ABOUT IS HOW THEY ARE GOING TO PAY FINAL BILLS WHEN A FAMILY MEMBER IS GONE

When a loved one passes, it's a time of great emotional stress on the family. With funeral costs averaging over \$7,800<sup>3</sup> and Social Security providing a one-time death payment of only \$255<sup>4</sup> (if a person qualifies), a family could be faced with a great deal of expense that may be difficult for them to pay. Lifting the burden of final expenses can alleviate some of this stress and **Gerber Life's Guaranteed Life** can help cover a number of final expenses that include:

- Funeral expenses
- Medical bills
- Emergencies
- Leftover debt
- Other final debts

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

<sup>4</sup>Social Security Administration website: [www.ssa.gov](http://www.ssa.gov).



# AS THE POPULATION AGES, THE NEED FOR GUARANTEED LIFE INSURANCE BECOMES EVEN STRONGER

- The population age 65 and over increased from 39.6 million in 2009 to 54.1 million in 2019 (a 36% increase) and is projected to more than double to 94.7 million in 2060.<sup>5</sup>
- By 2040, there will be about 80.8 million older persons, more than twice as many as in 2000.<sup>5</sup>
- In 2019, persons reaching age 65 had an average life expectancy of an added 19.6 years (20.8 years for women and 18.2 years for men).<sup>5</sup>
- More than two-fifths (41%) of the “baby boom” generation is now age 65 and older.<sup>5</sup>
- By 2030, all baby boomers will be at least age 65.<sup>6</sup>
- One-time Social Security death benefit is only \$255 (if eligible).<sup>7</sup>

## WHAT DOES THIS MEAN FOR YOUR CLIENTS?

There’s a huge population of baby boomers that are aging, potentially underinsured and will need life insurance products to meet their needs.

**Gerber Life’s Guaranteed Life** can meet the needs of many of these baby boomers who may be looking for a guaranteed issue<sup>8</sup> life insurance product, that is designed to be affordable, to help cover the cost of final expenses, funeral costs and more.



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<sup>5</sup>2020 Profile of Older Americans, Administration on Aging, Administration for Community Living, U.S. Department of Health and Human Services. Publication date: May 2021. <https://acl.gov/aging-and-disability-in-america/data-and-research/profile-older-americans>

<sup>6</sup>“2020 Census Will Help Policymakers Prepare for the Incoming Wave of Aging Boomers,” U.S. Census Bureau, December 2019, <https://www.census.gov/library/stories/2019/12/by-2030-all-baby-boomers-will-be-age-65-or-older.html>.

<sup>7</sup>Social Security Administration Website: [www.ssa.gov](http://www.ssa.gov)

<sup>8</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. Guaranteed Life is available for applicants ages 50-80/ages 50-75 in NY.

# GERBER LIFE GUARANTEED LIFE PRODUCT OVERVIEW

PRODUCT SPECIFICATION	DESCRIPTION
Issue Ages	Ages 50-80 / 50-75 in NY (age at last birthday)
State Availability	Available in all states except MT
Policy Size	Face amounts from \$5,000 - \$25,000 <sup>9</sup> at issue (total of all combined <b>Gerber Life Guaranteed Life</b> policies is \$25,000)
Cash Value	Plan builds some cash value
Death Benefit	Two-Year Graded Death Benefit--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>10</sup> 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.
Grace Period	31 days starting on the premium due date (60 days in CA) in which the owner may pay overdue premiums
Underwriting	None – Guaranteed Issue
Modal Payments	Monthly, Quarterly, Semi-Annual and Annual
Payment Options	ACH – up to 8% discount; Direct Express
Free Look	30 day free look period beginning 3 days after the policy is mailed

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.

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>9</sup> The maximum face amount is \$15,000 in South Dakota.

<sup>10</sup> If the insured dies 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.





# WHAT MAKES GERBER LIFE COMPETITIVE IN GUARANTEED ISSUE FINAL EXPENSE

- Reputable brand name and financial stability
- Competitive premiums that do not increase over the life of the policy as long as premiums are paid
- Simple application process – one page application that is easy to complete
- Approval is guaranteed<sup>11</sup> regardless of your client's health
  - No health questions
  - No medical exam
- Access to cash value in an emergency – clients can borrow against the cash value in the policy as long as premiums are paid

<sup>11</sup>Gerber Life's guarantee to accept applicants ages 50-80/ages 50-75 in NY is made possible by a two-year Graded Death Benefit Limitation. If death occurs within the first two policy years for any reason other than an accident, all premiums plus an additional 10% of earned premium shall be paid to the beneficiary. If death is due to accidental causes within the first two policy years, the full death benefit shall be paid to the beneficiary. After the two-year Graded Death Benefit period, the full face amount shall be paid to the beneficiary if the insured dies for any reason. 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.



# GUARANTEED LIFE CLIENT PROFILE

- **Seniors (U.S Citizens and permanent legal residents within the acceptable age range for the product – ages 50-80<sup>12</sup>) who:**
- Want the comfort of knowing that monetary resources will be available to help cover the cost of final expenses and funeral costs when they are gone
- Don't want to go through medical underwriting and prefer guaranteed acceptance regardless of health
- Desire guaranteed premiums<sup>13</sup> that are designed to be affordable, an easy application process and a financially stable and reputable company.

<sup>12</sup> For New York residents, the maximum issue age is 75.

<sup>13</sup> 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%.



# SAMPLE MONTHLY ACH RATES

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

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

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 GUARANTEED LIFE SALES TIP

## REVISIT RECENT GERBER LIFE GROW-UP® PLAN POLICY CLIENTS WHO ARE GRANDPARENTS

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 (ages 50-80<sup>14</sup>)

## REVISIT RECENT GL BUYERS FOR CROSS-SALES OF GUARANTEED LIFE TO OTHER FAMILY MEMBERS

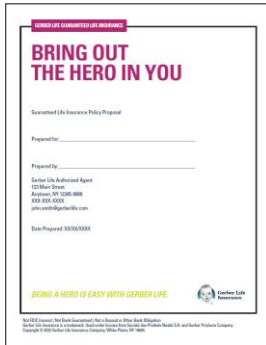
Opportunity to insure other family members, including a spouse or adult children etc.

- Helps your clients leave a legacy behind instead of leaving behind a large amount of debt for their families to deal with
- Provides your clients with peace of mind knowing that they are helping to cover the cost of their final and funeral expenses
- Will bring comfort to your clients' families at a time of great emotional stress



<sup>14</sup> For New York Residents, the maximum issue age is 75.

# GUARANTEED LIFE MARKETING MATERIALS



## SALES PROPOSAL

Contains quote information and product details. Customized sales proposal is accessible through the quoting function of Gerber Life's Agent Portal.



## AGENT REFERENCE GUIDE

Accessible on Gerber Life's Agent Portal, provides product details and instructions for using Gerber Life's Portal.



## CONSUMER BROCHURE

Handout for clients that explains the Gerber Life Guaranteed Life product. Accessible on Gerber Life's Agent Portal.



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# GUARANTEED LIFE - COMPLEMENTARY MARKETING MATERIALS

**YOUR LEGACY AND LAST WISHES GUIDE**

**BE THE UNSUNG HERO YOU'VE ALWAYS BEEN**

Final arrangements as you desire.  
How you remember.

Zip Code Phone Number

Medical history

COVERAGE, TO WHOM? SERVICE  
Number

Name Phone number

Street City State Zip code

Have a cemetery plot (plot #):  Inherited or a relative's cemetery (plot/gravestone and burial)

Do not have a plot

**TO BE ENTOMBED IN A MAUSOLEUM:**

Purchased a crypt (crypt #):  Have not purchased a crypt

**POST CREMATION:**

Intended in mausoleum  Scattered (specify where: street/local, park and "beloved" town)

Intended in burial plot  Other: \_\_\_\_\_

## LEGACY AND LAST WISHES GUIDE

Accessible on Gerber Life's Agent Portal. Guide can be given to clients and prospects to help them organize important financial information, provide key contacts, and document their last wishes in an easy-to-use format.

The "How to" Instruction sheet provides handy tips for agents on how and when to use this guide with clients and prospects.



# SUBMITTING BUSINESS ON GERBER LIFE'S AGENT PORTAL

- Agents can run a quote by logging into either the Agent Portal or our mobile App, Agent Zone, and clicking on **Guaranteed Life**.
- Business can be submitted either by using a paper application or by submitting an e-application through Gerber Life's Agent Portal, for faster submission and processing.
- For more detailed instructions, please refer to the **Guaranteed Life** Agent Reference Guide.





# GERBER LIFE GUARANTEED LIFE *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

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

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