



Gerber Life
Insurance Company

Gerber Life Guaranteed Life Product/Sales Training

Guaranteed Life Insurance
Addressing important **funeral and final**
expenses for adults ages 50 to 80



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For Financial Professional Use Only. Not to Be Used With or Distributed to the General Public.
Guaranteed Life is issued in all states except AR & MT. Exclusions and limitations can vary by state.
Policy Form Series ICC12-GWLP and GWLP-12.

NOT FDIC INSURED | NOT BANK GUARANTEED | NOT A DEPOSIT OR OTHER BANK OBLIGATION

Easing the Burden of Final Expenses

The last thing a family needs to worry about is how they are going to pay final bills!

Burial expenses alone can cost from \$7,000 to \$10,000.* The Gerber Life Guaranteed Life policy provides cash value that can help cover a number of final expenses, including:

- Funerals
- Medical bills
- Emergencies
- Any leftover debts
- Other final debts



*Federal Trade Commission. "Funerals: A Consumer Guide," June 2010.

The Need for Guaranteed Life Insurance is Strong

- The population 65 and over has increased from 35 million in 2000 to 40 million in 2010 (a 15% increase) and is projected to increase to 55 million by 2020 (a 36% increase).*
- By 2030, there will be about 72.1 million older persons (age 65 and over), over twice their number in 2000.*
- Persons reaching age 65 have an average life expectancy of an additional 18.8 years (20.0 years for females and 17.3 years for males).*
- A 2008 AARP poll on directives and pre-plans showed:
 - 70% of those between 50-59 have not completed a final plan
 - Almost 60% for those age 60+ have not completed a final plan
- One-time Social Security death benefit is only \$255 (if eligible)**

* *A Profile of Older Americans: 2011*, U.S. Department of Health and Human Services, Administration on Aging, February 2012.

** Social Security Administration Web site: www.ssa.gov

Product Overview

- Issue Ages 50 – 80 (age last birthday)
- Face Amounts of \$5,000 to \$25,000* available
- Premium Modes:
 - Monthly
 - Quarterly
 - Semi-Annually
 - Annually
- Payment Options:
 - ACH – Discount up to 8%
 - Credit Card – Visa and MasterCard
 - Direct Bill

* Maximum face amount is \$15,000 in South Dakota

Guaranteed Life Specs At-a-Glance

Description	Guaranteed Whole Life Coverage that can be used for Funeral/Final Expenses
State Availability	Available in most states. Not available in AR & MT.
Issue Ages	50–80, at last birthday .
Policy Size	\$5,000 minimum amount to \$25,000 maximum amount at issue (total of all combined Gerber Life Guaranteed Life and Guaranteed Life Plus policies is \$25,000).
Cash Value	Plan builds cash value.
Death Benefit	<p>Graded Death Benefit (DB) in first 2 policy years. During graded period, Non-Accidental DB equals return of premium paid plus 10%; Accidental DB at any time equals full face amount.*</p> <p>All death benefits will be paid as a lump sum. Full Graded Death Benefit details outlined on slide 6.</p>
Grace Period	31-days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.
Underwriting	None—Guaranteed Issue.
Modal Payments	Monthly, Quarterly, Semi-Annual and Annual. ACH (up to 8% discount) and Credit Card available.
Free Look	30-day free look period beginning 3 days after policy is mailed.

Benefit amounts are subject to Gerber Life insurance limits. Exclusions vary in some states. Requirements may vary depending on the state where the insured lives. Coverage, benefits, exclusions and limitations can vary by state. The maximum face amount is \$15,000 in South Dakota.

** 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 plus 10%, less any debt against the policy.*

Policy Highlights

If your client is between the ages of 50 and 80. . .

- Approval is Guaranteed* – Regardless of Your Client's Health
 - No health questions on the application
 - No medical exam
- Premiums Never Increase
 - Premiums guaranteed to never increase as long as all premium payments are made
- Lifetime Insurance Protection
 - As long as the premiums are paid, regardless of the insured's age or health
- Provides Cash Value in an Emergency
 - Your client can borrow against the cash value in the policy, as long as premiums are paid

* Maximum amount of all combined Gerber Life Guaranteed Life policies is \$25,000.

How is Approval Guaranteed?

Gerber Life's guarantee to accept all 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 plus 10% interest shall be paid to the beneficiary
- If death is due to accidental causes within the first two policy years:
 - The full death benefit shall be paid to the beneficiary
- After the two-year Graded Death Benefit period
 - The full face amount shall be paid to the beneficiary if the insured dies for any reason

Potential Client Profile

Gerber Life's Guaranteed Life policy is designed for adults who:

- Want to provide funds to help loved ones pay for final expenses and funeral costs
- Are looking for guaranteed acceptance, regardless of health
- Want affordable guaranteed premium rates and an easy application process

Sample Monthly ACH Rates*

	50 Year Old		60 Year Old	
Face Amount	Male	Female	Male	Female
\$5,000	\$19.66	\$14.53	\$28.78	\$23.70
\$7,000	\$27.16	\$19.97	\$39.93	\$32.81
\$10,000	\$38.41	\$28.14	\$56.65	\$46.48
\$15,000	\$57.15	\$41.75	\$84.52	\$69.25
\$20,000	\$75.90	\$55.37	\$112.38	\$92.03
\$25,000	\$94.65	\$68.98	\$140.25	\$114.81

	70 Year Old		80 Year Old	
Face Amount	Male	Female	Male	Female
\$5,000	\$44.41	\$34.83	\$110.92	\$76.54
\$7,000	\$61.81	\$48.40	\$154.92	\$106.79
\$10,000	\$87.91	\$68.75	\$220.92	\$152.17
\$15,000	\$131.40	\$102.67	\$330.92	\$227.79
\$20,000	\$174.90	\$136.58	\$440.92	\$303.42
\$25,000	\$218.40	\$170.50	\$550.92	\$379.04

* Rates as of December 2012. Monthly rates include a \$1.00 policy fee and a discount for ACH payment (preauthorized checking). Please refer to the policy for limitations and exclusions that may apply. The maximum face amount is \$15,000 in South Dakota.

How to Write and Submit Business

There are two ways to submit business with Gerber Life:

Paper Application



Gerber Life Agent Portal



Paper Application Process

- Agent completes and submits all required paperwork to General Agency:
 - **“Easified”** Guaranteed Life Application
 - Replacement forms (if applicable)
 - ACH form (if ACH method is chosen)
 - Receipt (required when accepting a check or money order)*
 - Coversheet (required for fax only)
- General Agency reviews documents for accuracy and completion
- General Agency submits new business to Gerber Life Insurance via:
 - **Fax:** 231-928-3078
 - or
 - **Mail**
Gerber Life Insurance
Attention: New Business Department
445 State Street
Fremont, MI 49412

* No checks or money orders accepted in MO or KS.

Paper Application Process (cont.)

- Applications and forms are available:
 - On the Agent Portal
 - From your General Agent
 - On iPipeline - FormsPipe

The screenshot displays the Gerber Life Agent Portal Home Dashboard. The header includes the Gerber Life logo and the text "Gerber Life Agent Portal". Below the header, there are tabs for "My Products" and "My Customers". The main content area is titled "Product Information" and features several product cards. A callout box highlights the "Guaranteed Life Insurance" product, providing detailed information about its benefits and requirements.

Gerber Life Agent Portal

Home Dashboard

My Products My Customers

Product Information

The Grow-Up Plan

Apply from **14 days** to **14 years** of age
\$5,000 - \$50,000 of coverage
Coverage automatically **doubles**
Builds cash value.

Start a Quote

Guaranteed Life Insurance

Available for adults ages **50 - 80**
Adult coverage from **\$5K to \$25K**
Your approval is guaranteed
Rates guaranteed never to increase

Start a Quote

Gerber Life College Plan

Guaranteed Life Insurance

Provide for your family even after you're gone.

Unlike term life insurance, your Guaranteed Life Insurance Plan builds cash value that you can borrow against as long as premiums are paid - that's money you can request if and whenever you need it.

- You can't be turned down for a **Guaranteed Life Insurance Plan**.
The only requirement for obtaining a Gerber Life Guaranteed Life Whole Life Policy with \$5,000 to \$25,000¹ in guaranteed coverage is that you are between 50 and 80 years old. That's it! There are no

Start a Quote

Product Downloads

Please Select

Your State

[Application Kit](#)
[Application as PDF](#)
[Product Brochure](#)
[Product Overview](#)
[Rate Card](#)
[Sales Alert](#)

Agent Portal Submission Process

Login to the Agent Portal



Gerberlife.com
Gerber Life Insurance Company

Gerber Life Agent Portal

Log Into Your Account

User ID

Password

☐ Remember my User ID

Face to Face: ☐ NO

Log in

[Forgot Password?](#)

Gerber Life Has Great Views on Life...Take a Look Now
Inside you'll find guaranteed life products, quick quoting, and fast processing. It's life as it was meant to be. [Read More Here](#)

Gerber Life Insurance Products:

The Grow-Up Plan Apply from 14 days to 14 years of age Coverage from \$5K to \$50K	Gerber Life College Plan Affordable fixed payments Guaranteed payout of \$10K to \$150K
Guaranteed Life Insurance Available for adults aged 50 - 80 Adult coverage from \$5K to \$25K	Accident Protection Available for adults aged 19 - 69 Adult coverage from \$20K to \$100K

Type in your User ID and password and click "Log in."

Agency Portal Submission Process

Click on the Start a Quote button

- Compare different face amounts and premiums



The screenshot displays the Gerber Life Agent Portal Home Dashboard. At the top, the Gerber Life logo and "Gerberlife.com" are on the left, and "Gerber Life Agent Portal" is on the right. Below the header, there are two tabs: "My Products" (selected) and "My Customers". The main content area is titled "Product Information" and features four product cards, each with a "Start a Quote" button and an information icon.

Product Name	Key Features	Start a Quote Button Color
The Grow-Up Plan	Apply from 14 days to 14 years of age \$5,000 - \$50,000 of coverage Coverage automatically doubles Builds cash value.	Blue
Gerber Life College Plan	Guaranteed payout of \$10K to \$150K Affordable fixed payments Stable growth that never loses value Flexibility to use the money	Green
Guaranteed Life Insurance	Available for adults ages 50 - 80 Adult coverage from \$5K to \$25K Your approval is guaranteed Rates guaranteed never to increase	Purple
Accident Protection	Available for adults ages 19 - 69 Adult coverage from \$20K to \$100K No medical exam required Can't be turned down due to health	Orange

Agency Portal Submission Process (cont'd)

Complete Quote

- Compare different face amounts and premiums
- Run quotes by face amount or client's budget
- View and Email Sales Proposals
- Click on "Proceed to Application" button to convert quote data into a prefilled application

Gerberlife.com
Gerber Life Insurance Company

Gerber Life Agent Portal

Guaranteed Life Quote Tools

My Products | My Customers | Producer Portal

Grow-Up Plan | Accident Protection | **Guaranteed Life** | Term and Whole Life

State: Colorado | Quote: **Face Amount** | Budget | Rates: ACH | Reg | Pay: Monthly

Customer Information

First Name: Jane | Last Name: Doe | MI: | Date of Birth: January 01, 1960

Gender: ☐ Male ☒ Female

Guaranteed Life Quote For Jane Doe [Update]

Please select a coverage amount between \$5K to \$25K to apply. Rates displayed are monthly.

\$5,000	\$7,000	\$10,000	\$15,000	\$20,000	\$25,000	\$,000
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
\$16.59	\$22.86	\$32.27	\$47.94	\$63.62	\$79.29	

[Save Quote] [Save Quote & Email Proposal] [Print Quote] [Clear Quote] **Proceed to Application**

Agency Portal Submission Process (cont'd)

Complete and Submit the One Page Application

- Complete prefilled application
- Choose eSignature method – Face to Face or via Email
- Click the “Continue” button

Grow-Up Plan Accident Protection **Guaranteed Life** Term and Whole Life

APPLICATION FOR: INDIVIDUAL LIFE INSURANCE

PROPOSED INSURED: (Give full legal name)

First name Jane

Last name Doe

Middle initial

Gender ☐ Male ☒ Female

Date of Birth 01 01 1960

Social Security Number 000 00 0000

Legal Residence Address 15 Edgewood

City Highlands Ranch

State Colorado

Zip 80130

Email Address jane.doe@fakemail.com

Confirm Email Address jane.doe@fakemail.com

Primary Phone 555 123 4567

Sign and Complete

☒ Electronic Signature: Face to Face

☐ Electronic Signature: Save and Email

Policy will be delivered to: Policy Owner

Continue

Agency Portal Submission Process (cont'd)

Complete Method of Payment

- Choose from ACH, Credit/Debit card, or Bill Me Later
- Click the “Continue” button

Method of Payment

Will Jane Doe make the payments for this policy?

☒ Yes ☐ No

Preferred payment method:

☐ Pay by Bank Account **Save up to \$7.21 monthly!**

☐ Pay by Credit or Debit Card

☒ Bill Me Later

Please budget my premiums:

☒ **\$86.50**
monthly

☐ **\$173.00**
bimonthly

☐ **\$250.85**
quarterly

☐ **\$493.05**
twice a year

☐ **\$951.50**
per year

Continue

Agency Portal Submission Process (cont'd)

Electronic Signature: Face to Face

- Agree to Gerber Life Insurance Company's Portal Terms of Use
- Click "Review Your Application & Forms"

Gerber Life Insurance Company's Portal Terms of Use

AGENT INSTRUCTIONS: Please read aloud

During this application process...

STEP 1: You will acknowledge that you are the

STEP 2: You will agree to show proof of identity

STEP 3: You will agree to read the Gerber Life

STEP 4: You will agree to review all documents

Owner

☒ I, Jane Doe, as Owner and Payor of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

The proof of identification I provided to my agent is:

Agent

I, _____ as Agent of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

☒ Yes ☐ No

Continue

Cancel Online Process: Print and Sign Documents

Gerber Life Insurance Company's Portal Terms of Use

To begin the Electronic Signature process, please read the Gerber Life Insurance Company's Portal Terms of Use by using the scroll window below. You may print and retain a copy of this agreement for future reference. Once your application and supporting documents have been submitted to Gerber Life Insurance Company, you will be able to save or print the details. You will receive a copy of your policy. You can also register for an eService account and download a PDF of your policy at any time.

Portal Terms of Use For End-Users

Thank you for using Gerber Life Insurance Company's portal (the "Portal") to complete your application for insurance. The purpose of the Portal is to assist you in completing your application for insurance and all related forms, electronically. It is intended as a real-time, virtual office where you, your agent and insurance company can more efficiently complete your transaction. Use of the Portal does not alter the application process nor does it change or

☒ I, Jane Doe, as Owner and Payor of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

☒ I, _____ as Agent of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application may contain multiple pages and forms.

If changes or updates to any information are required, or if there are any questions, please inform your agent.

Review Your Application & Forms

Agency Portal Submission Process (cont'd)

Electronic Signature: Face to Face (cont'd)

- Click “Sign Documents” buttons
- Insured and Agent click on designated “Click Here to Sign” links to complete eSignature
- Application is submitted and a downloadable Application Receipt is available

Gerber Life Insurance Company Electronic Signature Disclosures

Please use the following button(s) to sign your documents

[Sign documents for Jane Doe](#)

[Sign documents for James Agent](#)

[← Back](#)

ACKNOWLEDGEMENT OF INFORMATION PROVIDED

It is understood and agreed that:

All statements and answers made in all parts of this application are true and complete to the best of my knowledge and belief, and shall be the basis for and become part of any policy issued as a result of this application. Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law. Any policy issued will not take effect until it has been approved and the initial full premium(s) due have been received by the Company while the proposed insured is alive and all statements and answers in all parts of the application continue to be true and complete. I will notify the Company of any changes to the statements and answers given in any part of the application which occur before the policy is approved and payment is received by the Company.

☒ Signature of Proposed Insured [Click Here to Sign](#) [Cancel](#) Date 1/10/2013

☒ Signature of Policyowner (if other than Proposed Insured) _____ Date _____

Signed at (City, State) Highlands Ranch CO

PRODUCER CERTIFICATION Must be Completed by Producer if applicable

To the best of your knowledge,

1. Does the Proposed Insured have any life insurance or annuities in force or is any application for life insurance or reinstatement now pending? (If Yes, complete appropriate replacement forms)..... ☐ Yes ☒ No

2. Will the coverage applied for replace any life insurance or annuity coverage now in force or pending on the life of the Proposed Insured? (If Yes, complete appropriate replacement forms)..... ☐ Yes ☒ No

Is this a 1035 Exchange? ☐ Yes ☒ No

Is this an internal term conversion? ☐ Yes ☒ No

I certify that I have no knowledge of anything which might affect the insurability of any person proposed for insurance which is not fully set forth herein ☒ Yes ☐ No

Agent ID 1234567 Date 1/10/2013

☒ Signature of Licensed Agent [Click Here to Sign](#) [Cancel](#) Printed Name of Licensed Agent James Agent

Thank You

Your application is complete and has been submitted

Application Number 30507131

[Download Application Receipt](#)

[Do Another Application](#)

Agency Portal Submission Process (cont'd)

Electronic Signature: Save & Email

- Complete Electronic Signature Email Information Request
- Click “Save and Send Electronic Signature Email” button

Send Electronic Signature Email
AGENT INSTRUCTIONS: Please verify the following information for the Policy Owner, then establish a security question and answer to validate the return to the site so that the insurance application can be electronically signed. The Owner must remember the answer to the Security Question as it will not be provided later.

Information for: Jane Doe
Email

Zip Code

Date of Birth

Security Question

Security Question Answer

Save & Send Electronic Signature Email

Agency Portal Submission Process (cont'd)

Electronic Signature: Save & Email (cont'd)

- Email link is sent to the customer to complete the electronic signature
- Agent must electronically sign the application by clicking “Electronically Sign as the Agent” link
- Agent agrees to Gerber Life Insurance Company’s Portal Terms of Use
- Click “Review Your Application & Forms” button

Electronic Signature Email Sent

AGENT INSTRUCTIONS: Let your customer know that they will be receiving an email containing a link allowing them to electronically sign their documents. Once all required parties have signed, the application will be submitted to Gerber Life.

This state requires you, as the Agent, to electronically sign the application. You should go ahead and do so now.

[Electronically Sign as the Agent](#)

[Home Dashboard](#)

Gerber Life Insurance Company's Portal Terms of Use

Instructions: Please read before continuing

During this application process...

STEP 1: You will acknowledge that you have read the Gerber Life Insurance Company's Portal Terms of Use.

STEP 2: You will agree to read the Gerber Life Insurance Company's Portal Terms of Use.

STEP 3: You will agree to review all documents and forms.

Agent

I, _____ as Agent of the proposed insurance contract, hereby give my

Electronic Signature Consent.

☒ Yes ☐ No

Continue

Gerber Life Insurance Company's Portal Terms of Use

To begin the Electronic Signature process, please read the Gerber Life Insurance Company's Portal Terms of Use by using the scroll window below. You may print and retain a copy of this agreement for future reference. Once your application and supporting documents have been submitted to Gerber Life Insurance Company, you will be able to save or print the details. You will receive a copy of your policy. You can also register for an eService account and download a PDF of your policy at any time.

Portal Terms of Use For Agents

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☒ I, _____ as Agent of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application may contain multiple pages and forms.

If changes or updates to any information are required, or if there are any questions, please inform your agent.

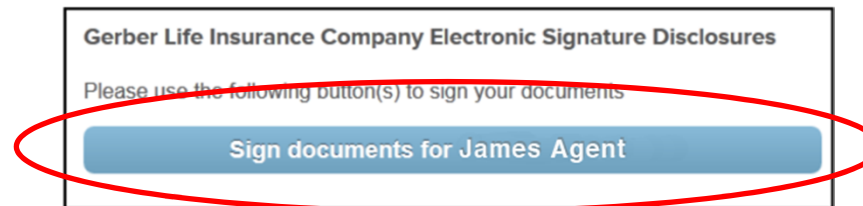
Review Your Application & Forms

[Back](#)

Agency Portal Submission Process (cont'd)

Electronic Signature: Save & Email (cont'd)

- Click “Sign Documents” button
- Agent clicks on the “Click Here to Sign” link to complete eSignature
- Agent documents complete



PRODUCER CERTIFICATION Must be Completed by Producer if applicable

To the best of your knowledge,

1. Does the Proposed Insured have any life insurance or annuities in force or is any application for life insurance or reinstatement now pending? (If Yes, complete appropriate replacement forms)..... ☐ Yes ☒ No

2. Will the coverage applied for replace any life insurance or annuity coverage now in force or pending on the life of the Proposed Insured? (If Yes, complete appropriate replacement forms)..... ☐ Yes ☒ No

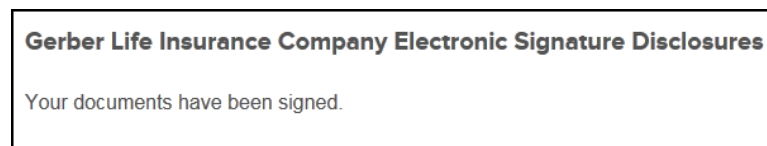
Is this a 1035 Exchange? ☐ Yes ☒ No

Is this an internal term conversion? ☐ Yes ☒ No

I certify that I have no knowledge of anything which might affect the insurability of any person proposed for insurance which is not fully set forth herein ☒ Yes ☐ No

Agent ID 1234567 Date 1/11/2013


☒ Signature of Licensed Agent **Click Here to Sign** Printed Name of Licensed Agent James Agent




Sales Materials

New Agent and Consumer Sales Material available

- Sales Brochure – for Consumer and Agent use
- Rate Card – for Agent use only
- Sales Proposal – for Consumer and Agent use
- Sales Ideas – for Agent use only



Gerber Life Guaranteed Life Insurance Company



Gerber Life Guaranteed Sample Rates*
Issued up to Age 80 | \$5,000 to \$25,000 Face Amounts

Male						Female					
Issue Age	Monthly Premium per \$1,000 (No Pol Fee)	Annual Premium per \$1,000 (No Pol Fee)	\$5,000	\$10,000	\$15,000	Issue Age	Monthly Premium per \$1,000 (No Pol Fee)	Annual Premium per \$1,000 (No Pol Fee)	\$5,000	\$10,000	\$15,000
50	\$8.97	\$107.64	\$448.00	\$896.00	\$1,344.00	50	\$7.97	\$95.64	\$398.40	\$796.80	\$1,195.20
51	\$9.01	\$108.12	\$450.48	\$900.96	\$1,351.44	51	\$8.01	\$96.12	\$400.48	\$800.96	\$1,201.44
52	\$9.05	\$108.60	\$452.96	\$905.92	\$1,358.88	52	\$8.05	\$96.60	\$402.96	\$805.92	\$1,207.68
53	\$9.09	\$109.08	\$455.44	\$910.88	\$1,366.32	53	\$8.09	\$97.08	\$405.44	\$810.88	\$1,213.92
54	\$9.14	\$109.56	\$457.92	\$915.84	\$1,373.76	54	\$8.14	\$97.56	\$407.92	\$815.84	\$1,220.16
55	\$9.18	\$110.04	\$460.40	\$920.80	\$1,381.20	55	\$8.18	\$98.04	\$410.40	\$820.80	\$1,226.40
56	\$9.23	\$110.52	\$462.88	\$925.76	\$1,388.64	56	\$8.23	\$98.52	\$412.88	\$825.76	\$1,232.64
57	\$9.27	\$111.00	\$465.36	\$930.72	\$1,396.08	57	\$8.27	\$99.00	\$415.36	\$830.72	\$1,238.88
58	\$9.32	\$111.48	\$467.84	\$935.68	\$1,403.52	58	\$8.32	\$99.48	\$417.84	\$835.68	\$1,245.12
59	\$9.36	\$111.96	\$470.32	\$940.64	\$1,410.96	59	\$8.36	\$99.96	\$420.32	\$840.64	\$1,251.36
60	\$9.41	\$112.44	\$472.80	\$945.60	\$1,418.40	60	\$8.41	\$100.44	\$422.80	\$845.60	\$1,257.60
61	\$9.45	\$112.92	\$475.28	\$950.56	\$1,425.84	61	\$8.45	\$100.92	\$425.28	\$850.56	\$1,263.84
62	\$9.50	\$113.40	\$477.76	\$955.52	\$1,433.28	62	\$8.50	\$101.40	\$427.76	\$855.52	\$1,270.08
63	\$9.54	\$113.88	\$480.24	\$960.48	\$1,440.72	63	\$8.54	\$101.88	\$430.24	\$860.48	\$1,276.32
64	\$9.59	\$114.36	\$482.72	\$965.44	\$1,448.16	64	\$8.59	\$102.36	\$432.72	\$865.44	\$1,282.56
65	\$9.63	\$114.84	\$485.20	\$970.40	\$1,455.60	65	\$8.63	\$102.84	\$435.20	\$870.40	\$1,288.80
66	\$9.68	\$115.32	\$487.68	\$975.36	\$1,463.04	66	\$8.68	\$103.32	\$437.68	\$875.36	\$1,295.04
67	\$9.72	\$115.80	\$490.16	\$980.32	\$1,470.48	67	\$8.72	\$103.80	\$440.16	\$880.32	\$1,301.28
68	\$9.77	\$116.28	\$492.64	\$985.28	\$1,477.92	68	\$8.77	\$104.28	\$442.64	\$885.28	\$1,307.52
69	\$9.81	\$116.76	\$495.12	\$990.24	\$1,485.36	69	\$8.81	\$104.76	\$445.12	\$890.24	\$1,313.76
70	\$9.86	\$117.24	\$497.60	\$995.20	\$1,492.80	70	\$8.86	\$105.24	\$447.60	\$895.20	\$1,320.00
71	\$9.90	\$117.72	\$500.08	\$1,000.16	\$1,500.24	71	\$8.90	\$105.72	\$450.08	\$900.16	\$1,326.24
72	\$9.95	\$118.20	\$502.56	\$1,005.12	\$1,507.68	72	\$8.95	\$106.20	\$452.56	\$905.12	\$1,332.48
73	\$10.00	\$118.68	\$505.04	\$1,010.08	\$1,515.12	73	\$9.00	\$106.68	\$455.04	\$910.08	\$1,338.72
74	\$10.04	\$119.16	\$507.52	\$1,015.04	\$1,522.56	74	\$9.04	\$107.16	\$457.52	\$915.04	\$1,344.96
75	\$10.09	\$119.64	\$510.00	\$1,020.00	\$1,530.00	75	\$9.09	\$107.64	\$460.00	\$920.00	\$1,351.20
76	\$10.13	\$120.12	\$512.48	\$1,024.96	\$1,537.44	76	\$9.13	\$108.12	\$462.48	\$924.96	\$1,357.44
77	\$10.18	\$120.60	\$514.96	\$1,029.92	\$1,544.88	77	\$9.18	\$108.60	\$464.96	\$929.92	\$1,363.68
78	\$10.22	\$121.08	\$517.44	\$1,034.88	\$1,552.32	78	\$9.22	\$109.08	\$467.44	\$934.88	\$1,369.92
79	\$10.27	\$121.56	\$519.92	\$1,039.84	\$1,559.76	79	\$9.27	\$109.56	\$469.92	\$939.84	\$1,376.16
80	\$10.31	\$122.04	\$522.40	\$1,044.80	\$1,567.20	80	\$9.31	\$110.04	\$472.40	\$944.80	\$1,382.40

Premium Model Factors (No ACH)
Annual: 11 x monthly
Semi-annual: 5.7 x monthly
Quarterly: 2.9 x monthly
Monthly: Annual / 12

ACH Premium Model Factors
Annual: 11 x monthly
Semi-annual: Annual / 2
Quarterly: Annual / 4
Monthly: Annual / 12
ACH Discount: Up to 6%


To calculate monthly premium, multiply per thousand rate by the # of thousands of coverage

Example: Male Age 50, \$10,000 Face Amount
Monthly premium per \$1,000 = \$8.97
Annual: \$8.97 x 12 = \$107.64
Semi-annual: \$8.97 x 6 = \$53.82
Quarterly: \$8.97 x 3 = \$26.91
Monthly: \$8.97
ACH: \$8.97 x 0.94 = \$8.43

Guaranteed Life is issued in all states except AL & MT. State requirements vary somewhat. Please refer to the policy for limitations and exclusions that may apply. Policy Form Series GC12-GWLP and GWLP-LS.

Monthly premiums shown above include a policy fee and a discount for ACH (pre-authorized checking) billing. The maximum face amount is \$25,000 (\$15,000 in South Dakota). For covered insured there is a graded death benefit during the first two years. If death occurs within the first two policy years for any reason other than an accident, all premiums plus 10% interest shall be paid to the beneficiary. If death is due to accidental causes, the full death benefit will be paid. After the two-year Graded Death Benefit period (Year 2 and beyond), if the insured dies for any reason the full face amount of the policy shall be paid to the beneficiary \$1,000 per every \$1,000 of coverage. If the insured dies by suicide within two years from the issue date (year 1 and 2), the only amount payable will be the premiums paid for the policy plus 10%, less any debt against the policy.

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Gerber Life Insurance Company


Gerber Life Guaranteed Life

Guaranteed Life Insurance Policy Proposal

Prepared for: [CUSTOMER NAME]

Prepared by: [GLIC AUTOMATED] GERBER LIFE GUARANTEED LIFE [AGENT ADDRESS] [AGENT ADDRESS] [AGENT ADDRESS] [AGENT ADDRESS]

Date Prepared: [DATE]



Gerber Life Insurance Company

Gerber Life Guaranteed Life

Proposal for: [CUSTOMER NAME] [ADDRESS]

The Gerber Life Guaranteed Life Plan
With the Gerber Life Guaranteed Life Insurance Plan, you can have peace of mind knowing that you've planned ahead to ease the burden of final expenses on your family and loved ones. Gerber Life's Guaranteed Life is a whole life insurance policy that provides **guaranteed coverage** to help pay medical bills, leftover debts and funeral costs.

Lifelong Insurance Protection
If you are a US citizen or permanent legal resident between 50 and 80 years old, you can select from up to \$25,000 in life insurance protection that lasts an entire lifetime, as long as premiums are paid. **Your spouse or partner, if aged 50 to 80, also can get up to \$25,000 in guaranteed benefit protection.**

Monthly Payments that Never Increase
You will never pay more than the premium rate selected.

Regardless of Your Health, You Cannot Be Turned Down
No health questions and no medical exam required.

Graded Death Benefit*
The policy has a Graded Death Benefit. During the first two policy years, the benefit payment for death due to any reason other than accident is a **full refund of all premiums paid plus 10% interest**. If death is due to accidental reasons, the full face amount is paid.

* See page 4 for complete graded death benefit details, including limitations and exclusions.

Personal Information: State: [AL] Coverage Amount: **[\$50,000]**
Name: [Sample A Sample] Rate: [ACH]
Date of Birth: [1/11/1111]
Gender: [Female]

Your Personalized Guaranteed Life Insurance Quote

Insurance Protection Amount:	[\$50,000]
Total (Monthly) Cost:	[\$XXX.XX]

- 2 -

Conclusion

The Gerber Life Guaranteed Life Plan offers many important features and benefits:

- Monthly payments that never increase
- Affordable premium
- Lifelong insurance protection
- Guaranteed approval
- Builds cash value
- Guaranteed benefit payment

Questions/Comments



Important Notice About This Policy: This life insurance policy does not specifically cover funeral goods or services, and may not cover the entire cost of a funeral at the time of death. The beneficiary of this life insurance policy may use the proceeds for any purpose, unless otherwise directed.

Please refer to the policy for limitations and exclusions that may apply. A Buyer's Guide to Life Insurance and a Policy Summary are sent with all policies. They are available without applying for insurance by writing to us.