



# BE THE HERO YOUR LOVED ONES DEPEND ON

Is protecting your loved ones today and for all their tomorrows on your mind? At Gerber Life Insurance Company, we make it easier for seniors like you to extend your caring further, whether you have an existing life insurance policy that may not fully cover your needs, or you're looking to purchase your first policy.

Gerber Life Simplified Senior Life Insurance is a whole life insurance policy that offers up to \$100,000 in coverage to buyers in their senior years. Whether you want to provide a resource to help care for a financially dependent family member or help cover the cost of leftover debt and other expenses when you are gone, you can rest assured knowing you've got a plan in place. The policy accumulates cash value, which can add up the longer you have it, and it provides a life insurance death benefit and premiums that are guaranteed.<sup>1</sup> So you can go on being a hero and watching out for those you love.

## 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 January 2024, we were awarded a rating of "A+" (Superior) by A.M. Best.<sup>2</sup>



**Gerber Life  
Insurance**

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

<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%.

<sup>2</sup> A.M. Best, the impartial reporting firm that rates insurance companies on financial stability and ability to meet financial obligations, has awarded Gerber Life an "A+" (Superior) rating, most recently in January 2024. It refers only to the overall financial status of the company and is not a recommendation of specific policy provisions, rates or practices of the company. This rating is the second highest awarded out of thirteen possible categories.

Take comfort with Gerber Life Simplified Senior Life Insurance. Designed to give life insurance buyers, like you, a way to help ensure a financially dependent loved one is cared for, or make certain no one inherits all of your debt, it can bring everyone a little more peace of mind.

## FEATURES & BENEFITS

- **You choose your coverage amount** — U.S. Citizens and permanent legal residents, 50 to 80 years old, can apply for \$25,000 up to \$100,000 in life insurance coverage.
- **Beneficiary proceeds are generally not taxable** — Under current federal law, the Simplified Senior 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 face amount you need, and if you are approved for coverage, your budget-friendly premiums are guaranteed to never increase for the life of the policy.<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>3</sup>

## HOW TO APPLY

**Applying is simple** — Our streamlined application makes the process smooth and easy.

**No medical exams are required**<sup>4</sup> — For applicants age 70 and under, there are no medical exams or lengthy health questionnaires to fill out (simplified underwriting), however, you will be required to answer a few simple questions about your health and medical history.

**Decisions are made quickly** — For individuals who qualify for simplified underwriting (no medical exam for age 70 and under), decisions are generally made within a minute from the time a digital or telephone application is submitted during normal business hours. You'll know almost instantly whether you've been approved for coverage.<sup>5</sup> It's that quick.

## FIND OUT WHAT GERBER LIFE SIMPLIFIED SENIOR LIFE INSURANCE CAN DO FOR YOU

If 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 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.**

**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>3</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>4</sup> A medical exam and full underwriting are required for individuals age 71 to 80 who apply for coverage. In these instances, underwriting decisions are made in a timely manner.

<sup>5</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 Simplified Senior Life is available in all states except DE, DC, and ND. 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 ICC19-GLWL and Policy Form Series GLWL-19. In New York: Policy Form HWLP-19-NY. In Florida: Policy Form GLWL-20-FL. ADB Rider ICC11-ADB-WL and Rider Series ADB-11-WL. In California: ADB-11-WL-CA. In New York: ADB-11-WL-NY.

Coverage and benefits are subject to Gerber Life overinsurance limits.

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