



# SAVE LOVED ONES FROM COVERING YOUR FINAL EXPENSES

Do you jump into protection mode to take care of everyone in your family? At Gerber Life Insurance Company, we make it easy to prepare for the future and save your loved ones from burdens you can prevent.

Guaranteed Life is a whole life insurance policy that enables you to get life insurance protection in your later years, so your family members won't have to take on the responsibility of covering any costly final expenses when you're gone. With the cost of a funeral averaging over \$7,800<sup>1</sup> and Social Security providing a one-time death payment of only \$255<sup>2</sup> (if you qualify), your family could be faced with a large funeral bill and other final expenses that may be difficult for them to pay.

A Gerber Life Guaranteed Life policy can cover you for up to \$25,000<sup>3</sup> to help make life easier for your family at a time when they may need it most. So you can continue to be the hero to your loved ones that they know you to be.

## BEING A HERO IS EASY WITH GERBER LIFE

For more than 50 years, Gerber Life has been providing budget-friendly life insurance so that children and adults can have greater financial protection. Today, Gerber Life is trusted by millions of families. In December 2021, we were again awarded a rating of "A" (Excellent) by A.M. Best.<sup>4</sup>



**Gerber Life  
Insurance**

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

<sup>1</sup> 2021 National Funeral Directors Association (NFDA) General Price List Survey.

<sup>2</sup> Social Security Administration website: <http://www.ssa.gov>.

<sup>3</sup> \$15,000 in South Dakota.

<sup>4</sup> A.M. Best is an independent reporting firm that rates insurance companies on financial stability, management and integrity. That was the 20th consecutive year we received an "A" rating. This rating is the third highest awarded out of 13 possible categories. The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the Company.

Be a hero to your family and enhance your peace of mind with a Gerber Life Guaranteed Life Insurance policy. Designed to help cover such final expenses as medical bills, funeral costs and unpaid debt, it can help ease your loved ones' minds as well.

## FEATURES & BENEFITS

- **You can't be turned down** — Regardless of your health, if you are between 50 to 80 years old (between ages 50 to 75 in New York), your acceptance is guaranteed once your completed application is submitted.<sup>5</sup>
- **You choose your coverage amount** — U.S. Citizens and permanent legal residents can choose a guaranteed face amount from \$5,000 to \$25,000 (total of all combined Gerber Life Guaranteed Life policies is \$25,000).<sup>6</sup>
- **No medical exams are required** — There are no medical exams or lengthy health questionnaires to fill out.
- **Beneficiary proceeds are generally not taxable** — Under current federal law, the Guaranteed Life policy death benefit is not subject to federal income tax when paid to a named beneficiary.
- **Your premiums never increase** — Once you select the coverage amount you need, your premiums are guaranteed to never increase for as long as you hold the policy.<sup>7</sup> You and your family will be protected at the same budget-friendly premium rate, now and in the future, without spending a penny more.

## HOW IT WORKS

**Your death benefits for the first two years are graded** — Gerber Life's guarantee to accept applicants ages 50 to 80 (ages 50 to 75 in New York) 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 — the portion of paid premium that has been applied to the policy.

**You are 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.

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 discount for ACH payments (preauthorized checking). The maximum face amount is \$15,000 in South Dakota. For New York residents, the maximum issue age is 75.

## FIND OUT WHAT GUARANTEED LIFE CAN DO FOR YOU

**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.**

**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>5</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.

<sup>6</sup> The maximum face amount is \$15,000 in South Dakota.

<sup>7</sup> Policy will remain in force, premiums are guaranteed not to increase, and the death benefit and cash value are guaranteed as long as premiums are paid on time and within the Grace Period specified in the policy. The cash value and death benefit will be reduced by any policy loans. The policy loan interest rate is 8%.

Guaranteed Life is issued in all states except MT. Terms, conditions, exclusions and limitations can vary by state. Please refer to the policy for terms, conditions, exclusions and limitations 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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