



Gerber Life Guaranteed Life Real-World Reliability—With No Health Exams or Questions

Guaranteed Life is a whole life policy developed for clients in their later years who need life insurance coverage — with minimal questions asked. The solution is simple: If your clients want it, they get it. They can't be turned down due to health or occupation.

A common scenario is older clients who want to ensure their family members avoid the burden of their funeral costs, which can average more than \$7,800.¹ Face amounts go as high as \$25,000² to help cover bills, burial costs or other outstanding expenses.

Why Should My Clients Consider Purchasing a Gerber Life Guaranteed Life Policy?

This is life insurance like when your favorite song comes on the radio: We don't want to turn it down. That's the main point, and we promote the following three features as its top selling points.

1 Acceptance Guaranteed Regardless of Health

In a world where predictability is problematic, write this one in stone: Your clients will get covered regardless of their health histories.³ That means nix the needles, and put the “ex” in exams. Acceptance is guaranteed regardless of health.

2 Up to \$25,000 Coverage

Face amounts range from \$5,000 to \$25,000 to help cover “heavy” items that distract from the grieving process — things like funeral expenses, unpaid medical bills, loan balances, credit card bills and other outstanding debt.

3 Builds Cash Value

The longer your clients own the policy, the more cash value the policy accumulates, as long as premiums are paid. Cash value and death benefit are reduced by any outstanding policy loans — with a loan interest rate of 8%.

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.

¹ How Much Does a Funeral Cost in 2023? <https://www.usatoday.com/money/blueprint/life-insurance/how-much-does-a-funeral-cost/>. October 24, 2023.

² \$15,000 in South Dakota.

³ An individual must complete and submit an application to be approved. For applicants 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 110% of earned premiums. The full death benefit amount is only paid after the first two years of coverage.

AGT-GL102 (0425)



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 Montana.
Issue Ages	50-80 (50-75 in New York), age at last birthday.
Face Amounts	\$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	The plan builds cash value over the life of the policy, as long as premiums are paid. The cash value and death benefit 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.
Death Benefit	<p>Two-Year Graded Death Benefit – If death occurs within the first two policy years for any reason other than an accident, 110% of earned premiums shall be paid to the beneficiary.⁴</p> <p>The client is fully covered after the initial two-year period. 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>
Payment Mode	31 days starting on premium due date (60 days in California), in which owner may pay overdue premiums.
Underwriting	None – guaranteed issue.
Payment Options	Monthly, quarterly, semiannual, 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.

⁴If the insured dies by suicide within two years from the issue date of the policy, or any shorter period as may be required by applicable law in the state where the policy is delivered or issued for delivery, the only amount payable by us will be the premium paid for the policy plus 10% interest, less any debt against the policy. Please refer to your policy contract for specific details regarding exclusions, limitations, benefits and shorter time frames that may vary by state.

Benefit amounts are subject to Gerber Life overinsurance 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.

Guaranteed Life is issued in all states except Montana. 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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