



**Gerber Life
Insurance**

Gerber Life Guaranteed Life Product/Sales Training

Guaranteed Life Insurance
Addressing important **funeral and final**
expenses for adults ages 50 to 80



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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.

NOT FDIC INSURED | NOT BANK GUARANTEED | NOT A DEPOSIT OR OTHER BANK OBLIGATION

AGT-GL011 (1017)

Easing the Burden of Final Expenses

The last thing a family needs to worry about is how they are going to pay final bills!

The average cost of an adult funeral is over \$7,000.* The Gerber Life Guaranteed Life policy provides cash value that can help cover a number of final expenses, including:

- Funerals
- Medical bills
- Emergencies
- Any leftover debts
- Other final debts



*2015 National Funeral Directors Association General Price List Survey.

The Need for Guaranteed Life Insurance is Strong

- The population 65 and over has increased from 36.2 million in 2004 to 46.2 million in 2014 (a 28% increase) and is projected to more than double to 98 million by 2060.*
- By 2040, there will be about 82.3 million older persons (age 65 and over), over twice their number in 2000.*
- Persons reaching age 65 have an average life expectancy of an additional 19.3 years (20.5 years for females and 18 years for males).*
- One-time Social Security death benefit is only \$255 (if eligible)**

* *A Profile of Older Americans: 2015*, U.S. Department of Health and Human Services, Administration on Aging.

** Social Security Administration Web site: www.ssa.gov

Product Overview

- Issue Ages 50 – 80 (age last birthday)
- Face Amounts of \$5,000 to \$25,000* available
- Premium Modes:
 - Monthly
 - Quarterly
 - Semi-Annually
 - Annually
- Payment Options:
 - ACH – Discount up to 8%
 - Visa or MasterCard
 - Direct Express

* Maximum face amount is \$15,000 in South Dakota

Guaranteed Life Specs At-a-Glance

Description	Guaranteed Whole Life Coverage that can be used for Funeral/Final Expenses
State Availability	Available in all states except MT.
Issue Ages	50–80, at last birthday.
Policy Size	\$5,000 minimum amount to \$25,000 maximum amount at issue (total of all combined Gerber Life Guaranteed Life policies is \$25,000).
Cash Value	Plan builds some cash value.
Death Benefit	Graded Death Benefit (DB) in first 2 policy years. During graded period, Non-Accidental DB equals return of all premium paid plus an additional 10% of earned premium; Accidental DB at any time equals full face amount.* All death benefits will be paid as a lump sum. Full Graded Death Benefit details outlined on slide 6.
Grace Period	31-days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.
Underwriting	None—Guaranteed Issue.
Modal Payments	Monthly, Quarterly, Semi-Annual and Annual. ACH (up to 8% discount) and Credit Card available.
Free Look	30-day free look period beginning 3 days after 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. 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.

* 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.

Policy Highlights

If your client is between the ages of 50 and 80. . .

- Approval is Guaranteed* – Regardless of Your Client's Health
 - No health questions on the application
 - No medical exam
- Premiums Never Increase
 - Premiums guaranteed to never increase as long as all premium payments are made
- Lifetime Insurance Protection
 - As long as the premiums are paid, regardless of the insured's age or health
- Provides Cash Value in an Emergency
 - Your client can borrow against the cash value in the policy, as long as premiums are paid

* Maximum amount of all combined Gerber Life Guaranteed Life policies is \$25,000.

How is Approval Guaranteed?

Gerber Life's guarantee to accept applicants age 50 to 80 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

Potential Client Profile

Gerber Life's Guaranteed Life policy is designed for adults who:

- Want to provide funds to help loved ones pay for final expenses and funeral costs
- Are looking for guaranteed acceptance, regardless of health
- Want affordable guaranteed premium rates and an easy application process

Sample Monthly ACH Rates*

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

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

* Monthly rates include a \$1.00 policy fee and a discount for ACH payment (preauthorized checking). Please refer to the policy for limitations and exclusions that may apply. The maximum face amount is \$15,000 in South Dakota.



How to Write and Submit Business

There are two ways to submit business with Gerber Life:

Paper Application



Gerber Life Agent Portal



Paper Application Process

- Agent completes and submits all required paperwork to General Agency:
 - “**Easified**” Guaranteed Life Application
 - Replacement forms (if applicable)
 - ACH form (if ACH method is chosen)
 - Receipt (required when accepting a check or money order)
 - Coversheet (required for fax only)
- General Agency reviews documents for accuracy and completion
- General Agency submits new business to Gerber Life Insurance via:
 - **Fax:** 877-608-4634
 - or
 - **Mail**
Gerber Life Insurance
Attention: New Business Department
445 State Street
Fremont, MI 49412

Paper Application Process (cont.)

- Applications and forms are available:
 - On the Agent Portal
 - From your General Agent
 - On iPipeline - FormsPipe

The screenshot displays the Gerber Life Agent Portal Home Dashboard. The header includes the Gerber Life logo and the text 'Gerber Life Agent Portal'. Below the header are two main navigation tabs: 'My Products' and 'My Customers'. The 'Product Information' section is active, showing three product cards. The first card is 'The Grow-Up Plan', which includes details like 'Apply from 14 days to 14 years of age' and '\$5,000 - \$50,000 of coverage'. The second card is 'Guaranteed Life Insurance', which is highlighted by a callout box. The callout box contains the following text: 'Guaranteed Life Insurance Provide for your family even after you're gone. Unlike term life insurance, your Guaranteed Life Insurance Plan builds cash value that you can borrow against as long as premiums are paid - that's money you can request if and whenever you need it. • You can't be turned down for a Guaranteed Life Insurance Plan. The only requirement for obtaining a Gerber Life Guaranteed Life Whole Life Policy with \$5,000 to \$25,000¹ in guaranteed coverage is that you are between 50 and 80 years old. That's it! There are no'. The third card is 'Gerber Life College Plan'. To the right of the product cards is a 'Product Downloads' section with a dropdown menu for 'Your State' and links for 'Application Kit', 'Application as PDF', 'Product Brochure', 'Product Overview', 'Rate Card', and 'Sales Alert'.

Agent Portal Submission Process

Login to the Agent Portal

Gerber Life Insurance Company

Gerber Life Insurance Company

Log Into Your Account

User ID

Password

Remember my User ID

Face to Face: NO

Log in

[Forgot Password?](#)

Illinois Policyholders Affected by Recent Flooding
Agents Selling or Who Have Sold to Illinois Policyholders Affected by Recent Flooding [Read More](#)

Gerber Life Insurance Products:

The Grow-Up® Plan Apply from 14 days to 14 years of age Coverage from \$5K to \$50K	Gerber Life College Plan Affordable fixed payments Guaranteed payout of \$10K to \$150K
Guaranteed Life Insurance Available for adults ages 50 - 80 Adult coverage from \$5K to \$25K	Accident Protection Available for adults ages 18 - 69 Adult coverage from \$50K to \$250K

Not all products are available in all states. Exclusions and limitations may vary by state.

Not Yet Appointed with Gerber Life

Join the quickly growing list of agents that now provide Gerber Life Products to their clients. Please click here to "Learn More"

Type in your User ID and password and click "Log in."

Agency Portal Submission Process

Click on the Start a Quote button

- Compare different face amounts and premiums

<p>The Grow-Up[®] Plan Applications & Rate Cards ⓘ</p> <p>Apply from 14 days to 14 years of age \$5,000 - \$50,000 of coverage Coverage automatically doubles Builds cash value.</p> <p>Start a Quote</p> 	<p>Gerber Life College Plan Applications & Rate Cards ⓘ</p> <p>Guaranteed payout of \$10K to \$150K Affordable fixed payments Stable growth that never loses value Flexibility to use the money</p> <p>Start a Quote</p> 
<p>Guaranteed Life Insurance Applications & Rate Cards ⓘ</p> <p>Available for adults ages 50 - 80 Adult coverage from \$5K to \$25K Your approval is guaranteed Rates guaranteed never to increase</p> <p>Start a Quote</p> 	<p>Accident Protection (AD&D) Applications & Rate Cards ⓘ</p> <p>Available for adults ages 18 - 69 Adult coverage from \$50K to \$250K Approval is guaranteed Coverage for spouse and children</p> <p>Start a Quote</p> 

Not all products are available in all states. Exclusions and limitations may vary by state.

Agency Portal Submission Process (cont'd)

Complete Quote

- Compare different face amounts and premiums
- Run quotes by face amount or client's budget
- View and Email Sales Proposals
- Click on "Proceed to Application" button to convert quote data into a prefilled application

Gerberlife.com
Gerber Life Insurance Company

Gerber Life Agent Portal

Guaranteed Life Quote Tools

My Products My Customers Producer Portal

Grow-Up Plan Accident Protection **Guaranteed Life** Term and Whole Life

State: Colorado Quote: **Face Amount** Budget Rates: **ACH** Reg Pay: Monthly

Customer Information

First Name: Jane Last Name: Doe MI: Date of Birth: January 01 1960

Gender: Male Female

Guaranteed Life Quote For Jane Doe Update

Please select a coverage amount between \$5K to \$25K to apply. Rates displayed are monthly.

\$5,000	\$7,000	\$10,000	\$15,000	\$20,000	\$25,000	\$ <input type="text"/> ,000
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
\$16.59	\$22.86	\$32.27	\$47.94	\$63.62	\$79.29	

Save Quote **Save Quote & Email Proposal** Print Quote Clear Quote **Proceed to Application**

Agency Portal Submission Process (cont'd)

Complete and Submit the One Page Application

- Complete prefilled application
- Choose eSignature method – Face to Face or via Email
- Click the “Continue” button

Grow-Up Plan Gerber Life College Plan Accident Protection (AD&D) **Guaranteed Life**

Do you want to split commission for this application? Yes No

ADDITIONAL AGENT DETAILS: (Provide details about the agent you intend to split commissions with.)

First Name

Last Name

Gerber Life Agent ID ?

Percent of Split %

Is this agent the Primary agent: Yes No

APPLICATION FOR: INDIVIDUAL LIFE INSURANCE

PROPOSED INSURED: (Give full legal name)

First name

Last name

Your Personalized Quote:

Monthly Premium*	
Total	\$72.19
\$25,000 of coverage	

Save Application

Sign and Complete

Electronic Signature: Face to Face

Electronic Signature: Save and Email

Continue

Agency Portal Submission Process (cont'd)

Complete Method of Payment

- Choose from Bank Account or Debit/Credit card
- Click the “Continue” button

Method of Payment

Will Jane Doe make the payments for this policy?
 Yes No

Preferred payment method:

Pay by Bank Account **Save up to \$6.56 monthly!**

Savings Checking

Bank Routing Number ? ?

Bank Account Number ?

Name of Financial Institution

Would you like to select a preferred payment day?
 No
 Yes

Bill monthly on the of the month
If the application is not processed by the date selected, payment will be withdrawn on the chosen date of the next month. Coverage is activated upon payment received.

Name (as it appears on the bank account to be debited)
 Jane Doe
 Other

Billing Address
 123 Main St, Highlands Ranch, CO 80130
 Other

Email Address
 fakeemail@fake.com
 Other

Pay by Credit or Debit Card

Please budget my premiums:

\$72.19 monthly
 \$216.56 quarterly
 \$433.12 twice a year
 \$866.25 per year

Continue

Agency Portal Submission Process (cont'd)

Electronic Signature: Face to Face

- Agree to Gerber Life Insurance Company's Portal Terms of Use
- Click "Review Your Application & Forms"

Gerber Life Insurance Company's Portal Terms of Use

AGENT INSTRUCTIONS: Please read aloud

During this application process...

STEP 1: You will acknowledge that you are the

STEP 2: You will agree to show proof of ident

STEP 3: You will agree to read the Gerber Life

STEP 4: You will agree to review all document

Owner

I, Jane Doe, as Owner and Payor of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

The proof of identification I provided to my

Agent

I, _____ as Agent of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

Yes No

Continue

Cancel Online Process: Print and Sign Documents

Gerber Life Insurance Company's Portal Terms of Use

To begin the Electronic Signature process, please read the Gerber Life Insurance Company's Portal Terms of Use by using the scroll window below. You may print and retain a copy of this agreement for future reference. Once your application and supporting documents have been submitted to Gerber Life Insurance Company, you will be able to save or print the details. You will receive a copy of your policy. You can also register for an eService account and download a PDF of your policy at any time.

Portal Terms of Use For End-Users

Thank you for using Gerber Life Insurance Company's portal (the "Portal") to complete your application for insurance. The purpose of the Portal is to assist you in completing your application for insurance and all related forms, electronically. It is intended as a real-time, virtual office where you, your agent and insurance company can more efficiently complete your transaction. Use of the Portal does not alter the application process nor does it change or

I, Jane Doe, as Owner and Payor of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

You must agree to these terms of use (the "Terms of Use") in order to use the Portal. Please read these Terms of Use carefully before using the Portal, as they constitute a binding agreement.

I, _____ as Agent of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application may contain multiple pages and forms.

If changes or updates to any information are required, or if there are any questions, please inform your agent.

Review Your Application & Forms

Agency Portal Submission Process (cont'd)

Electronic Signature: Face to Face (cont'd)

- Click “Sign Documents” buttons
- Insured and Agent click on designated “Click Here to Sign” links to complete eSignature
- Application is submitted and a downloadable Application Receipt is available

Gerber Life Insurance Company Electronic Signature Disclosures

Please use the following button(s) to sign your documents

[Sign documents for Jane Doe](#)

[Sign documents for James Agent](#)

[← Back](#)

ACKNOWLEDGEMENT OF INFORMATION PROVIDED

It is understood and agreed that:
All statements and answers made in all parts of this application are true and complete to the best of my knowledge and belief, and shall be the basis for and become part of any policy issued as a result of this application. Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law. Any policy issued will not take effect until it has been approved and the initial full premium(s) due have been received by the Company while the proposed insured is alive and all statements and answers in all parts of the application continue to be true and complete. I will notify the Company of any changes to the statements and answers given in any part of the application which occur before the policy is approved and payment is received by the Company.

Signature of Proposed Insured [Click Here to Sign](#) [Cancel](#) Date 1/10/2013

Signature of Policyowner (if other than Proposed Insured) _____ Date _____

Signed at (City, State) Highlands Ranch CO

PRODUCER CERTIFICATION Must be Completed by Producer if applicable

To the best of your knowledge,

1. Does the Proposed Insured have any life insurance or annuities in force or is any application for life insurance or reinstatement now pending? (If Yes, complete appropriate replacement forms)..... Yes No

2. Will the coverage applied for replace any life insurance or annuity coverage now in force or pending on the life of the Proposed Insured? (If Yes, complete appropriate replacement forms)..... Yes No

Is this a 1035 Exchange? Yes No

Is this an internal term conversion? Yes No

I certify that I have no knowledge of anything which might affect the insurability of any person proposed for insurance which is not fully set forth herein Yes No

Agent ID 1234567 Date 1/10/2013

Signature of Licensed Agent [Click Here to Sign](#) [Cancel](#) Printed Name of Licensed Agent James Agent

Thank You

Your application is complete and has been submitted

Application Number 30507131

[Download Application Receipt](#)

[Do Another Application](#)

Agency Portal Submission Process (cont'd)

Electronic Signature: Save & Email

- Complete Electronic Signature Email Information Request
- Click “Save and Send Electronic Signature Email” button

Send Electronic Signature Email

AGENT INSTRUCTIONS: Please verify the following information for the Policy Owner, then establish a security question and answer to validate the return to the site so that the insurance application can be electronically signed. The Owner must remember the answer to the Security Question as it will not be provided later.

Information for: Jane Doe

Email

Zip Code

Date of Birth

Security Question

Security Question Answer

Save & Send Electronic Signature Email

Agency Portal Submission Process (cont'd)

Electronic Signature: Save & Email (cont'd)

- Email link is sent to the customer to complete the electronic signature
- Agent must electronically sign the application by clicking “Electronically Sign as the Agent” link
- Agent agrees to Gerber Life Insurance Company’s Portal Terms of Use
- Click “Review Your Application & Forms” button

Electronic Signature Email Sent

AGENT INSTRUCTIONS: Let your customer know that they will be receiving an email containing a link allowing them to electronically sign their documents. Once all required parties have signed, the application will be submitted to Gerber Life.

This state requires you, as the Agent, to electronically sign the application. You should go ahead and do so now.

[Electronically Sign as the Agent](#)

[Home Dashboard](#)

Gerber Life Insurance Company's Portal Terms of Use

Instructions: Please read before continuing

During this application process...

STEP 1: You will acknowledge that you have read and understand the Gerber Life Insurance Company's Portal Terms of Use.

STEP 2: You will agree to read the Gerber Life Insurance Company's Portal Terms of Use.

STEP 3: You will agree to review all documents and forms.

Agent

I, _____ as Agent of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

Yes No

Continue

Gerber Life Insurance Company's Portal Terms of Use

To begin the Electronic Signature process, please read the Gerber Life Insurance Company's Portal Terms of Use by using the scroll window below. You may print and retain a copy of this agreement for future reference. Once your application and supporting documents have been submitted to Gerber Life Insurance Company, you will be able to save or print the details. You will receive a copy of your policy. You can also register for an eService account and download a PDF of your policy at any time.

Portal Terms of Use For Agents

Thank you for using Gerber Life Insurance Company's portal (the "Portal") to complete customers' applications for insurance. The purpose of the Portal is to assist you in completing your customer's application for insurance and all related forms, electronically. It is intended as a real-time, virtual office where you, your customer and the insurance company can more efficiently complete the customer's transaction. Use of the Portal does not alter the application.

I, _____ as Agent of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application may contain multiple pages and forms.

If changes or updates to any information are required, or if there are any questions, please inform your agent.

Review Your Application & Forms

[Back](#)

Agency Portal Submission Process (cont'd)

Electronic Signature: Save & Email (cont'd)

- Click “Sign Documents” button
- Agent clicks on the “Click Here to Sign” link to complete eSignature
- Agent documents complete



PRODUCER CERTIFICATION Must be Completed by Producer if applicable

To the best of your knowledge,

1. Does the Proposed Insured have any life insurance or annuities in force or is any application for life insurance or reinstatement now pending? (If Yes, complete appropriate replacement forms)..... Yes No

2. Will the coverage applied for replace any life insurance or annuity coverage now in force or pending on the life of the Proposed Insured? (If Yes, complete appropriate replacement forms)..... Yes No

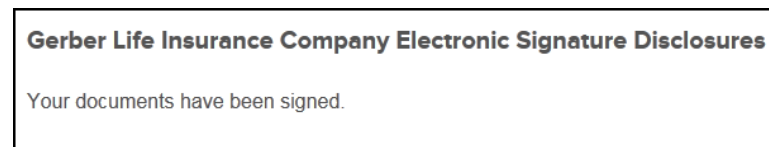
Is this a 1035 Exchange? Yes No

Is this an internal term conversion? Yes No

I certify that I have no knowledge of anything which might affect the insurability of any person proposed for insurance which is not fully set forth herein Yes No

Agent ID 1234567 Date 1/11/2013

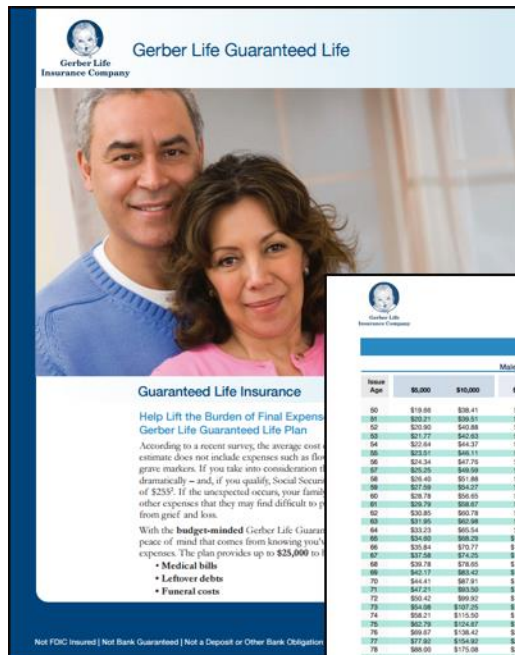
Signature of Licensed Agent [Click Here to Sign](#) Printed Name of Licensed Agent James Agent



Sales Materials

New Agent and Consumer Sales Material available

- Sales Brochure – for Consumer and Agent use
- Rate Card – for Agent use only
- Sales Proposal – for Consumer and Agent use
- Sales Ideas – for Agent use only



Gerber Life Guaranteed Life
Insurance Company

Help Lift the Burden of Final Expenses
Gerber Life Guaranteed Life Plan

According to a recent survey, the average cost estimate does not include expenses such as funeral home services, caskets, and burial. If you take into consideration the dramatic—and, if you qualify, Social Security of \$255*. If the unexpected occurs, your family other expenses that they may find difficult to pay from grief and loss.

With the budget-minded Gerber Life Guaranteed Life Plan, you can have peace of mind that comes from knowing your expenses. The plan provides up to \$25,000 to help pay for:

- Medical bills
- Leftover debts
- Funeral costs

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

Gerber Life Guaranteed Life
Male and Female Rates

Guaranteed Life Monthly ACH Premiums*

*Premiums deducted directly from a Checking or Savings Account.

Issue Age	Male					Female					
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	\$19.88	\$38.41	\$57.15	\$75.90	\$94.65	50	\$14.53	\$28.14	\$41.75	\$55.37	\$68.98
51	\$20.21	\$39.91	\$59.80	\$79.10	\$98.40	51	\$15.17	\$29.83	\$44.08	\$58.23	\$72.43
52	\$20.56	\$40.88	\$60.87	\$80.83	\$100.83	52	\$15.80	\$30.80	\$45.74	\$60.88	\$75.63
53	\$20.93	\$42.03	\$62.68	\$83.20	\$103.18	53	\$16.48	\$32.27	\$47.94	\$63.63	\$78.78
54	\$21.64	\$44.37	\$66.09	\$87.82	\$109.54	54	\$17.42	\$33.92	\$50.42	\$66.92	\$83.42
55	\$22.51	\$46.11	\$69.79	\$92.90	\$115.98	55	\$18.38	\$35.84	\$53.02	\$70.27	\$88.23
56	\$23.34	\$47.75	\$71.18	\$94.00	\$118.02	56	\$18.30	\$37.38	\$55.05	\$74.43	\$92.81
57	\$24.28	\$49.09	\$73.98	\$96.27	\$120.81	57	\$18.26	\$38.88	\$56.96	\$76.47	\$95.89
58	\$25.40	\$51.88	\$77.37	\$100.85	\$125.33	58	\$21.26	\$41.80	\$62.24	\$82.68	\$101.15
59	\$27.59	\$54.27	\$80.94	\$107.82	\$134.29	59	\$22.50	\$44.09	\$66.88	\$87.27	\$108.84
60	\$29.78	\$56.65	\$84.52	\$112.38	\$140.25	60	\$23.79	\$46.48	\$69.25	\$92.03	\$114.81
61	\$30.79	\$58.87	\$87.54	\$116.43	\$145.29	61	\$24.57	\$48.22	\$71.87	\$95.52	\$119.17
62	\$33.95	\$62.78	\$92.75	\$123.03	\$150.56	62	\$25.48	\$50.25	\$74.62	\$99.18	\$123.75
63	\$31.95	\$62.98	\$94.00	\$126.03	\$150.08	63	\$26.26	\$51.79	\$77.23	\$102.47	\$128.11
64	\$33.23	\$65.54	\$97.95	\$130.17	\$155.48	64	\$27.27	\$53.93	\$79.88	\$105.33	\$132.49
65	\$34.80	\$68.29	\$101.98	\$135.67	\$160.20	65	\$28.18	\$56.46	\$82.73	\$107.80	\$137.27
66	\$35.84	\$70.77	\$105.89	\$140.62	\$165.54	66	\$29.24	\$57.27	\$85.89	\$110.22	\$142.54
67	\$37.58	\$74.26	\$110.92	\$147.58	\$174.25	67	\$30.48	\$60.04	\$88.60	\$115.17	\$148.73
68	\$38.78	\$76.65	\$117.52	\$150.58	\$178.25	68	\$31.81	\$62.71	\$92.59	\$118.48	\$152.29
69	\$40.17	\$83.42	\$124.87	\$158.93	\$207.17	69	\$33.28	\$65.63	\$97.99	\$124.36	\$162.71
70	\$41.41	\$87.91	\$131.41	\$174.90	\$218.40	70	\$34.83	\$68.75	\$102.67	\$128.58	\$170.50
71	\$42.71	\$93.50	\$138.79	\$186.08	\$232.72	71	\$36.67	\$72.42	\$108.17	\$143.82	\$179.65
72	\$50.42	\$99.92	\$146.42	\$198.92	\$248.42	72	\$38.59	\$76.27	\$113.84	\$151.62	\$189.29
73	\$51.68	\$107.05	\$156.82	\$213.88	\$266.79	73	\$40.65	\$80.29	\$120.15	\$159.87	\$199.61
74	\$52.21	\$115.50	\$172.79	\$230.00	\$287.38	74	\$42.96	\$85.07	\$127.14	\$169.22	\$211.29
75	\$53.79	\$124.87	\$186.54	\$248.42	\$310.29	75	\$45.45	\$90.29	\$134.88	\$179.67	\$224.96
76	\$55.87	\$138.42	\$207.17	\$270.92	\$344.67	76	\$50.78	\$100.05	\$150.52	\$200.28	\$250.25
77	\$57.80	\$148.87	\$231.60	\$297.60	\$371.60	77	\$54.90	\$108.02	\$163.82	\$220.80	\$274.96
78	\$60.00	\$175.08	\$262.17	\$348.25	\$430.34	78	\$60.28	\$125.03	\$187.29	\$249.15	\$311.21
79	\$66.00	\$187.08	\$290.25	\$390.25	\$490.99	79	\$66.99	\$130.25	\$206.99	\$270.50	\$348.24
80	\$110.92	\$200.92	\$330.92	\$440.92	\$500.92	80	\$75.54	\$150.17	\$227.79	\$303.42	\$379.64

*Additional premium rates are available on the Gerber Life Agent Portal quote tool located at: www.gerberlifeagency.com

Guaranteed Life is issued in all states except ME. State requirements may vary somewhat. Maximum face amount is \$15,000 in South Dakota. Please refer to the policy for limitations and exclusions that may apply. Policy form issues GC12-GUPL and GC12-13.

Gerber Life's guarantee to accept all applicants age 50 to 80 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 shall be paid to the beneficiary, plus 10% interest on earned premiums. If death is due to accidental causes, the full death benefit will be paid. After the two-year Graded Death Benefit period, if the insured dies for any reason, the full face amount of policy will be paid to the beneficiary. If the insured dies by suicide within two years from the issue date (one year in NC), the only amount payable will be the premiums paid for the policy plus 10% interest on earned premiums.

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Gerber Life Guaranteed Life
Insurance Company

Guaranteed Life Insurance Policy Proposal

Prepared for: [CUSTOMER NAME]

Prepared by: [GLIC AUT
GERBER L
AGENT LI
AGENT AU
AGENT AU
AGENT TE

Proposal for: [CUSTOMER NAME]
[DATE]

The Gerber Life Guaranteed Life Plan

With the Gerber Life Guaranteed Life Insurance Plan, you can have peace of mind knowing that you've planned ahead to ease the burden of final expenses on your family and loved ones. Gerber Life's Guaranteed Life is a whole life insurance policy that provides **guaranteed coverage** to help pay medical bills, leftover debts and funeral costs.

Lifelong Insurance Protection

If you are a US citizen or permanent legal resident between 50 and 80 years old, you can select from up to \$25,000 in life insurance protection that lasts an entire lifetime, as long as premiums are paid. **Your spouse or partner, if aged 50 to 80, also can get up to \$25,000 in guaranteed benefit protection.**

Monthly Payments that Never Increase

You will never pay more than the premium rate selected.

Regardless of Your Health, You Cannot Be Turned Down

No health questions and no medical exam required.

Graded Death Benefit*

The policy has a Graded Death Benefit. During the first two policy years, the benefit payment for death due to any reason other than accident is a **full refund of all premiums paid plus 10% interest. If death is due to accidental reasons, the full face amount is paid.**

* See page 4 for complete graded death benefit details, including limitations and exclusions.

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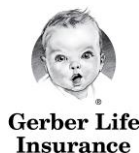
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Personal Information:
State: [AU]
Name: [Sample A Sample]
Date of Birth: [1/11/1111]
Gender: [Female]

Quote Based On:
Coverage Amount: [\$50,000]
Rate: [ACH]

Your Personalized Guaranteed Life Insurance Quote

Insurance Protection Amount: [\$50,000]
Total [Monthly] Cost: [\$XX.XX]



Conclusion

The Gerber Life Guaranteed Life Plan offers many important features and benefits:

- Monthly payments that never increase
- Affordable premium
- Lifelong insurance protection
- Guaranteed approval
- Guaranteed benefit payment

Questions/Comments



Important Notice About This Policy: This life insurance policy does not specifically cover funeral goods or services, and may not cover the entire cost of a funeral at the time of death. The beneficiary of this life insurance policy may use the proceeds for any purpose, unless otherwise directed.

Please refer to the policy for limitations and exclusions that may apply. A Buyer's Guide to Life Insurance and a Policy Summary are sent with all policies. They are available without applying for insurance by writing to us.