

# BE A HERO TO YOUR CLIENTS WITH GERBER LIFE SIMPLIFIED SENIOR LIFE INSURANCE

With Simplified Senior Life Insurance from Gerber Life, you can make it easy for your clients to obtain life insurance protection that will last a lifetime.<sup>1</sup> You can help your clients do the right thing today and be their hero tomorrow. Here's what the Gerber Life Simplified Senior Life Insurance Plan provides:

- Up to \$100,000 in permanent life insurance protection
- Issue ages are 50 to 80 years old
- Simplified Issue (no medical exam for applicants age 70 and under)<sup>2</sup>
- Almost instant underwriting decisions (within a minute) for most of the digital and telephone applications submitted from individuals age 70 and under<sup>3</sup>
- Premiums that never increase as long as payments are made on time<sup>1</sup>

## CLIENT PROFILES TO CONSIDER

- ✓ Want to provide resources to help cover final expenses and funeral costs, mortgage payments, and other expenses
- ✓ Prefer an easy application process and a financially stable and reputable company
- ✓ Desire certainty, predictability, simplicity
- ✓ Appreciate guarantees, including guaranteed premiums and cash value, and a guaranteed death benefit as long as premiums are paid<sup>1</sup>
- ✓ Seek a higher coverage amount than what is offered through many other final expense life insurance products

## SIMPLIFIED SENIOR LIFE SALES TIP

- Opportunity to cross-sell healthier Medicare Supplement clients
  - Simplified Senior Life is **simple to explain, easy to sell** and **fully guaranteed**<sup>1</sup>

At Gerber Life, we put families first with products that are easy for your clients to understand and buy. You and your clients can have confidence in our name and in our coverage. Helping clients make the right choices for their financial future – now that's a job fit for a hero.

Want to learn more? Contact your General Agent.

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



**Gerber Life Insurance**

**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.**

**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>1</sup>The product offers guaranteed premiums (which are guaranteed not to increase for the life of the policy), guaranteed cash value, and guaranteed death benefits as long as premiums are paid. Cash value and death benefit will be reduced by any policy loans. The policy loan interest rate is 8%.

<sup>2</sup>A medical exam and full underwriting are required for individuals age 71 to 80 who apply for coverage.

<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.

Gerber Life Simplified Senior 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.

Policy Form ICC19-GLWL and Policy Form Series GLWL-19. In New York: Policy Form HWLP-18-NY. In Florida: Policy Form GLWL-20-FL. Coverage and benefits are subject to Gerber Life insurance limits.

Gerber Life Insurance is a trademark. Used under license from Société des Produits Nestlé S.A. and Gerber Products Company.

Copyright © 2021 Gerber Life Insurance Company, White Plains, NY 10605.