



## Gerber Life Grow-Up® Plan

# Whole Life With a Whole Lot to Offer!

With the Gerber Life Grow-Up® Plan, you can help families with an eye on the future by providing the gift of guaranteed<sup>1</sup> life insurance protection. Life insurance coverage is on children and grandchildren with this product, and the buyers are generally family members who want to give those children some long-term financial footing. In other words, this is a whole life insurance policy that stays in force through all life's stages — from rattles and report cards to retirement and rocking chairs!<sup>1</sup>

### Why Should My Clients Consider Purchasing the Gerber Life Grow-Up® Plan?

You'll learn lots of reasons, but we think these three features are tops.

#### 1 Coverage That Grows

The coverage amount automatically doubles during age 18 with no additional premium. For example, a \$50,000 policy doubles to \$100,000, regardless of health. (On a fun side note, it's a good bet that your client will be giving the best 18th birthday gift with this "double feature!"<sup>1</sup>)

#### 2 Premiums Won't Increase ... Ever<sup>1</sup>

In a world where predictability is problematic, the Grow-Up® Plan keeps premiums **steady as a stencil**. In other words, premiums are guaranteed to NEVER increase for the life of the policy, even during age 18 when the coverage doubles in value, as long as premiums are paid.<sup>1</sup>

#### 3 Protected for a Lifetime

This is guaranteed life insurance for the rest of the child's life (as long as premiums are paid). So no matter where life takes this child over the decades — from bottles to bridal parties to bifocals — this policy stays in force.<sup>1</sup>

### Why Sell Gerber Life?

We offer family-focused products that are easy on family budgets and even easier for your clients to understand. In other words, we aim to make life a bit less worrisome — for you and your clients.

*For product quotes, marketing materials and more, visit the Gerber Life Agent Portal or the Gerber Life Agent Zone app.*

<sup>1</sup> Policy will remain in force, premiums are guaranteed not to increase, and the death benefit and cash accumulation are guaranteed as long as payments are made on time and within the Grace Period specified in the policy. Policy loan interest rate is up to 8%. Loans may impact cash value and death benefit.  
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## Gerber Life Grow-Up® Plan — Product Reference Table

Product Specifications	Gerber Life Grow-Up® Plan
Product Description	Gerber Life's Grow-Up® Plan gives parents and grandparents a way to provide the gift of guaranteed <sup>1</sup> life insurance protection to children while helping to build a strong financial foundation. Unlike many other competitors, coverage doubles in value during age 18 without any increase in premiums.
Issue Ages	14 days to 14 years old (age at last birthday).
Face Amounts	Initial face amounts of \$10,000 to \$50,000.
Doubling of Coverage	Coverage amount automatically doubles during age 18 with no additional premium required.
PPO Rider	For an additional cost, an optional Payment Protection Option (PPO) Rider is available that covers all premium payments (until the insured turns age 21) if the policy owner becomes totally disabled or dies before the child's/insured's 21st birthday. The rider is subject to underwriting approval on the owner/premium payor. <sup>2</sup>
GPO Rider	The insured child, as an adult policy owner, has four opportunities to buy additional insurance (at certain ages and life events) without proof of insurability through the Guaranteed Purchase Option (GPO). Each new policy can be up to the coverage amount in force during age 18. The Guaranteed Purchase Option (GPO) is available for an additional cost on all standard issue policies, but not available on substandard policies.
Policy Ownership	The adult purchasing the policy is the policy owner until the child reaches age 21, at which time the child becomes the owner.
Underwriting	The Grow-Up® Plan has simplified underwriting.
Payment Modes/Options	<ul style="list-style-type: none"> <li>• Modes: Monthly, quarterly, semi-annually and annually.</li> <li>• Options: ACH (up to 10% discount on monthly ACH payments). Clients can also pay by debit card, credit card (Mastercard or Visa) or by check.</li> </ul>
Death Benefit	Death benefit protection will be reduced by any outstanding policy loans.
Grace Period	31 days starting on premium due date (60 days in CA), in which the owner may pay overdue premiums.
Free Look	30-day free look period beginning three days after policy is mailed.

<sup>2</sup> To purchase the PPO Rider, the policy owner must be between the ages of 18 and 50, and the insured child must be no older than age 18 as of his or her last birthday.

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