



Guaranteed Life and Grow-Up[®] Plan

Solutions To Drive More Sales

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National Account Manager

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Tonya Springer

National Account Manager, Agency Distribution

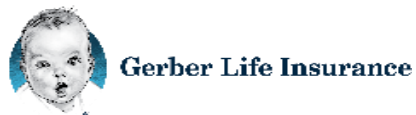
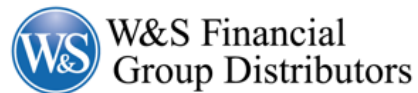
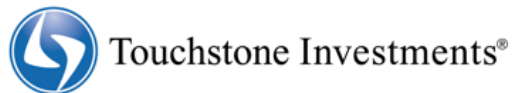
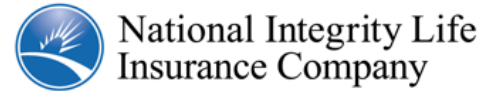
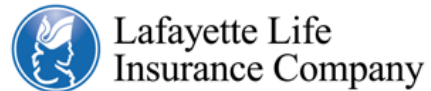
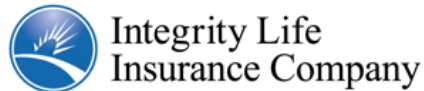
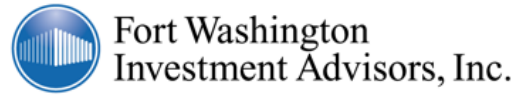
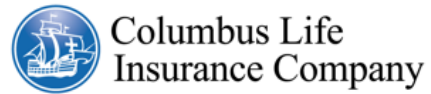
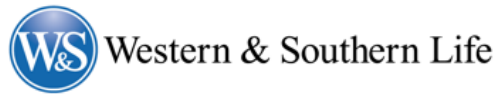


Experience

- Over 30 years in the Life Insurance Industry.
- Sales, Marketing, and Agency Support Focused.
- Life Insurance, Annuity, Long Term Care, Disability, Mutual Funds, and Variable Insurance Products Sales Experience.
- Started career as a career agent 1990.

Family of Companies

We are part of **Western & Southern Financial Group**, one of the *strongest* mutually held insurance groups *in the world*



Why Sell Gerber Life?



Easy and Simple



Guaranteed Life and Grow-Up[®] Plan

| | Guaranteed Life | The Grow-Up [®] Plan |
|-----------------------|---|---|
| Insurance Type | Adult Life Insurance | Juvenile Life Insurance |
| Issue Ages | 50-80 / In NY, 50-75 (Not available in MT) | 14 days to 14 years |
| Face Amount | \$5,000 – \$25,000 (\$15,000 Maximum in SD) | \$10,000 – \$50,000 |
| Underwriting | Guaranteed Issue | Standard and Substandard classes available |
| Riders | Not Applicable | Guaranteed Purchase Option Payment Protection Option |



Why Final Expense?

Funeral Costs

- The median cost of a funeral is \$8,300. The median cost of a funeral with cremation varies from \$5,505 to \$7,023.
- The median cost of a vault is \$1,695, which raises the total median cost of a funeral to \$9,995.
- The median cost for a cremation casket is \$1,310 and the median cost of an urn is \$295.

Source: National Funeral Directors Association



NOT FOR PUBLIC USE



Gerber Life Insurance

- **Overweight**
- **A lot of Medications**
- **Drug or Alcohol Addictions**
- **Significant Health History**


GERBER LIFE

Underwriting Outcomes

- **Declined**
- **Postponed**
- **Table Rated**
- **Flat Rate Extra**



Gerber Life
Insurance



**GERBER LIFE
GUARANTEED LIFE INSURANCE**

WHAT MAKES GERBER LIFE COMPETITIVE IN GUARANTEED ISSUE FINAL EXPENSE

- Reputable brand name and financial stability
- Competitive premiums that do not increase over the life of the policy as long as premiums are paid
- Simple application process – one page application that is easy to complete
- Approval is guaranteed¹¹ regardless of your client's health
 - No health questions
 - No medical exam
- Access to cash value in an emergency – clients can borrow against the cash value in the policy as long as premiums are paid

¹¹Gerber Life's guarantee to accept applicants ages 50-80/ages 50-75 in NY is made possible by a two-year Graded Death Benefit Limitation. If death occurs within the first two policy years for any reason other than an accident, all premiums plus an additional 10% of earned premium shall be paid to the beneficiary. If death is due to accidental causes within the first two policy years, the full death benefit shall be paid to the beneficiary. After the two-year Graded Death Benefit period, the full face amount shall be paid to the beneficiary if the insured dies for any reason. 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.



SAMPLE MONTHLY ACH RATES

| Face Amount | 50 Year Old | | 60 Year Old | |
|-------------|-------------|---------|-------------|----------|
| | Male | Female | Male | Female |
| \$5,000 | \$22.50 | \$17.69 | \$32.40 | \$25.99 |
| \$7,000 | \$31.14 | \$24.40 | \$45.00 | \$36.02 |
| \$10,000 | \$44.09 | \$34.47 | \$63.89 | \$51.06 |
| \$15,000 | \$65.68 | \$51.24 | \$95.38 | \$76.13 |
| \$20,000 | \$87.27 | \$68.02 | \$126.87 | \$101.20 |
| \$25,000 | \$108.86 | \$84.79 | \$158.36 | \$126.27 |

| Face Amount | 70 Year Old | | 80 Year Old | |
|-------------|-------------|----------|-------------|----------|
| | Male | Female | Male | Female |
| \$5,000 | \$50.05 | \$38.23 | \$124.12 | \$88.64 |
| \$7,000 | \$69.70 | \$53.15 | \$173.40 | \$123.73 |
| \$10,000 | \$99.18 | \$75.53 | \$247.32 | \$176.37 |
| \$15,000 | \$148.32 | \$112.84 | \$370.52 | \$264.09 |
| \$20,000 | \$197.45 | \$150.15 | \$493.72 | \$351.82 |
| \$25,000 | \$246.59 | \$187.46 | \$616.92 | \$439.55 |

Monthly rates include a discount for ACH payments (preauthorized checking). Please refer to the policy for limitations and exclusions that may apply. The maximum face amount is \$15,000 in South Dakota. For New York residents, the maximum issue age is 75.



GERBER LIFE GUARANTEED LIFE PRODUCT OVERVIEW

| PRODUCT SPECIFICATION | DESCRIPTION |
|-----------------------|---|
| Issue Ages | Ages 50-80 / 50-75 in NY (age at last birthday) |
| State Availability | Available in all states except MT |
| Policy Size | Face amounts from \$5,000 - \$25,000 ⁹ at issue (total of all combined Gerber Life Guaranteed Life policies is \$25,000) |
| Cash Value | Plan builds some cash value |
| Death Benefit | Two-Year Graded Death Benefit--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. ¹⁰ After the two-year Graded Death Benefit period, if the insured dies for any reason, the full face amount of the policy shall be paid to the beneficiary. |
| Grace Period | 31 days starting on the premium due date (60 days in CA) in which the owner may pay overdue premiums |
| Underwriting | None – Guaranteed Issue |
| Modal Payments | Monthly, Quarterly, Semi-Annual and Annual |
| Payment Options | ACH – up to 8% discount; Direct Express |
| Free Look | 30 day free look period beginning 3 days after the policy is mailed |

Benefit amounts are subject to Gerber Life Insurance limits. Exclusions vary in some states. Requirements may vary depending on the state where the insured lives. Coverage, benefits, exclusions and limitations can 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.

⁹ The maximum face amount is \$15,000 in South Dakota.

¹⁰ If the insured dies by suicide within two years from the Issue Date (one year in ND), the only amount payable will be all premiums paid for the policy plus an additional 10% of earned premium, less any debt against the policy.



**Gerber Life
Insurance**

GUARANTEED LIFE INSURANCE EASING THE BURDEN OF FINAL EXPENSES

Who should not buy Gerber Life's Guaranteed Life

- People who are terminally ill or critically ill



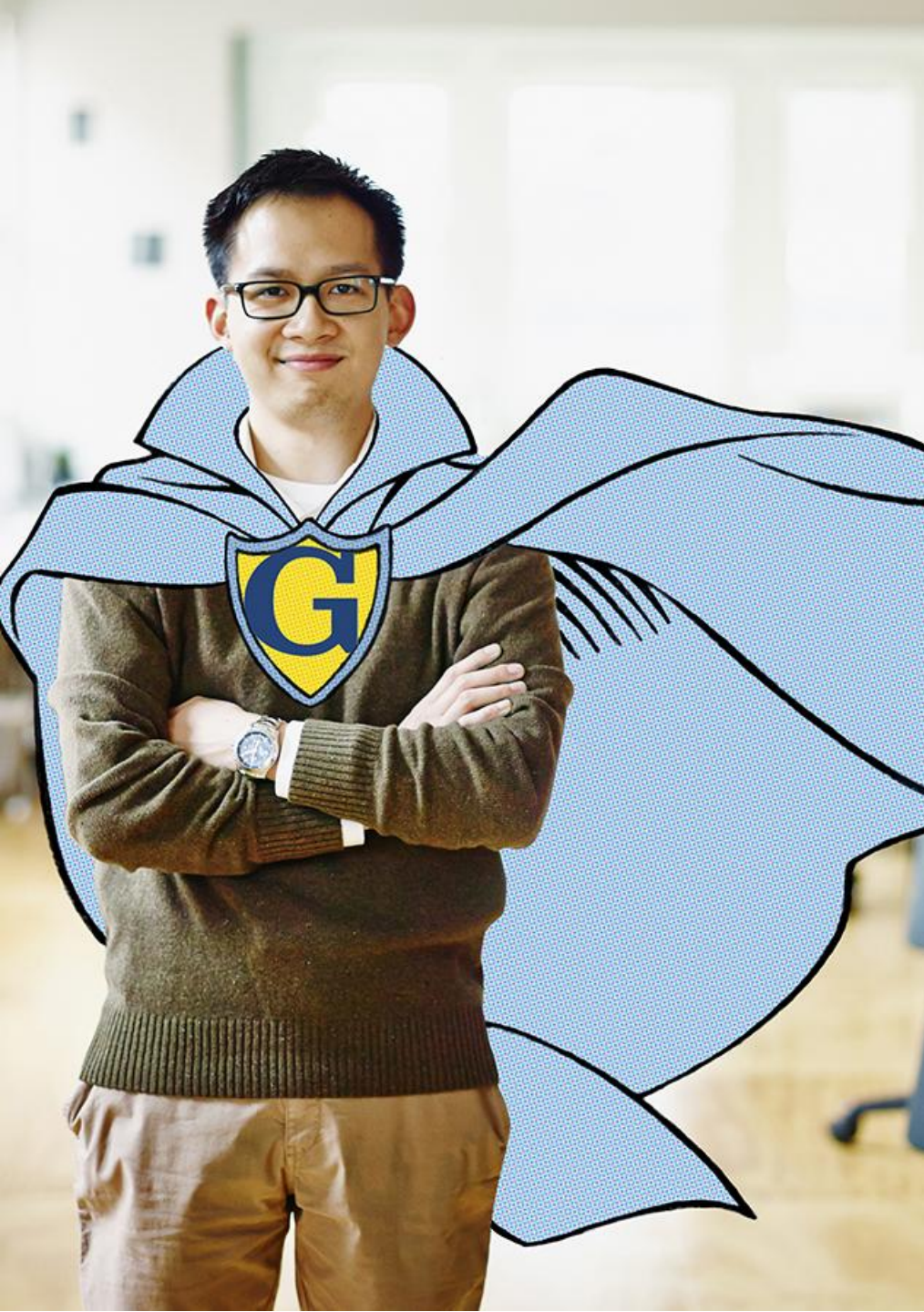
Remember – Gerber Life's Graded Death Benefit – and charge back on commissions.



**Gerber Life
Insurance**

A photograph of three women of different ages—two younger women and one older woman in the center—smiling warmly. They are all wearing white tank tops. The woman on the left has curly hair and is wearing a tiara. The woman on the right has short, styled hair. The background is a plain, light blue color. A white rectangular box is overlaid on the center of the image, containing the text 'THE GROW-UP® PLAN'.

THE GROW-UP® PLAN



THE GROW-UP® PLAN

A GIFT OF WHOLE LIFE INSURANCE
PROTECTION THAT PROVIDES A
FINANCIAL FOUNDATION FOR THE
FUTURE

- Premiums that are budget-friendly.
- Coverage that lasts a lifetime (as long as premiums are paid) and doubles in value during age 18.
- Easy to apply.
 - Issue ages: 14 days – 14 years (age of last birthday).
 - 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

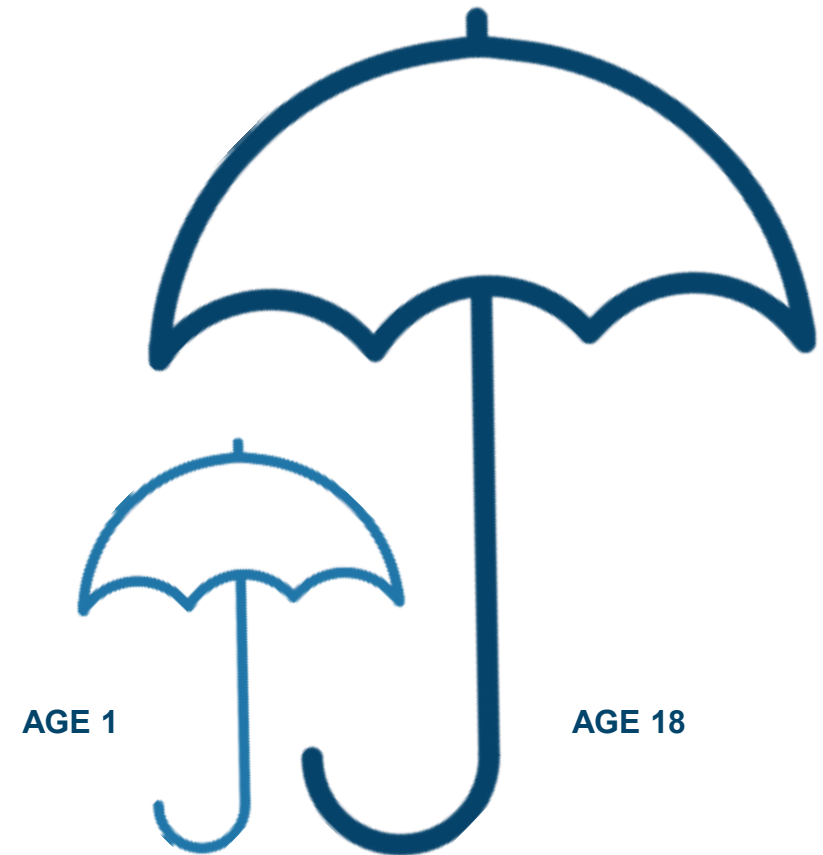
\$50,000 Coverage

\$439.60 Annual Premium

Age 18

\$100,000 Coverage

\$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.




THE GROW-UP[®] PLAN - WHOLE LIFE INSURANCE

GUARANTEED PURCHASE OPTION (GPO) - UP TO FOUR OPPORTUNITIES TO BUY ADDITIONAL INSURANCE

- The insured child, as an adult, can buy additional insurance (without proof of insurability) up to four times from the following seven occurrences: At ages 21, 25, 30, 35, 40, upon getting married or having a child.
- The GPO can be exercised (regardless of health or occupation) up to the maximum amount allowed at each option period, depending on the policy.

OPTION DATES: When the insured attains ages 21, 25, 30, 35, 40, when he or she gets married or on the birth/adoption of a child

| | Purchased Amount | Total Face Amount | |
|-----------------------------------|------------------|-------------------|---|
| Original Policy Effective Date: | \$50,000 | \$50,000 |  <p>The maximum amount available for the Policy, including the purchase of GPOs, is 10 times the original face amount</p> |
| Age 18: | \$0 | \$100,000 | |
| Age 25: (GPO) | \$100,000 | \$200,000 | |
| Married: (GPO) | \$100,000 | \$300,000 | |
| Age 35: (GPO) | \$100,000 | \$400,000 | |
| 1 st Child Born: (GPO) | \$100,000 | \$500,000 | |

A \$50,000 policy can end up being \$500,000 of life insurance coverage with the doubling of coverage and by exercising the GPOs!

EXAMPLE: If the original policy face amount was \$50,000, during age 18, the face amount would automatically double to \$100,000, and the maximum additional purchase allowed in this example would be \$100,000 at each option period.



GERBER LIFE

What's New???

Text Signature

Whole Life

Term



Gerber Life
Insurance

QUESTIONS?

Selling with us? *It's child's play.*

- Easier sales
- Simple products
- Responsive service
- *No kidding.*



BEING A HERO IS EASY WITH GERBER LIFE



Questions? Contact your General Agent or call the Gerber Life Agency Support Team at: 1.800.428.4947



Gerber Life Insurance

Gerber Life Simplified Senior Life and Gerber Life Whole Life are available in all states. 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 ICC19-GLWL and Policy Form Series GLWL-19. In New York: Policy Form HWLP-19-NY. In Florida: Policy Form GLWL-20-FL. ADB Rider ICC11-ADB-WL and Rider Series ADB-11-WL. In California: ADB-11-WL-CA. In New York: ADB-11-WL-NY. Gerber Life Whole Life Waiver of Premium Rider ICC11-WPB and Rider Series WPB-11.

Accident Protection is issued in all states.

Exclusions and Limitations: Benefit amounts are not payable if death or covered loss occurs more than 90 days (up to 365 days in some states) after the date of the accident; or if the loss of life, limbs or eyesight is due to: Intentional self-inflicted injuries or attempts thereat; suicide or attempted suicide, while sane or insane; act of war; active participation in a riot or civil disorder; extra-hazardous activities, including parasailing, bungee jumping, heli-skiing, base jumping, paraking, sail-gliding, scuba diving deeper than 130 feet; spelunking, or mountaineering/rock climbing; military service; alcohol intoxication above the legal limits in the jurisdiction where the accident occurs; Intoxication by or under the influence of any controlled substance or narcotic, unless prescribed by a physician, or any non-prescription drug unless taken as directed; deliberate ingestion of poison, fume, noxious chemical substance or gas; commission of or attempt to commit a felony or engage in an illegal occupation; specialized aviation activity (other than a fare-paying passenger on a commercial airline); or sickness or disease, except for infection resulting from an accidental cut or wound. Terms, conditions, exclusions and limitations may vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. State requirements vary somewhat in: AK, AL, AR, CA, CO, CT, DC, DE, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, and WY. Policy Form Series ACC-2014. In Colorado and Florida: Policy Form Series ACC-2020.

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, limitations and exclusions that may apply. **If death is by suicide within two years from the Issue Date (one year in ND), the only amount payable will be all premiums paid for the policy plus an additional 10% of earned premium, less any debt against the policy.** Policy Form ICC12-GWLP and Policy Form Series GWLP-12. In New York: Policy Form GWLP-20-NY.

The Gerber Life Insurance College Plan is issued in all states. State requirements may vary somewhat. Refer to the policy for terms, conditions, exclusions and limitations that may apply. Policy Form ICC09-PIE and Policy Form Series PIE-09. In New York: Policy Form PIE-19-NY. Riders: ICC09 IE-AP and Rider Series RIE-09-AP.

The Grow-Up® Plan is available in all states. In CA, CT, DE, DC, FL, NY, ND, SD and WA, requirements vary somewhat. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. Additional information or a state-specific application is available. Policy Form ICC12-GPP and Policy Form Series GPP-12. In New York: Policy Form GPP-20-NY. PPO Rider: Policy Form ICC13-PPB.

Coverage and benefit amounts are subject to Gerber Life Insurance limits. Policies are sent with a 30-day free look period.

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.

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