



Gerber Life Guaranteed Life Save Loved Ones From Covering Your Final Expenses

Do you jump into protection mode to take care of everyone in your family? At Gerber Life Insurance Company, we make it easy to prepare for the future and save your loved ones from burdens you can prevent.

Guaranteed Life is a whole life insurance policy that enables you to get life insurance protection in your later years, so your family members won't have to take on the responsibility of covering any costly final expenses when you're gone. With the cost of a funeral averaging over \$7,800,¹ and Social Security providing a one-time death payment of only \$255² (if you qualify), your family could be faced with a large funeral bill and other final expenses that may be difficult for them to pay.

A Gerber Life Guaranteed Life policy can cover you for up to \$25,000³ to help make life easier for your family at a time when they may need it most.

Why Buy Gerber Life?

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 January 2024, we were awarded a rating of "A+" (Superior) by A.M. Best.⁴

Help put worries in the rearview mirror with a Gerber Life Guaranteed Life insurance policy. Designed to help cover such final expenses as medical bills, funeral costs and unpaid debt, it can help ease your loved ones' minds as well.

¹ How Much Does a Funeral Cost in 2023? <https://www.usatoday.com/money/blueprint/life-insurance/how-much-does-a-funeral-cost/>. October 24, 2023.

² Social Security Administration website: <http://www.ssa.gov>.

³ \$15,000 in South Dakota.

⁴ A.M. Best is an independent reporting firm that rates insurance companies on financial stability, management and integrity. That was the 22nd consecutive year we have received an "A" rating or better. Our current rating is the second 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.



Features & Benefits

- **You can't be turned down due to health** — Acceptance is guaranteed, regardless of health or medical condition, plus no medical exams are required.⁵
- **You choose your coverage amount** — U.S. citizens and permanent legal residents can choose a guaranteed face amount from \$5,000 to \$25,000 (total of all combined Gerber Life Guaranteed Life policies is \$25,000).⁶
- **No medical exams are required** — There are no medical exams or lengthy health questionnaires to fill out.
- **Beneficiary proceeds are generally not taxable** — Under current federal law, the Guaranteed Life policy death benefit is not subject to federal income tax when paid to a named beneficiary.
- **Your premiums never increase** — Once you select the coverage amount you need, your premiums are guaranteed to never increase for as long as you hold the policy.⁷ You and your family will be protected at the same budget-friendly premium rate, now and in the future, without spending a penny more.

First Two Years of This Policy

Initially, your coverage may not include the full face amount. If death occurs within the first two policy years for any reason other than an accident, all premiums shall be paid to the beneficiary, plus an additional 10% of earned premium — the portion of paid premium that has been applied to the policy.⁸

You are fully covered after the initial two-year period. After the two-year graded death benefit period, if the insured dies for any covered reason, the full face amount of the policy shall be paid to the beneficiary.

Sample Monthly Premiums*

Age	\$5,000		\$7,000		\$10,000		\$15,000		\$20,000		\$25,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	\$22.50	\$17.69	\$31.14	\$24.40	\$44.09	\$34.47	\$65.68	\$51.24	\$87.27	\$68.02	\$108.86	\$84.79
60	\$32.40	\$25.99	\$45.00	\$36.02	\$63.89	\$51.06	\$95.38	\$76.13	\$126.87	\$101.20	\$158.36	\$126.27
70	\$50.05	\$38.23	\$69.70	\$53.15	\$99.18	\$75.53	\$148.32	\$112.84	\$197.45	\$150.15	\$246.59	\$187.46
80	\$124.12	\$88.64	\$173.40	\$123.73	\$247.32	\$176.37	\$370.52	\$264.09	\$493.72	\$351.82	\$616.92	\$439.55

* Monthly rates shown above include a discount for automated clearing house (ACH) payments, which is the technical term for electronic bank-to-bank payments. The maximum face amount is \$15,000 in South Dakota. For New York residents, the maximum issue age is 75.

Find out what Guaranteed Life can do for you.

If the insured dies by suicide within two years from the issue date of the policy, or any shorter period as may be required by applicable law in the state where the policy is delivered or issued for delivery, the only amount payable by us will be the premium paid for the policy plus 10% interest, less any debt against the policy. Please refer to your policy contract for specific details regarding exclusions, limitations, benefits and shorter time frames that may vary by state.

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.

⁵ Guaranteed coverage requires that applicant is a U.S. citizen residing in the U.S. or permanent legal resident. Total limit of all combined Gerber Life Guaranteed Life policies is \$25,000.

⁶ The maximum face amount is \$15,000 in South Dakota.

⁷ Policy will remain in force, premiums are guaranteed not to increase, and the death benefit and cash value 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%.

⁸ Death benefits for the first two years are graded. Gerber Life's guarantee to accept applicants ages 50 to 80 (ages 50 to 75 in New York) is made possible by a two-year graded death benefit limitation.

Guaranteed Life is issued in all states except MT. 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 ICC12-GWLP and Policy Form Series GWLP-12. In New York: Policy Form GWLP-20-NY.

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Gerber Life Insurance