



## BE A LIFELONG HERO

Is protecting your loved ones your mission? At Gerber Life Insurance Company, we make it easier to protect them for a lifetime, with permanent life insurance coverage that has the added benefit of building cash value.

Gerber Life Whole Life Insurance offers up to \$1,000,000 in life insurance coverage to buyers between 18 and 70 years old. Whether you want to cover your family should anything unexpected happen, accumulate funds to potentially draw on in the future, or provide an income for your loved ones, you can relax knowing you've got a plan in place that provides a guaranteed life insurance benefit to protect your family. Plus, if you're approved for coverage, your premiums are guaranteed to never increase as long as premiums are paid, which means the policy is yours for your entire life!<sup>1</sup> You won't be just saving the day — you'll be saving every day.

***BEING A HERO IS EASY WITH GERBER LIFE.***



**Gerber Life  
Insurance**

<sup>1</sup>Policy will remain in force, premiums are guaranteed not to increase, and the death benefit and cash value are guaranteed as long as payments are made 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%.

# YOUR HERO'S JOURNEY STARTS HERE — WHOLE LIFE INSURANCE FOR A LIFETIME

Be prepared with a Gerber Life Whole Life Insurance Plan. Designed to give life insurance buyers, like you, a way to provide income for your loved ones and accumulate cash value, it's a great way for you to invest in peace of mind.

## FEATURES & BENEFITS

- **Coverage is permanent and you choose the amount** — U.S. Citizens and permanent legal residents can apply for \$50,000 (age 50 and above must be over \$100,000) up to \$1,000,000 in life insurance protection, and, if approved, coverage lasts a lifetime as long as premiums are paid.<sup>1</sup>
- **Cash value accumulates** — Over the life of the policy, cash value grows. The longer you own the policy, the more cash value your policy accumulates, as long as premiums are paid.<sup>1</sup>
- **Your premiums never increase** — Once you select the face amount you need, and if you are approved for coverage, your premiums are guaranteed to never increase for the life of the policy, as long as premiums are paid.<sup>1</sup>
- **An Accelerated Death Benefit (ADB) Rider is included at no additional cost** — In the unfortunate event of a terminal diagnosis with a life expectancy of 12 months or less, the ADB Rider allows you to request a one-time advance of up to 50% of the death benefit to help offset costs associated with your illness or for any other reason.<sup>2</sup>
- **Disability Waiver of Premium Rider is available for an additional cost** — Should you become disabled, this Rider frees you from paying premiums during the time of your disability when your income may be reduced, so that you can maintain your coverage (Rider not available in California). After a period of 6 consecutive months of total disability, the Rider benefits allow the insured to have premiums waived. The Rider is available to applicants ages 18-59.

## HOW TO APPLY

**Applying is simple and decisions are made quickly** — Our streamlined application makes the process smooth and easy.

**Underwriting and medical exam requirements depend on age and coverage amounts** — *For applicants under age 51 seeking coverage up to \$300,000*, there are no medical exams or lengthy health questionnaires to fill out, (simplified underwriting), however, you will be required to answer a few questions about your health and your medical history may be considered. For simplified underwriting (no medical exam), decisions are generally made within a minute from the time a digital or telephone application is submitted.<sup>3</sup> *Full underwriting is required for applicants age 51 and over seeking over \$100,000 in coverage, and all applicants seeking coverage amounts over \$300,000.* In these instances, a medical exam is required, which can be arranged at a convenient time and place. When a medical exam is required (full underwriting), decisions are made in a timely manner.

## PUT THE POWER OF GERBER LIFE BEHIND YOU

Since 1967, Gerber Life has been providing life insurance to families, helping them achieve financial security and insurance protection. You can depend on us to put you and your family first. We look forward to helping you and yours. To learn more, please contact your insurance agent.

**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>2</sup> The ADB Rider is subject to a minimum of \$10,000 and is included with the issued policy. There is no additional premium cost. The Rider benefits allow for the insured, if diagnosed with a terminal illness, to request a portion of the death benefit while still living. **For applicants in California: This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate). Receipt of accelerated death benefits may be taxable.**

<sup>3</sup> In order to provide a decision within a minute, Gerber Life will search databases for prescription history, motor vehicle records and medical information.

To approve your insurance and service your policy, we may collect or disclose information about you, as permitted by law, which may include certain disclosures made without your prior authorization. You have the right to access and correct personal information that we have about you. You may also receive a detailed notice on Gerber Life's Information Practices, upon request.

Gerber Life Whole Life is available in all states. Terms, conditions, exclusions and limitations can vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. If the insured dies by suicide within two years from the Issue Date (one year in ND), the only amount payable will be the premiums paid for the policy, less any debt against the policy. Policy Form ICC19-GLWL and Policy Form Series GLWL-19. In California: Policy Form GLWL-19-CA. In New York: Policy Form HWLP-18-NY. ADB Rider ICC11-ADB-WL and Rider Series ADB-11-WL. In California: ADB-11-WL-CA. In New York: ADB-11-WL-NY Waiver of Premium Rider ICC11-WPB and Rider Series WPB-11. Coverage and benefits are subject to Gerber Life Insurance limits.

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