

GERBER LIFE DUET™ — COMBINED WHOLE LIFE WITH CHRONIC CARE
INSURANCE — PROTECTING LOVED ONES AND THE FUTURE

BE A HERO TO YOUR CLIENTS WITH GERBER LIFE

Presenter Name:

Title:

Date:



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EVEN A HERO HAS CHALLENGES NOW IT'S EASIER FOR AGENTS TO PROTECT FAMILIES, SAVE TIME AND BE MORE PRODUCTIVE

Gerber Life is here to assist agents by helping them face challenges head on, so agents can:

- Help families get the life insurance coverage they need for their situation.
- Take advantage of powerful tools to help streamline the sales process.
- Provide a flexible solution for living and death benefits.
- Assist clients in making the right financial decisions for them and their families.

HELPING FAMILIES BUILD A BRIGHTER FINANCIAL FUTURE —
THAT'S A JOB FIT FOR A HERO



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CHALLENGE #1

OVERCOMING BARRIERS TO PURCHASING LIFE INSURANCE CAN BE COMPLICATED

ISSUES

- Some people don't feel they need life insurance.
- There's a perception that life insurance is too expensive to buy.
- There's a belief that the process to purchase life insurance takes too long.
- Some individuals may have concerns about paying for chronic or terminal illness, and may not understand how life insurance can offer this type of protection.

SOLUTIONS

With Gerber Life, millions of people have helped protect their families. Agents can be a hero to their clients by offering life insurance solutions that:

- Are affordable for clients to buy.
- Provide a building block and foundation for a financial plan, helping individuals be more prepared if something were to happen to them.
- Provide an almost instant decision in cases where simplified underwriting and digital or telephone applications are used in order to streamline the buying process.¹
- Allow clients to access a portion of their death benefit while alive which can provide additional protection and resources to help pay expenses associated with a chronic or terminal illness.



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¹ 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 simplified issue digital and telephone applications submitted during normal business hours.

CHALLENGE #2

THE SALES PROCESS IS CHALLENGING

ISSUES

Selling life insurance can be complicated:

- Illustrations are difficult for individuals to read and understand.
- Applications are difficult to complete and submit for processing.
- Individuals on a budget are sensitive to increasing out-of-pocket costs for insurance plans.

SOLUTIONS

With Gerber Life, we promise a less complicated process with products that are easy to sell:

- Electronic applications (e-Apps) make the selling process efficient and compliant, so agents can submit business electronically and in good order and spend less time on paperwork.
- There are no required illustrations since products provide many guarantees.²
- Applications are short and easy to complete.
- Agents have tools to quote products quickly, electronically submit applications and get swift underwriting decisions.
- Products are affordable and premiums are fixed, so that individuals on a budget can get the protection they need.



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² Premiums, cash value and death benefits are guaranteed, and policy will remain in force as long as premiums are paid on time and within the Grace Period specified in the policy.

CHALLENGE #3

HELPING CLIENTS MAKE THE RIGHT DECISIONS ABOUT THEIR FINANCIAL FUTURE CAN BE DIFFICULT

ISSUES

- Company name recognition and reputation are important considerations for individuals when purchasing insurance.
- Products can be complex for individuals to understand.
- Some products don't provide permanent coverage or may not have guarantees (UL, IUL) and may shift some of the risk to the consumer, which can lead to future challenges and disappointments for the client and the agent.

SOLUTIONS

With Gerber Life, agents can do the right thing and be a hero to their clients:

- A trusted brand for decades and a name synonymous with trust and family caring.
- A strong and financially stable company.³
- Products are simple to explain and easy for clients to understand.
- Products come with guarantees (which shift the risk away from clients) and provide the opportunity to obtain permanent coverage that can last a lifetime.⁴
- Products with living benefits provide additional guarantees that will protect clients and their families.



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³ In January 2019, 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.

⁴ Premiums, cash value and death benefits are guaranteed, and policy will remain in force as long as premiums are paid on time and within the Grace Period specified in the policy.



HELP YOUR CLIENTS WORRY LESS AND PROTECT THEIR FAMILIES

THE LAST THING A FAMILY NEEDS TO
WORRY ABOUT IS HOW THEY ARE GOING
TO PAY BILLS AND MANAGE EXPENSES
WHEN A FAMILY MEMBER IS GONE OR
BECOMES ILL

- When a loved one passes or becomes ill, it's a time of great emotional stress.
- A family could be left with expenses that may be difficult for them to pay, including:
 - Daily living expenses.
 - Medical expenses from an illness.
 - A mortgage or other outstanding debt.
 - Costs associated with a dependent family member.

Gerber Life Duet can help your clients protect their families by providing death benefit protection and chronic care living benefits in one combined whole life policy.

A photograph of two women embracing warmly outdoors. The woman on the left is wearing a black and white striped shirt, and the woman on the right is wearing a blue long-sleeved shirt. Both are smiling broadly. The background shows a blurred outdoor setting with trees and a fence. The entire image is overlaid with a semi-transparent blue filter. A white rectangular box is centered horizontally across the lower half of the image, containing the text "GERBER LIFE DUET" in white, bold, uppercase letters.

GERBER LIFE DUET

GERBER LIFE DUET COMBINED WHOLE LIFE INSURANCE WITH CHRONIC CARE PROTECTION FOR A LIFETIME

A policy with benefits that can change as your clients' needs change.

- Affordable premiums guaranteed not to increase during the life of the policy.⁵
- Simplified or full underwriting — depending on age and coverage amounts.
- Guaranteed death benefit.⁵
- Guaranteed cash value accumulation.⁵
- Guaranteed chronic care benefits.⁵



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⁵Policy will remain in force, premiums are guaranteed not to increase, and the death benefit and cash value are guaranteed as long as payments are made on time and within the Grace Period specified in the policy. Chronic care benefits are available and guaranteed as long as the insured is approved for coverage and premiums are paid to-date.

GERBER LIFE DUET COMBINED WHOLE LIFE INSURANCE WITH CHRONIC CARE PROTECTION FOR A LIFETIME

- Streamlined application/Issue ages 25–70 years old.
- Face amounts from \$100,000 to \$1,000,000 (minimum of \$101,000 for age 50 and above).
- Accelerated Death Benefit (ADB) Rider included:⁶
 - No additional premium cost.
 - Rider Minimum: The greater of \$10,000 or 10% of the death benefit.
- Guaranteed chronic care benefits.⁷
 - Provides benefits if unable to perform two of six ADLs or diagnosed as having a severe cognitive impairment.
 - Benefit payments from \$100,000 to \$300,000.⁸
- Quick underwriting decisions — generally within a minute for digital and telephone applications from individuals under age 51 seeking up to \$300,000 in coverage.⁹

⁶ 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.

⁷ Chronic care benefits are available and guaranteed as long as the insured is approved for coverage and premiums are paid to-date. Once a claim is made, chronic care benefit payments begin when the claim has been approved.

⁸ Benefit amount depends on the life insurance death benefit amount chosen.

⁹ 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 simplified issue digital and telephone applications submitted during normal business hours.



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GERBER LIFE DUET CHRONIC CARE PROTECTION

Allows clients to accelerate 90% of their whole life benefit to cover costs associated with a chronic illness.

Qualifying for Benefits

- Inability to perform at least two of the six Activities of Daily Living (ADLs) for at least 90 consecutive days, or diagnosed with severe cognitive impairment.
 - ADLs are defined as: eating, bathing, dressing, toileting, transferring and continence.
- A licensed healthcare practitioner must certify that clients meet the requirement.

Receiving Benefits

- Clients can choose to accelerate 90% of the death benefit either as a lump sum or monthly payments with a stream of income that is guaranteed at a rate of 4% of the original face amount per month. The total payment will be reduced by any outstanding loans.¹⁰
- Benefits can be used for any purpose; the funds received are not tied to expenses incurred.
- No hidden fees; clients will know what benefits they will receive.
- Monthly benefit payments are generally income tax free, but consultation with a tax professional is recommended.



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¹⁰Receipt of chronic care benefits will reduce the remaining life insurance death benefit for the future. The maximum benefit paid will be a level monthly benefit based on 30 days in a month and will not exceed the IRS daily limit, as per IRC Section 7702B(d)(4). For example, in 2019, the IRS daily limit is \$370/day, equating to a maximum benefit of \$11,100/month.

GERBER LIFE DUET CHRONIC CARE PROTECTION

Allows clients to accelerate 90% of their whole life benefit to cover costs associated with a chronic illness.

Target Buyer

Available to individuals from 25 to 70 years old, with ages 45 to 65 being the primary target market. The main reasons to buy include:

- Concerns about becoming chronically ill or have had recent experience with a family member's chronic illness.
- Would like to avoid buying standalone long-term care insurance, which may be expensive and may never be used.
- Want to preserve savings should a major health event occur or lack financial resources or insurance to pay out-of-pocket medical/non-medical expenses.
- Interested in having an extra resource should the unexpected happen.



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GERBER LIFE DUET

HYPOTHETICAL SCENARIO — GERBER LIFE vs COMPETITION

Mary owns a policy with a face amount of \$300,000. She becomes chronically ill and requests an accelerated benefit. If she has Gerber Life Duet — Combined Whole Life with Chronic Care Insurance, she can accelerate 90% of the policy's face amount (\$270,000). The maximum benefit amount is capped at \$300,000.

If instead, Mary has a competitor's Chronic Care Accelerated Death Benefit plan:

- The benefit is capped at \$250,000.
- Mary can only receive 80% of that amount (or \$200,000), after fees paid.

With Gerber Life Duet, there is:

- No actuarial discount on the death benefit acceleration amount.
- No hidden fees.
- No surprises.



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GERBER LIFE DUET HYPOTHETICAL SCENARIO — GERBER LIFE vs COMPETITION

The table below shows what Mary would receive in chronic care benefit payments with Gerber Life Duet versus a competitor's plan.

Mary will know the benefits and the costs as soon as she purchases a Gerber Life Duet policy rather than being surprised later when filing a chronic care benefits claim with a competitor's policy.

	GERBER LIFE DUET	COMPETITOR'S CHRONIC CARE ACCELERATED DEATH BENEFIT PLAN
Mary's Policy Amount	\$300,000	\$300,000
Benefit Allowed	\$270,000	\$250,000
Death Benefit Reduction/Discount at Claim	\$0 ¹¹	\$50,000 ¹²
Benefit Received	\$270,000 ¹³ across 25 monthly payments ¹⁴	\$200,000 as a lump sum
Remaining Policy Face Amount	\$30,000	\$50,000

Source: Mason Finance, January 3, 2019, <https://www.masonfinance.com/blog/accelerated-death-benefit/>; Gerber Life Duet, Actuarial, January 2019



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¹¹Premiums for the chronic care benefit are charged during the life of the policy until a chronic care benefit claim has been approved. Gerber Life reserves the right to charge an administrative fee of up to \$250 against the first claim payment.

¹²Fees and charges at claim include, but are not limited to, administrative expenses and an actuarial discount on the death benefit acceleration amount.

¹³Lump sum option is also available for the \$270,000 accelerated benefit.

¹⁴The number of months could be more or less depending on the policy face amount chosen, the IRS daily limit (\$370 per day for 2019) as per IRC Section 7702B(d)(4) and the existence of any policy loans at the time of acceleration of benefits.

GERBER LIFE DUET UNDERWRITING REQUIREMENTS AT A GLANCE

GERBER LIFE DUET UNDERWRITING REQUIREMENTS

Product Parameters:

Age Range: 25–70 Years Old

Face Amount Range: \$100,000–\$1,000,000 (Age 50 and above, minimum = \$101,000)

Criteria	No Medical Exam	Simplified Underwriting ¹⁵	Underwriting Decisions Within a Minute ¹⁶	Full Underwriting ¹⁷	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 25–70) Face Amount: Over \$300,000				✓	✓

¹⁵ **Simplified Underwriting:** No medical exam required. Applicant will need to answer only a few health questions.

¹⁶ **Quick Underwriting Decisions:** 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 during normal business hours from individuals under age 51 seeking up to \$300,000 in coverage.

¹⁷ **Full Underwriting:** Brief medical exam required. As part of the medical exam (which is at no cost to the applicant), height, weight, blood pressure and pulse readings will be taken. The exam can be done in the privacy of the applicant's home or office and scheduled when convenient. It includes taking blood and urine samples from the applicant.



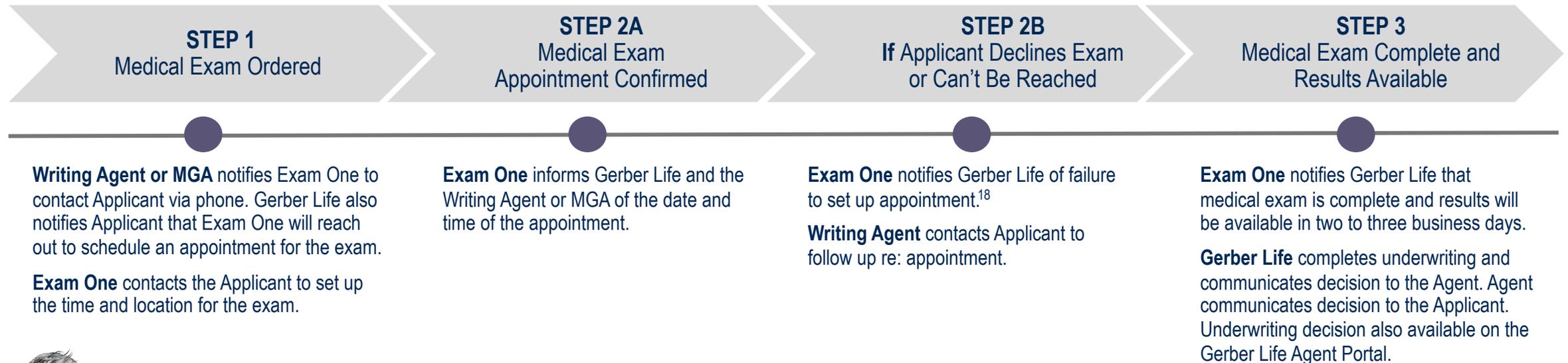
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GERBER LIFE DUET MEDICAL EXAM (PARAMED) PROCESS

STEPS

Brief Medical Exam Required for Applicants:
Age 51 and Above Seeking Over \$100,000 in Coverage / Age 25–70 Seeking Over \$300,000 in Coverage

PROCESS SHOULD BE COMPLETE WITHIN 5 TO 10 BUSINESS DAYS, DEPENDING ON APPLICANT AVAILABILITY



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¹⁸Preferred bill date will move to following month if medical exam has not been completed a few days in advance of the preferred bill date.

GERBER LIFE DUET

SAMPLE GERBER LIFE RATES

These sample rates below are for Gerber Life Duet — **Combined Whole Life Insurance with Chronic Care** benefits.

GERBER LIFE DUET — COMBINED WHOLE LIFE WITH CHRONIC CARE — SAMPLE MONTHLY PREMIUMS ¹⁹						
	\$100,000		\$300,000		\$500,000	
Age	Male	Female	Male	Female	Male	Female
45	\$160.92	\$147.67	\$511.50	\$472.50	\$790.01	\$718.89
55	\$276.09	\$250.67	\$778.26	\$687.00	\$1,241.95	\$1,098.91
65	\$487.42	\$437.01	\$1,344.76	\$1,203.51	\$2,119.18	\$1,895.58



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¹⁹ Monthly rates shown above include a 16% discount on monthly ACH payments (preauthorized checking). Best rates available.

GERBER LIFE DUET

SAMPLE GERBER LIFE RATES

In the event your client is not approved for chronic care benefits, Gerber Life will offer a Whole Life policy (without chronic care). Below are sample rates for **Gerber Life Whole Life Insurance**.

GERBER LIFE WHOLE LIFE INSURANCE — SAMPLE MONTHLY PREMIUMS ²⁰						
	\$100,000		\$300,000		\$500,000	
Age	Male	Female	Male	Female	Male	Female
45	\$150.42	\$133.50	\$480.00	\$430.00	\$755.01	\$671.67
55	\$255.00	\$230.00	\$715.01	\$625.00	\$1,171.68	\$1,030.01
65	\$446.67	\$388.34	\$1,222.51	\$1,057.51	\$1,983.35	\$1,733.35



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²⁰ Monthly rates shown above include a 16% discount on monthly ACH payments (preauthorized checking). Best rates available.

GERBER LIFE DUET CLIENT PROFILES

Below is a summary of potential buying reasons and life event triggers that can be used as a guideline when targeting individuals for a Gerber Life Duet — Combined Whole Life with Chronic Care Insurance Policy.

Buyer Type:	✓ New or add to coverage
Buying Reasons:	✓ Desire a death benefit and a living benefit for chronic illness in one policy
Life Events:	✓ Recent experience with a family member's chronic condition, new home, received substantial assets, started/expanded business



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GERBER LIFE DUET SALES TIP

Consider individuals (U.S. Citizens and permanent legal residents between ages 25–70 years old) who:

- Don't want to pay for or can't afford Long-Term Care Insurance but may be looking for additional coverage that would protect them if a chronic illness were to occur.
- Would prefer to have death benefit protection and living benefits in one policy.
- Would like guarantees which may be more appropriate for their situation, and are looking for simplicity, predictability and an easy buying experience.
- May have an existing policy but are underinsured and need to add to their coverage.



GERBER LIFE DUET

HOW TO APPROACH THE SALE

Assess your clients' needs:

- Are they concerned about longevity and becoming chronically ill at some point in their lifetime?
- Do they worry about how to pay for costs associated with a chronic illness?
- Have they recently been affected by their parents' health issues?
- Are they looking for death benefit protection and coverage to pay chronic care expenses?
- Have they looked into standalone long-term care insurance before?
- If they didn't buy it, was it because of the cost?
- Have they heard about recent dramatic price increases for long-term care?
- Are they concerned about becoming a burden on their children or do they even have children to assist them?



GERBER LIFE DUET

HOW TO APPROACH THE SALE

With the monthly average cost of an assisted living facility totaling about \$3,628 and a private room at a nursing home facility amounting to \$7,698, how will these expenses be paid?²¹ Combination products — like Gerber Life Duet — could be a solution.

- With Gerber Life Duet, your clients can purchase up to \$300,000 in chronic care benefits which can cover the costs for more than three years at a facility of your clients' choice, based on the costs above. The chronic care benefits that Gerber Life Duet provides could help remove a significant burden from your clients and their families.



²¹ Nursing Home Costs in 2019 by State and Type of Care, <https://www.seniorliving.org/nursing-homes/costs/>

GERBER LIFE DUET

HOW TO APPROACH THE SALE

If your clients are looking for death benefit protection and a way to pay for expenses related to a chronic illness, you should describe the benefits of combination products and show how Gerber Life Duet can meet various needs:

- Describe how Gerber Life Duet is a combination product that provides the opportunity to fulfill two important needs — protection against untimely death and coverage for chronic care expenses — in one combined whole life policy.
- Discuss the affordability of combination products — like Gerber Life Duet — and how this dual protection can be purchased most likely for less cost than it would be to purchase both a life insurance policy and a long-term care policy separately.
- Explain how the premiums for Gerber Life Duet are fixed with no increases for the life of the policy as long as premiums are paid.
- Highlight that not all combination products are the same, and the ones that provide the costs and chronic care benefit amounts up front (like Gerber Life Duet) are more transparent and have no hidden fees at claim time that can impact the chronic care benefit amount.
- Describe how paying a small additional premium annually (as is the case with Gerber Life Duet) will add a significant benefit at claim.
- Combination products — like Gerber Life Duet — may be a viable product to include in a comprehensive retirement plan as a way to shield and preserve assets from a future chronic illness event.



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GERBER LIFE DUET MARKETING MATERIALS

All marketing materials are available on the Gerber Life Agent Portal.



AGENT REFERENCE GUIDE Gerber Life Duet — Combined Whole Life with Chronic Care Insurance

Handy reference guide for agents that provides product details and sample premiums.



CLIENT PROFILE AND SALES TIP FLYER

Provides agents with a client profile and sales idea to help them maximize their sales efforts for Gerber Life Duet.



CONSUMER BROCHURE Handout for clients that explains Gerber Life Duet.



CONSUMER SALES PROPOSAL

Customized sales proposal that contains quote information and product details. **Be sure to use the Gerber Life Duet Sales Proposal to show clients their projected chronic care benefit amount based on the face amount quoted.**



Note: Additional information can also be found in the Underwriting Field Guide.



GERBER LIFE VS THE COMPETITION

Gerber Life Duet provides death benefit protection and a way to pay for expenses associated with a chronic illness. This chart shows how we compare to competitors' policies. You'll see that since Gerber Life's policy is a combined whole life policy versus the majority being combined universal life policies, it pays as much or more than the competition. Plus it has significantly more guarantees²² when it comes to chronic care benefits.

Features	Gerber Life Duet	Competitor Universal Life with Chronic Care
Guarantees: Chronic Care Benefit, Death Benefit, Cash Value, Premium	X ²²	X ²³
No Complex Illustrations	X	
Simple One-Page Application	X	
Fast Quotes	X	X
Quick Underwriting Decisions	X ²⁴	
Simple Product Design	X	

²² The product offers guaranteed premiums (which are guaranteed not to increase for the life of the policy), guaranteed cash value and a guaranteed death benefit as long as premiums are paid. Chronic care benefits are available and guaranteed as long as the insured is approved for coverage and premiums are paid to-date.

²³ UL offers minimum guarantees, which may or may not occur depending on policy charges or interest rates. Check the policy for full details.

²⁴ For applicants under age 51 seeking coverage up to \$300,000, no medical exam is required. For applicants age 51 to 70 seeking over \$100,000 in coverage, as well as all applicants seeking over \$300,000 in coverage, a medical exam is required. Quick underwriting decisions are only available to applicants not requiring a medical exam where a digital or telephone application is submitted.

LIFE INSURANCE WITH LIVING BENEFIT RIDER COMPARISON

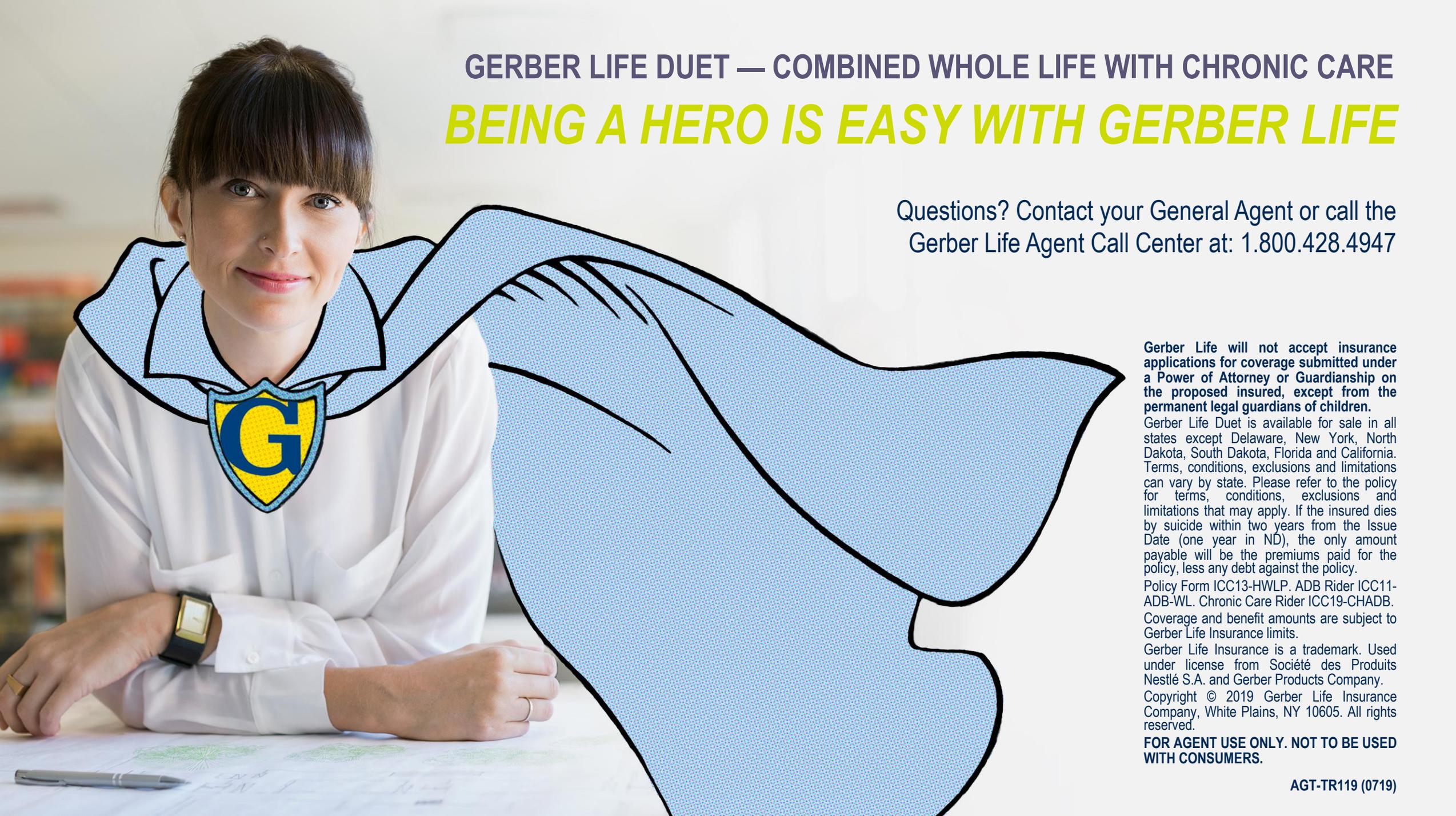
While both Long-Term Care and Chronic Illness Riders offer the opportunity to accelerate funds for medical costs, there are differences between the two. This chart can help you discuss them with your clients.

	Chronic Illness Rider	Long-Term Care Rider
Benefit Description	Accelerated benefit by advancing a portion of the death benefit.	Accelerated benefit by advancing a portion of the death benefit. May be further supplemented by an extension of benefits rider.
Eligibility Requirements	Licensed healthcare practitioner certifies insured cannot perform two of the six ADLs for last 90 consecutive days or severe cognitive impairment with likely no potential for recovery. (Gerber Life requires confirmation by a licensed healthcare practitioner.)	Licensed healthcare practitioner certifies insured cannot perform two of the six ADLs or severe cognitive impairment, both temporary and permanent.
Benefit Payment	Set amount.	Reimbursement or Cash Indemnity.
Benefit Payment Requirement	Generally, benefit amount can be used for any purpose and is not tied to expenses incurred.	May require evidence of actual expenses paid for reimbursement purposes. May also require a plan of care be established prior to benefits being paid.
Taxation of Benefit Payment	Qualifies for beneficial tax treatment under IRC Section 101g (excess may be taxed if per diem limit is exceeded).	Qualifies for beneficial tax treatment under IRC Section 7702B.
Tax Deductible Premiums	No.	Yes with limits.
Underwriting Requirements	No additional medical underwriting.	Typically requires additional underwriting for the rider.
Elimination Period	Varies but typically 0–90 days.	Varies but typically 0, 90, 180 or 365 days.
Benefit Payout	Generally, based on the lesser of 2% to 4% of policy death benefit per month or IRS per diem limit, which is \$370 per day in 2019 as per IRC Section 7702B(d)(4). (Gerber Life pays out 4% of the death benefit per month. The maximum benefit paid will be a level monthly benefit based on 30 days in a month. A lump sum option is also available. The total payment will be reduced by any outstanding loans.)	2% to 4% of death benefit per month or IRS per diem limit, which is \$370 per day in 2019 as per IRC Section 7702B(d)(4), with potential for increasing benefits over time (due to inflation protection rider) up to full death benefit with additional extension of benefits possible.
Return of Premium	Not typically included.	Typically included at 100% of Return of Premium after a specified period.
Inflation Protection	Not available.	Included at no additional cost.

SUBMITTING BUSINESS ON GERBER LIFE'S AGENT PORTAL

- Agents can run a quote by logging into either the Agent Portal²⁵ or our mobile app, Agent Zone, and clicking on Gerber Life Duet. **Be sure to use the Gerber Life Duet Sales Proposal, which can be found on the Agent Portal, to show clients their projected chronic care benefit amount based on the face amount quoted.**
- Business can be submitted either by sending a digital application through Gerber Life's Agent Portal for faster submission and processing, or by mailing/faxing a completed paper application to Gerber Life Insurance Company.

²⁵ You must have a Gerber Life Agent ID to access the Gerber Life Agent Portal. If you do not have a Gerber Life Agent ID, please contact your General Agent.



GERBER LIFE DUET — COMBINED WHOLE LIFE WITH CHRONIC CARE

BEING A HERO IS EASY WITH GERBER LIFE

Questions? Contact your General Agent or call the
Gerber Life Agent Call Center at: 1.800.428.4947

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.

Gerber Life Duet is available for sale in all states except Delaware, New York, North Dakota, South Dakota, Florida and California. 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.

Policy Form ICC13-HWLP. ADB Rider ICC11-ADB-WL. Chronic Care Rider ICC19-CHADB. Coverage and benefit amounts are subject to Gerber Life Insurance limits.

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