

WHY GERBER LIFE MAY BE RIGHT FOR YOU

Gerber Life has been providing budget-friendly insurance to families for more than 50 years.



Since 1967, Gerber Life has been providing insurance designed to fit many needs and budgets so that children and adults can have greater financial protection. Our focus has been, and will always be, on protecting families like yours.

Trustworthy Brand

You can find comfort and peace of mind purchasing insurance products from a stable and reputable company.

Family-Focused

We've been providing budget-friendly life insurance to families since 1967.

Strong Rating

In December 2021, we were again awarded a rating of "A" (Excellent) by A.M. Best.¹

Top 5 Reasons to Buy from Gerber Life

- 1. Simple products that are easy to buy.** Our products are easy to understand so you'll know exactly what you're buying, and how the coverage can benefit you and your loved ones.
- 2. No confusing illustrations.** Unlike many of our competitors, our products are so simple, we don't need illustrations to explain them. Plus, our applications are short and easy to complete.
- 3. Simplified underwriting and quick decisions.** We offer simplified underwriting for certain whole life products and quick decisions within a minute (in many cases),² which can shorten the application process and help you obtain coverage quickly, if approved.
- 4. Guarantees.** The premiums, cash value and death benefit for our policies are guaranteed³ and our rates are designed to work with your budget. Plus, we offer a discount on rates when you pay using Automated Clearing House (ACH).
- 5. Guaranteed issue.**⁴ Gerber Life offers the ability to obtain a limited amount of life insurance without having to go through medical underwriting, which can help you obtain coverage quickly and easily.



**Gerber Life
Insurance**

Questions and Answers

- 1. How do I know what coverage I need?** The answer will depend on many factors. We recommend you discuss your options and budget with a financial professional in order to determine what is right for you and your loved ones.
- 2. If I have life insurance through work, will that be enough?** Usually employer-provided life insurance pays out 1x or 2x an employee's annual salary.⁵ That may not be enough to cover your needs. Keep in mind, some workers lose their insurance when they switch jobs or retire, and getting insurance at a later age can bring higher premiums.
- 3. How expensive is life insurance?** More than half the population, surveyed in a recent study, estimates the cost of a term life insurance policy to be 3x more than it actually is.⁶ Ask about how Gerber Life products are designed to be affordable.

Please contact your financial professional to discuss your life insurance needs and to learn more about Gerber Life products.

1 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.

2 Gerber Life will search databases for prescription history, motor vehicle records and medical information (at the Medical Information Bureau – MIB) in order to provide an almost instant decision (within a minute) for most of the qualified digital and telephone applications submitted during normal business hours for certain whole life products.

3 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 outstanding loans. The policy loan interest rate is 8%.

4 Guaranteed coverage for Guaranteed Life 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.

5 [Group vs. Term Life Insurance: Is Coverage Through Work Enough?](#) (2022), PolicyMe August 25, 2022.

6 [2022 Insurance Barometer Study](#), LIMRA and Life HappensSM.

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.

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