

# HELP YOUR CLIENTS PROTECT THE FUTURE WITH WHOLE LIFE INSURANCE FOR ADULTS THAT OFFERS HIGHER COVERAGE AMOUNTS.

Providing lifelong protection can be even easier, thanks to Gerber Life. Our Whole Life Insurance policy offers your clients a smart way to put a plan in place, whether they're just starting adulthood or are well into their retirement years. Features and benefits include guaranteed coverage for a lifetime (as long as premiums are paid) and guaranteed cash value.

Gerber Life Whole Life Insurance offers up to \$1,000,000 in life insurance coverage to help buyers, from 18 to 70 years old, protect their families by providing income to their loved ones should the unexpected happen. Helping clients save the day while saving every day — it's just another way to be the hero your clients depend on.

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## 1. WHY SHOULD MY CLIENTS CONSIDER APPLYING FOR A GERBER LIFE WHOLE LIFE INSURANCE PLAN?

Whether your clients want to replace lost income or transfer wealth to a loved one, a Gerber Life Whole Life policy can provide the opportunity for larger face amounts than other life insurance products available from Gerber Life. Our Whole Life policy provides a death benefit, premiums and cash value that are guaranteed so your clients can take comfort in knowing they've got a plan in place to protect themselves and their families.<sup>1</sup>

With Gerber Life Whole Life Insurance, your clients can apply for \$50,000 (age 50 and above must be over \$100,000) up to \$1,000,000 in life insurance coverage. Available to individuals from 18 to 70 years old, Whole Life can provide lifetime insurance protection (as long as premiums are paid) for your clients and their families so they can be prepared should the unexpected happen. It can provide an income to surviving family members or help your clients accumulate funds to potentially draw on in the future.

In addition, there is no required medical exam for applicants under age 51 seeking up to \$300,000 in coverage (simplified underwriting). Most applicants who qualify for simplified underwriting and submit a digital or telephone application will receive a decision within a minute.<sup>2</sup>

## 2. IS THE INSURANCE PROTECTION LIFELONG FOR MY CLIENTS?

Yes. If your clients are U.S. Citizens or permanent legal residents, between the ages of 18 and 70 years old, they can apply for life insurance coverage. If approved, the coverage they obtain will last an entire lifetime, as long as premiums are paid.<sup>1</sup>

## 3. WILL MY CLIENTS' PREMIUM PAYMENTS EVER INCREASE?

No. Your clients' premiums are guaranteed not to increase for the life of the policy, which is an important feature if your clients are on a budget and looking to manage their out-of-pocket expenses.<sup>1</sup>

<sup>1</sup> Policy will remain in force and premiums are guaranteed not to increase as long as payments are made on time and within the Grace Period specified in the policy.

<sup>2</sup> Gerber Life will search databases for prescription history, motor vehicle records and medical information in order to provide an almost instant decision (within a minute) for most of the digital and telephone applications submitted.

Not FDIC Insured | Not Bank Guaranteed | Not a Deposit or Other Bank Obligation

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#### 4. WHAT ARE THE UNDERWRITING REQUIREMENTS WHEN APPLYING FOR COVERAGE?

Coverage will depend on the age of your clients, their health and the amount of insurance they are applying for. See table below for an explanation of the underwriting requirements.

Whole Life Underwriting Requirements					
Product Parameters:					
Age Range: 18–70 Years Old					
Face Amount Range: \$50,000–\$1,000,000 (Age 50 and above, minimum = \$101,000)					
Criteria	No Medical Exam	Simplified Underwriting <sup>3</sup>	Underwriting Decisions Within a Minute <sup>2</sup>	Full Underwriting <sup>3</sup>	MIB, MVR & RX Databases
Applicants: Under age 51 Face Amount: Up to \$300,000	✓	✓	✓		✓
Applicants: Age 51 and over Face Amount: Over \$100,000				✓	✓
Applicants: All (Ages 18–70) Face Amount: Over \$300,000				✓	✓

#### 5. WHAT IS THE ACCELERATED DEATH BENEFIT (ADB) RIDER FOR WHOLE LIFE?

In the unfortunate event of a terminal diagnosis with a life expectancy of 12 months or less, the ADB Rider allows your clients to request a one-time advance of up to 50% of the death benefit to help offset costs associated with their illness or for any other use.<sup>4</sup>

#### 6. WHAT IS THE DISABILITY WAIVER OF PREMIUM RIDER?

The Disability Waiver of Premium Rider can be added to the policy at a cost. It's an inexpensive way for your clients to maintain their coverage while being disabled as it will free them from paying premiums during the time of their disability when their income might be reduced. The Disability Waiver of Premium Rider is not available in California.

#### 7. DOES THE POLICY BUILD CASH VALUE?

Yes. The cash value is guaranteed. The longer your client owns the policy, the more cash value the policy accumulates.

#### 8. ARE ILLUSTRATIONS REQUIRED?

There are no required illustrations. Since Gerber Life's Whole Life Insurance is fully guaranteed,<sup>1</sup> illustrations are not needed, which makes the sales process that much easier.

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<sup>3</sup> **Simplified Underwriting:** No medical exam required. Applicant will need to answer only a few health questions. **Full Underwriting:** Medical exam with bodily fluids required.

<sup>4</sup> The ADB Rider is subject to a minimum of \$10,000 and is included with the issued policy. There is no additional premium cost. The Rider benefits allow for the insured, if diagnosed with a terminal illness, to request a portion of the death benefit while still living. **The following information pertains to applicants in California: "This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate). Receipt of accelerated death benefits may be taxable."**

## SAMPLE GERBER LIFE RATES

Take a look at these sample rates below. You can build a personalized rate quote through Gerber Life's Agent Portal (if you are appointed by Gerber Life and have a valid Agent ID).

Whole Life Insurance — Sample Monthly Premiums <sup>5</sup>						
	\$100,000		\$250,000		\$500,000	
Age	Male	Female	Male	Female	Male	Female
25	\$77.75	\$69.08	\$198.75	\$190.42	\$367.50	\$330.00
35	\$102.58	\$91.25	\$263.33	\$260.21	\$505.00	\$421.67
45	\$150.42	\$133.50	\$400.83	\$359.17	\$755.00	\$671.67

You can also get quick quotes on the go — anytime, anywhere — by using Gerber Life's mobile app, **Agent Zone**. You can download **Agent Zone** by visiting your mobile phone or tablet app store today.

## GERBER LIFE WHOLE LIFE — PRODUCT REFERENCE TABLE

Product Specifications	Whole Life
Product Description	Gerber Life Whole Life offers individuals (age 18–70) the opportunity to apply for \$50,000 (age 50 and above must be over \$100,000) up to \$1,000,000 in permanent life insurance coverage. The policy can help provide an income for your clients' loved ones and put life insurance protection in place that can last a lifetime.
Issue Ages	18–70, age at last birthday
Face Amount	\$50,000 to \$1,000,000 <sup>6</sup>
Cash Value	Non-participating whole life policy that builds cash value over the life of the policy. Refer to the policy for the year-by-year cash value amounts (an example can be found in the specimen policy on the Gerber Life Agent Portal).
Death Benefit	Paid as a lump sum that equals the full face amount less any outstanding loans and interest due.
Grace Period	31 days starting on premium due date (60 days in CA), in which the owner may pay overdue premiums.
Underwriting	Simplified or full underwriting is required to obtain coverage: Applicants under age 51 seeking coverage up to \$300,000 will receive simplified underwriting and have to answer only a few health questions. <b>No medical exam</b> is required in these instances. Decisions are generally made within a minute from the time a digital or telephone application is submitted for cases qualifying for simplified underwriting. <sup>7</sup> For applicants age 51 and over seeking over \$100,000 in coverage and all applicants seeking over \$300,000 in coverage, full underwriting is required including a brief medical exam. Substandard and Preferred Rates available. <sup>8</sup>
Disability Waiver of Premium Rider	Waives premiums during the time of a disability when income may be reduced so that coverage can be maintained. Available for Whole Life policies only for an additional cost. Disability Waiver of Premium Rider is not available in California.
Accelerated Death Benefit (ADB) Rider	In the event of a terminal diagnosis with a life expectancy of 12 months or less, the ADB Rider allows your clients to request a one-time advance of up to 50% of the death benefit to help offset costs associated with their illness or for any other use. The minimum amount that may be accelerated is the greater of \$10,000 or 10% of the death benefit. Included at no additional premium cost. <sup>4</sup>
Payment Options	Monthly, Quarterly, Semi-Annual and Annual. ACH (up to 16% discount on monthly ACH payments), Direct Express and Credit Cards (MasterCard or Visa) available.
Free Look	30-day free look period beginning three days after policy is mailed.

<sup>5</sup> Monthly rates shown above include a 16% discount for monthly ACH payments (preauthorized checking). Best rates available.

<sup>6</sup> Minimum of \$101,000 for age 50 and over.

<sup>7</sup> Gerber Life will search databases for prescription history, motor vehicle records and medical information in order to provide an almost instant decision (within a minute) for most of the digital and telephone applications submitted.

<sup>8</sup> Available for all applicants seeking over \$300,000 in coverage and for applicants from age 50 through age 70 seeking over \$100,000 in coverage.

Note: A specimen policy can be found on the Gerber Life Agent Portal under the Documents/Agent Tab.



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## WHY CHOOSE GERBER LIFE INSURANCE?

We put families first with products that are fully guaranteed and easy for your clients to understand. Plus, with an “A” (Excellent) rating from A.M. Best,<sup>9</sup> you and your clients can have confidence in our name and in our coverage.

Giving families peace of mind — it’s just another way to be the hero your clients depend on.

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<sup>9</sup>In May 2018, A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management skill and integrity, has awarded Gerber Life an “A” (Excellent) 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.

**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.**

Terms, conditions, exclusions and limitations can vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. 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 Whole Life is available in all states, except New York.

Policy Form ICC13-HWLP and Policy Form Series HWLP-13. In California: Policy Form HWLP-13-CA. ADB Rider ICC11-ADB-WL and Rider Series ADB-11-WL. In California: ADB-11-WL-CA. Waiver of Premium Rider ICC11-WPB and Rider Series WPB-11.

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