



Gerber Life Insurance

Gerber Life Grow-Up[®] Plan

Whole Life With a Whole Lot to Offer!

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Overview

- Guaranteed life insurance protection
- Coverage is on children and grandchildren
- Buyers are family members who want to give long-term financial protection

This is a whole life insurance policy that stays in force through all life's stages — from **rattles and report cards** to **retirement and rocking chairs!**





Why Should Your Clients Consider Purchasing the Gerber Life Grow-Up[®] Plan?





1

Coverage
That
Grows



2

Premiums Won't Increase... Ever¹

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 or 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%.



3

Protected
for a
Lifetime



Why Sell Gerber Life?





Gerber Life Grow-Up[®] Plan

Product Specs

The Drill Down...



Gerber Life Insurance



Issue Ages

14 days to 14 years old (age at last birthday).





Face Amounts

Initial face amounts of \$10,000 to \$50,000.



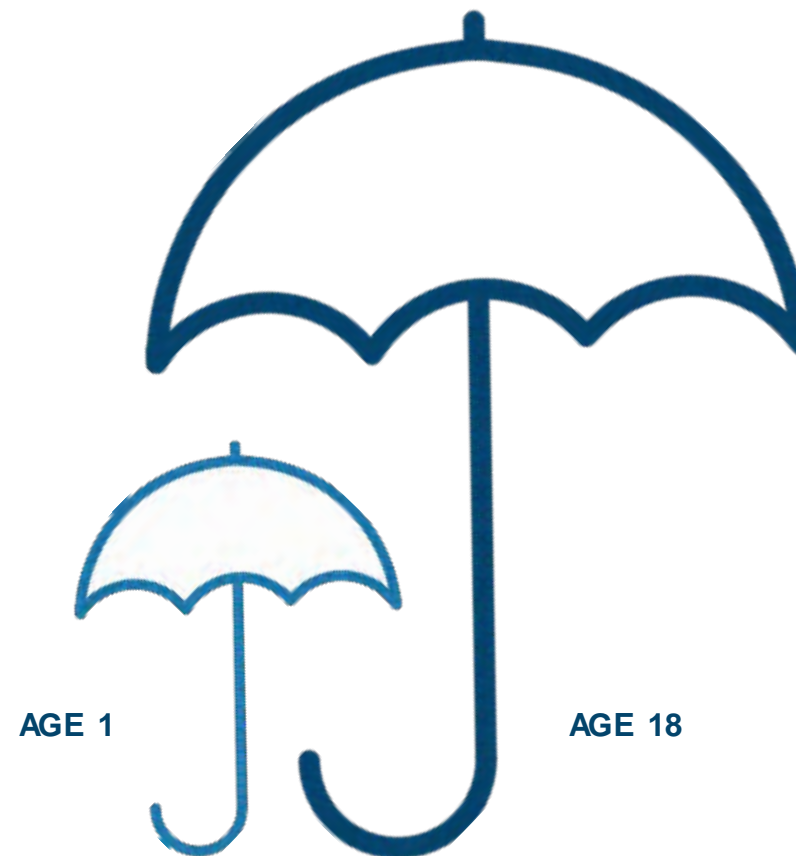


Doubling of Coverage

Coverage amount automatically doubles during age 18 with **no additional underwriting** and **no additional premium**.

Impact of Automatic Doubling

| | |
|-------------------------|-------------------------|
| Age 1 | Age 18 |
| \$50,000 Coverage | \$100,000 Coverage |
| \$439.60 Annual Premium | \$439.60 Annual Premium |



Annual premium based on unisex rates and mode of payment. Premiums may be slightly higher or lower in CA and FL, or due to premium payment mode used. Sample rates shown are for healthy children. Other coverage amounts and premium rates are available. Benefit amounts are subject to Gerber Life overinsurance limits.

Premiums are guaranteed not to increase for the life of the policy as long as premiums are paid. The cash value and death benefit will be reduced by any policy loans. The policy loan interest rate is 8%. If clients exercise rights under the Guaranteed Purchase Option (GPO), their premiums on new coverage will increase.





Payment Protection Option (PPO) Rider

For an additional cost, an optional 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

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.





Guaranteed Protection Option (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 GPO rider. Each new policy can be up to the coverage amount in force during age 18.
- For example, if something happens with the health of the child as he/she approaches adulthood, the new ailment does not affect the opportunity to buy additional coverage amounts in adulthood. No proof of insurability is required.
- The guaranteed purchase option (GPO) is available for an additional cost on all standard issue policies, but not available on substandard policies.
- The total coverage of a Grow-Up[®] Plan policy cannot exceed \$500,000.





Go, Go, GPO!

| | Purchased Amount | Total Face Amount |
|-------------------------|------------------|-------------------|
| Original Policy: | \$50,000 | \$50,000 |
| Age 18: | \$0 | \$100,000 |
| Age 25 (GPO): | \$100,000 | \$200,000 |
| Married (GPO): | \$100,000 | \$300,000 |
| Age 30 (GPO): | \$100,000 | \$400,000 |
| First Child Born (GPO): | \$100,000 | \$500,000 |

GPO Dates: Age 21, 25, 30, 35, 40, when he or she gets married or on the birth/adoption of a child.





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.





 Gerber Life Grow-Up[®] Plan

Underwriting

The Grow-Up[®] Plan uses simplified underwriting.





Payment Modes/Options

Modes

- Monthly, quarterly, semiannually and annually.

Options

- Automated clearing house (ACH), which is the technical term for an electronic bank-to-bank payment.
- 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 California), in which the owner may pay overdue premiums.





Free Look

30-day free look period beginning three days after policy is mailed.



Questions?

For future questions, contact the Gerber Life Agent Call Center at 1.800.428.4947.

For product quotes, marketing materials and more, visit the Gerber Life Agent Portal or the Gerber Life Agent Zone app.

The Grow-Up® Plan is available in all states. In CA, CT, DE, DC, FL, NY, ND, SD and WA, requirements may vary. Additional information or state-specific applications are available. Coverage and benefits are subject to Gerber Life overinsurance limits.

Policy Form: ICC12-GPP and Series GPP-12. In New York: Policy Form GPP-20-NY.

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