

HELP YOUR CLIENTS BUILD A FINANCIAL FOUNDATION FOR THEIR CHILDREN AND GRANDCHILDREN WITH THE GERBER LIFE GROW-UP[®] PLAN.

When your clients are considering purchasing insurance with their family in mind, The Gerber Life Grow-Up[®] Plan is a product that may be of interest to them. The Grow-Up[®] Plan provides life insurance protection to a child from 14 days to 14 years old. Coverage lasts a lifetime (as long as premiums are paid) and doubles in value for the insured child during age 18. Premiums are designed to be budget-friendly, and policy ownership transfers to the child at age 21. The plan builds cash value, and it provides a financial foundation for a child's or grandchild's future. It gives your clients the power to provide an important level of security for their young loved ones, giving the hero in you — and in them — peace of mind.

1. WHY SHOULD MY CLIENTS CONSIDER PURCHASING THE GERBER LIFE GROW-UP[®] PLAN?

The Gerber Life Grow-Up[®] Plan gives parents and grandparents a way to provide the gift of guaranteed¹ life insurance protection to children from 14 days to 14 years old while helping to build a strong financial foundation. Premiums are designed to be budget-friendly. And, unlike many other competitors, coverage doubles in value during age 18 without any increase in premiums.

2. WHAT COVERAGE AMOUNTS ARE AVAILABLE?

Coverage amounts range from \$10,000 to \$50,000 for children from 14 days to 14 years old.

3. HOW DOES THE DOUBLING OF COVERAGE WORK?

The coverage amount automatically doubles during age 18 with no additional premium required. For example, a \$50,000 policy doubles to \$100,000, regardless of health.

4. HOW DOES THE GROW-UP[®] PLAN WORK IN TERMS OF POLICY OWNERSHIP?

The adult purchasing the policy is the owner until the child reaches age 21, at which time, the child becomes the owner of the policy.

5. IS A MEDICAL EXAM REQUIRED?

There is no required health exam and applying is easy. Up to six children can be included on one application. If the child is greater than 1 year old, there's one health question to answer. If the child is 1 year old or less, there are two health questions to answer.

6. WILL MY CLIENT'S PREMIUM PAYMENTS EVER INCREASE?

Premiums are guaranteed not to increase for the life of the policy, even during age 18 when the coverage doubles, as long as premiums are paid.¹

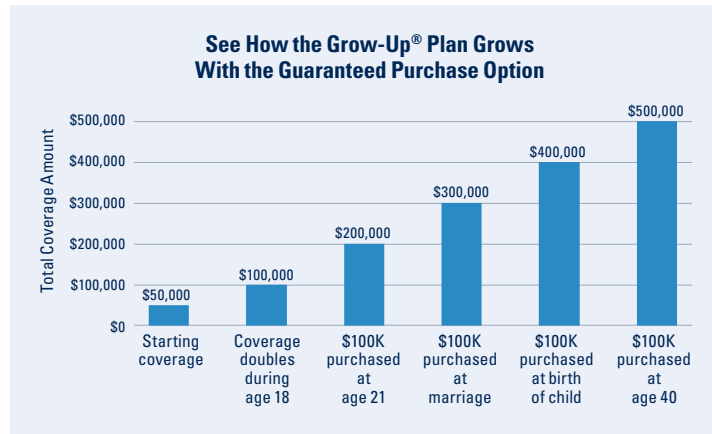
¹ Policy will remain in force, premiums are guaranteed not to increase, and the cash value and death benefit are guaranteed as long as premiums are paid on time and within the Grace Period specified in the policy. The cash value and death benefit will be reduced by any policy loans. The policy loan interest rate is 8%.

7. WHAT IS THE PAYMENT PROTECTION OPTION RIDER?

For an additional cost, an optional Payment Protection Option (PPO) Rider is available that covers all premium payments if the policy owner/premium payor becomes totally disabled or dies before the child's/insured's 21st birthday. The policy owner and payor must be the same — typically the parent or grandparent at time of sale. The policy owner must be between the ages of 18 and 50, and the insured child must be no older than age 18 as of his or her last birthday. The Rider and benefit end when the child turns age 21 and assumes ownership of the policy. The Rider is subject to underwriting approval.

8. WHAT IS THE GUARANTEED PURCHASE OPTION?

Through the Guaranteed Purchase Option (GPO), the insured child, as an adult policy owner, has *four* opportunities to buy additional insurance (at certain ages and life events) without proof of insurability. Each new policy can be up to the coverage amount in force during age 18, after the policy doubles. The opportunities to buy additional insurance through the GPO can happen at *four* of these age and life events: Age 21, 25, 30, 35, 40, upon getting married or having a child (by birth or adoption).



For example, if the GPO is exercised four times, a child with \$100,000 of existing coverage during age 18 (after the coverage doubles), has the opportunity to buy up to \$400,000 of additional insurance as an adult.

9. HOW DO I GET RATE QUOTES FOR MY CLIENT?

You can obtain rate quotes fast and easy through the Gerber Life Agent Portal or for quick quotes on the go, you can use the Agent Zone mobile app, available for download from the App Store or Google Play.

Sample Monthly ACH Premium Rates (with GPO included)						
Face Amount	\$10,000	\$15,000	\$20,000	\$25,000	\$35,000	\$50,000
<1 year old	\$7.39	\$11.09	\$14.78	\$17.76	\$24.87	\$35.53
1 year old	\$7.63	\$11.45	\$15.26	\$18.32	\$25.64	\$36.63
5 years old	\$8.81	\$13.22	\$17.61	\$21.22	\$29.70	\$42.43
10 years old	\$10.68	\$16.03	\$21.37	\$25.67	\$35.94	\$51.34
14 years old	\$12.43	\$18.64	\$24.86	\$29.89	\$41.85	\$59.79

Please note: These are unisex rates.

GERBER LIFE GROW-UP® PLAN — PRODUCT REFERENCE TABLE

Product Specifications	Gerber Life Grow-Up® Plan
Product Description	Gerber Life's Grow-Up® Plan gives parents and grandparents a way to provide the gift of guaranteed ¹ life insurance protection to children while helping to build a strong financial foundation. Unlike many other competitors, coverage doubles in value during age 18 without any increase in premiums.
Issue Ages	14 days to 14 years old (age at last birthday).
Face Amounts	Initial face amounts of \$10,000 to \$50,000.
Doubling of Coverage	Coverage amount automatically doubles during age 18 with no additional premium required.
PPO Rider	For an additional cost, an optional Payment Protection Option (PPO) Rider is available that covers all premium payments (until the insured turns age 21) if the policy owner becomes totally disabled or dies before the child's/insured's 21st birthday. The Rider is subject to underwriting approval on the owner/premium payor. ²
GPO Rider	The insured child, as an adult policy owner, has four opportunities to buy additional insurance (at certain ages and life events) without proof of insurability through the Guaranteed Purchase Option (GPO). Each new policy can be up to the coverage amount in force during age 18. The Guaranteed Purchase Option (GPO) is available on all standard issue policies, but not available on substandard policies.
Policy Ownership	The adult purchasing the policy is the policy owner until the child reaches age 21, at which time the child becomes the owner.
Underwriting	The Grow-Up® Plan has simplified underwriting.
Payment Modes/Options	<ul style="list-style-type: none"> • Modes: Monthly, quarterly, semi-annually and annually. • Options: ACH (up to 10% discount on monthly ACH payments). Clients can also pay by debit card, credit card (Mastercard or Visa) or by check.
Death Benefit	Death benefit protection will be reduced by any outstanding policy loans.
Grace Period	31 days starting on premium due date (60 days in CA), in which the owner may pay overdue premiums.
Free Look	30-day free look period beginning three days after policy is mailed.

² To purchase the PPO Rider, the policy owner must be between the ages of 18 and 50, and the insured child must be no older than age 18 as of his or her last birthday.

GERBER LIFE GROW-UP® PLAN — CONSUMER BROCHURE

The Gerber Life Grow-Up® Plan brochure is a sales handout created for agents to use with clients, and is designed to help clients quickly and easily understand how the product works. It emphasizes the value of giving the gift of life insurance protection to children with coverage that doubles during age 18, without any additional premium required. The brochure also includes features, benefits and details on how the child can purchase additional insurance once the child becomes the owner at age 21. You can download the brochure from the Gerber Life Agent Portal.



WHY CHOOSE GERBER LIFE INSURANCE

We put families first with products that are easy for your clients to understand and buy. We also make things easier for you by offering more ways for your clients to obtain reasonably priced enhanced life insurance protection and benefits. 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 December 2021, we were again awarded a rating of “A” (Excellent) by A.M. Best.³

³A.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.

The Grow-Up® Plan is available in all states. In CA, CT, DE, DC, FL, NY, ND, SD and WA, requirements vary somewhat. Additional information or a state-specific application is available. Policies are sent with a 30-day free look period. Please refer to the policy for terms, conditions, exclusions and limitations that may apply.

Policy Form ICC12-GPP and Policy Form Series GPP-12. In New York: Policy Form GPP-20-NY. PPO Rider: Policy Form ICC13-PPB.

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.

Coverage and benefit amounts are subject to Gerber Life Insurance limits.

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BEING A HERO IS EASY WITH GERBER LIFE.



**Gerber Life
Insurance**