

BE YOUR CLIENTS' LIFELONG HERO WITH THE GERBER LIFE INSURANCE COLLEGE PLAN

With college costs continually rising, giving parents, grandparents and other family members a way to pay for their loved ones' college education can be daunting. Gerber Life makes it easier with the College Plan, an alternative to savings plans and bank CDs. It's a life insurance policy that provides your clients up to \$150,000 in financial support per policy with the opportunity to receive a guaranteed payout of the cash accumulation.^{1,2}

Here's what the Gerber Life Insurance College Plan provides:

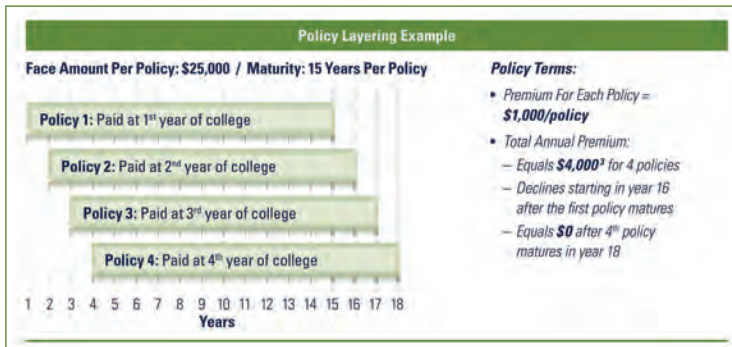
- \$10,000–\$150,000 per policy, cumulative maximum of \$500,000 for all policies per insured through policy layering.³
- Issue ages: 18–60, inclusive
- Maturity: 10- to 20- years (including any year in between)
- Death benefit: Full face amount less any outstanding loan balance and interest due will be paid as a lump sum to the beneficiary if death occurs before the policy matures¹; the death benefit is federal income tax free⁴

Gerber Life Insurance College Plan SALES TIPS

Consider individuals (U.S. Citizens and permanent legal residents between ages 18–60) who:

- Would like to prepare for college expenses in the future.
- Have children, grandchildren or another family member they would like to help with paying for college
- Prefer guarantees which may be more appropriate for their situation, and desire simplicity and an easy buying experience.

AN EXAMPLE OF THE FOUR-YEAR PLAN



The four-year plan allows clients to purchase policies that can be paid out each year the student is in college. The example shows a 15-year maturity for each policy and a \$25,000 payout at the end of each term. The premium per policy remains the same³ but the total annual premium increases gradually each consecutive year as an additional policy is purchased. When the first policy matures at the end of the 15-year term, the guaranteed accumulation is paid out to align with the first year of college expenses.¹ At this point, the total annual premium starts to decrease. After this, the remaining policies mature each consecutive year so that money is available to pay for the remaining years of college.

Want to learn more? Contact your General Agent.

BEING A HERO IS EASY WITH GERBER LIFE.



Gerber Life Insurance

¹Policy will remain in force, premiums are guaranteed not to increase, and the death benefit and cash accumulation are guaranteed as long as payments are made on time and within the Grace Period specified in the policy. The cash accumulation at maturity as well as the death benefit will be reduced by any outstanding policy loans. The policy loan interest rate is 8%. | ²Gerber Life Insurance College Plan is an individual endowment, which is a type of life insurance contract. | ³The additional Policy Rider ICC09 IE-AP entitles an individual to purchase four additional policies for a total of up to five policies. Your clients' premiums will stay the same for each new policy as long as they purchase one policy each consecutive year and the specifications stay the same as the originally issued policy. | ⁴If 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.

The Gerber Life Insurance College Plan is issued in all states. State requirements may vary somewhat. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. Benefit amounts are subject to Gerber Life insurance limits. Payment of benefits under the endowment policy is the obligation of, and is guaranteed by, Gerber Life Insurance Company. Guarantees are based on the claims-paying ability of Gerber Life. No medical exam is necessary in most cases. Coverage is dependent on answers to health questions, and a medical exam may be necessary for applicants age 51 and older who apply for more than \$100,000 of coverage. There is a \$150,000 maximum face amount per policy and a \$500,000 cumulative maximum face amount for all policies per each individual. Policy Form ICC09-PIE and PolicyForm Series PIE-09. In New York: Policy Form PIE-19-NY. For Single Pay: Policy Form ICC10-SPIE and Policy Form Series SPIE-10. In New York: Policy Form SPIE-19-NY. Riders: ICC09 IE-AP and RIE-09-AP.

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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