



**Gerber Life
Insurance**

Gerber Life Guaranteed Life

GLIC Guaranteed Life Product Overview

With the Gerber Life Guaranteed Life Insurance Plan, you can have peace of mind knowing that you've planned ahead to ease the burden of final expenses. This whole life insurance policy provides up to \$25,000 to help pay medical bills, leftover debts and funeral costs.

- **Regardless of Your Health, You Can't Be Turned Down**
- If you are a US Citizen or permanent legal resident between the ages of 50 to 80, you can choose a guaranteed cash benefit from \$5,000 to \$25,000. The application process is simple and easy. **No medical exam is required and there are no health questions to answer.** Your acceptance is guaranteed.
- Your spouse, if aged 50 to 80, also can get up to \$25,000 in guaranteed benefit protection.

Product Details:

Gerber Life's guarantee to accept applicants age 50 to 80 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 shall be paid to the beneficiary, plus an additional 10% of earned premium. Earned premium refers to the portion of paid premium that has been applied to the policy. For example, if an annual premium payment is made, six months into the policy year, half of the total premium is considered earned. If death is due to accidental causes, the full death benefit will be paid. 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*.

Issues Ages: 50-80 | Policy Face Amounts: \$5,000 – \$25,000
State Availability: Available in 49 states/territories (Not approved in MT)

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

*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.

** Monthly rates shown above include a \$1.00 policy fee and a discount for ACH payment (preauthorized checking). The maximum face amount is \$15,000 in South Dakota.

Guaranteed Life is issued in all states except MT. Exclusions and limitations can vary by state. Please refer to the policy for limitations and exclusions that may apply. The maximum face amount is \$15,000 in South Dakota. Policy Form ICC12-GWLP and Policy Form Series GWLP-12.

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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.