



Gerber Life
Insurance

Gerber Life Guaranteed Life



Guaranteed Life Insurance

Help Lift the Burden of Final Expenses from Your Loved Ones with a Gerber Life Guaranteed Life Plan

According to a recent survey, the average cost of an adult funeral is over **\$7,000**¹. This estimate does not include expenses such as flowers, obituary notices, cemetery plots or grave markers. If you take into consideration these “extra” expenses, the cost can rise dramatically – and, if you qualify, Social Security only provides a one-time death payment of \$255². If the unexpected occurs, your family could also be faced with a funeral bill and other expenses that they may find difficult to pay – at a time when they are suffering most from grief and loss.

With the **budget-minded** Gerber Life Guaranteed Life Insurance policy, you can have the peace of mind that comes from knowing you’ve planned ahead to ease the burden of final expenses. The plan provides up to **\$25,000** to help pay:

- **Medical bills**
- **Leftover debts**
- **Funeral costs**

(over, please)

Regardless of Your Health... You Can't Be Turned Down

If you are a US citizen or permanent legal resident between the ages of **50 and 80**, you can choose from **\$5,000 to \$25,000** in guaranteed life insurance from Gerber Life (total of all combined Gerber Life Guaranteed Life policies is \$25,000). Plus, under current federal law, the Gerber Life Guaranteed Life policy death benefit is **not subject to federal income tax** when paid to a named beneficiary.

The application process is simple and easy. **No medical exam** is required and there are **no health questions** to answer. Your acceptance—regardless of your health—is **guaranteed**. Plus your spouse (if aged 50 to 80) can get **up to \$25,000** in guaranteed benefit protection, too.

Premiums that Never Increase

Once you select the amount you need, your budget-friendly premiums are guaranteed to **never increase** for as long as you hold the policy. Even if the cost of living keeps rising, you can be confident knowing that you'll be paying the same premium rate, 10, 20 and even 30 years from now.

Graded Death Benefits for the First Two Years

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 shall be paid to the beneficiary, **plus** an additional 10% of earned premium. Earned premium

refers to the portion of paid premium that has been applied to the policy. For example, if an annual premium payment is made, six months into the policy year, half of the total premium is considered earned. 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 the policy shall be paid to the beneficiary³.

Gerber Life Insurance Company— A Trusted Name for More Than 50 Years

Gerber Life Insurance Company is a financially separate affiliate of the Gerber Products Company, and shares the name that has been associated with family caring for many years. You can have confidence in our name and in our coverage.

- For more than 50 years, Gerber Life Insurance Company has provided quality life insurance, especially for budget-minded families. It is our mission to be the Company parents trust to help them achieve financial security and insurance protection for their families.
- As a financially separate affiliate of the Gerber Products Company, "The Baby Food People," Gerber Life shares in a longstanding tradition of quality and trust dating back to 1928.
- In May 2017, A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management skill and integrity, awarded Gerber Life an "A" (Excellent) Rating⁴.

Sample Monthly Premiums*

	\$5,000		\$7,000		\$10,000		\$15,000		\$20,000		\$25,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	\$22.50	\$17.69	\$31.14	\$24.40	\$44.09	\$34.47	\$65.68	\$51.24	\$87.27	\$68.02	\$108.86	\$84.79
60	\$32.40	\$25.99	\$45.00	\$36.02	\$63.89	\$51.06	\$95.38	\$76.13	\$126.87	\$101.20	\$158.36	\$126.27
70	\$50.05	\$38.23	\$69.70	\$53.15	\$99.18	\$75.53	\$148.32	\$112.84	\$197.45	\$150.15	\$246.59	\$187.46
80	\$124.12	\$88.64	\$173.40	\$123.73	\$247.32	\$176.37	\$370.52	\$264.09	\$493.72	\$351.82	\$616.92	\$439.55

* Monthly rates shown above include a \$1.00 policy fee and a discount for ACH payment (preauthorized checking). 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.

¹ 2015 National Funeral Directors Association General Price List Survey.

² Social Security Administration web site: <http://www.ssa.gov>.

³ 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.

⁴ This rating is the third highest awarded out of 13 possible categories. The rating refers 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. Please refer to the policy for limitations and exclusions that may apply.

Policy Form ICC12-GWLP and Policy Form Series GWLP-12.

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