

GIVE YOUR CLIENTS THE POWER TO PLAN THEIR FINAL EXPENSES WITH A SIMPLE, EASY-TO-UNDERSTAND WHOLE LIFE POLICY

Planning ahead to cover final expenses can bring even more peace of mind to your clients, thanks to Gerber Life. Our Guaranteed Life insurance policy offers a simple and affordable way for your clients to put a plan in place, while giving them the comfort of knowing acceptance is guaranteed, regardless of their health histories.

Guaranteed Life provides up to \$25,000¹ to help cover bills, funeral costs, or other outstanding expenses, and has features and benefits that ensure coverage at a great value for your clients and their families. Helping lift burdens off your clients' and their family members' shoulders — it's just another day for the hero in you.

Read on to learn more about Gerber Life Guaranteed Life and for instructions on how to run a quote on the Gerber Life Agent Portal.

WHY SHOULD MY CLIENTS CONSIDER PURCHASING A GERBER LIFE GUARANTEED LIFE POLICY?

Whether your clients have existing life insurance coverage or none at all, a Gerber Life Guaranteed Life policy can help fill the gaps in life insurance protection. Your clients can get up to \$25,000¹ in life insurance coverage at an affordable rate, which can help pay funeral costs, unpaid medical expenses, loan balances, credit card bills, and other outstanding debt. Even if your clients already have life insurance, they may be underinsured. Inflation may have cut its value over the years, so the insurance they bought even a few years ago may not be sufficient for their needs. A Gerber Life Guaranteed Life policy is a great way to help counter the effects of inflation if your clients have an existing life insurance policy or to put coverage in place where nothing exists today. Plus, with the cost of a funeral averaging over \$7,000², a Gerber Life Guaranteed Life policy can help your clients alleviate the burden of final expenses on their families.

IS THE INSURANCE PROTECTION GUARANTEED FOR MY CLIENTS?

Yes. If your clients are U.S. Citizens or permanent legal residents between 50 and 80 years old, they can select from \$5,000 up to \$25,000 in life insurance protection and have it last an entire lifetime, as long as premiums are paid.³ Their spouse or partner, if aged 50 to 80, also can get up to \$25,000 in guaranteed benefit protection.

IS THERE ANY CHANCE OF MY CLIENTS BEING DECLINED FOR COVERAGE?

Regardless of their health, your clients can't be turned down. An important feature is that **no health exam is necessary and no health questions will be asked.**

WHAT IS THE 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.⁴ If death is due to accidental causes within the first two policy years, the full death benefit is paid.

DOES THE POLICY BUILD CASH VALUE?

Yes. The longer your clients own the policy, the more cash value the policy accumulates.

BEING A HERO IS EASY WITH GERBER LIFE.



**Gerber Life
Insurance**

¹ \$15,000 in South Dakota.

² 2015 National Funeral Directors Association (NFDA) General Price List Survey.

³ Policy will remain in force as long as payments are made on time and within the Grace Period specified in the policy.

⁴ 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.

EXECUTING A RATE QUOTE THROUGH GERBER LIFE'S AGENT PORTAL

Refer to the step-by-step instructions below to execute a Gerber Life Guaranteed Life rate quote through Gerber Life's Agent Portal.

STEP 1: LOG IN TO THE AGENT PORTAL

Agents appointed with Gerber Life should enter their User ID and password to log on to the system.



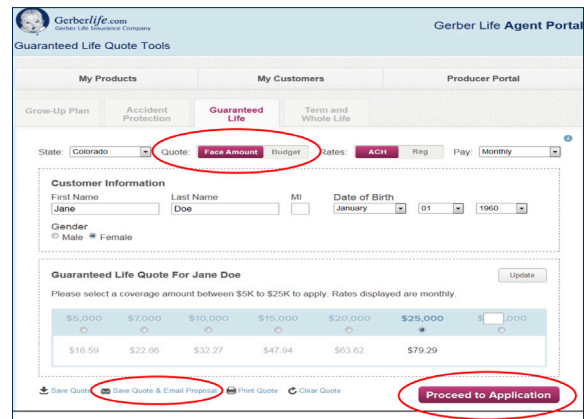
STEP 2: START A QUOTE BUTTON

Click on the Start a Quote button under the Guaranteed Life Insurance section to start a new rate quote after logging in to the portal.



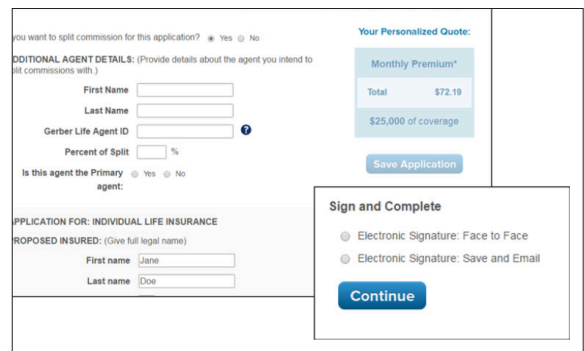
STEP 3: COMPLETE QUOTE FIELDS

Complete all the fields including "State", "Quote" (Face Amount or Budget), "Rates", "Pay" type (monthly, etc.), and customer information, including the client's budget if doing a "Budget" quote. The portal's functionality enables you to compare face amounts and premiums, view and email sales proposals, and convert data to a pre-filled application by clicking the "Proceed to Application" button.



STEP 4: SUBMIT APPLICATION

Once you've completed the additional fields on the application and choose an eSignature method – Face to Face or Save & Email – click the "Continue" button to proceed to the payment page.



STEP 5: METHOD OF PAYMENT

To submit your payment electronically, choose either “Bank Account” or “Debit/Credit Card” and click the “Continue” button.

STEP 6: ELECTRONIC SIGNATURE FOR FACE TO FACE

To use the eSignature for Face to Face, you must agree to Gerber Life Insurance Company’s Portal Terms of Use. Then click “Review Your Application & Forms”.

Click the respective “Sign Documents” buttons, and then the Insured and the Agent should click on the designated “Click Here to Sign” links to complete eSignature. The application is submitted and a downloadable Application Receipt is available.



STEP 6: CONTINUED

ELECTRONIC SIGNATURE FOR SAVE & EMAIL

To use eSignature for Save & Email, you must complete the Electronic Signature Email Information Request and click the "Save & Send Electronic Signature Email" button.

Send Electronic Signature Email

AGENT INSTRUCTIONS: Please verify the following information for the Policy Owner, then establish a security question and answer to validate the return to the site so that the insurance application can be electronically signed. The Owner must remember the answer to the Security Question as it will not be provided later.

Information for: Jane Doe

Email
jane.doe@fakeemail.com

Zip Code
80130

Date of Birth
January 1, 1960

Security Question
In what city or town did your mother and father meet?

Security Question Answer
Boise

[Save & Send Electronic Signature Email](#)

The email link is then sent to the customer to complete the electronic signature. The Agent must electronically sign the application by clicking "Electronically Sign as the Agent" link and then agree to Gerber Life Insurance Company's Portal Terms of Use. The Agent must click the "Review Your Application & Forms" button.

Electronic Signature Email Sent

AGENT INSTRUCTIONS: Let your customer know that they will be receiving an email containing a link allowing them to electronically sign their documents. Once all required parties have signed, the application will be submitted to Gerber Life. This state requires you, as the Agent, to electronically sign the application. You should go ahead and do so now.

[Electronically Sign as the Agent](#)

[Home Dashboard](#)

Gerber Life Insurance Company's Portal Terms of Use

Instructions: Please read before continuing. During this application process...

STEP 1: You will acknowledge that you have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

STEP 2: You will agree to read the Gerber Life Insurance Company's Portal Terms of Use.

STEP 3: You will agree to review all documents and forms.

Agent

I, _____ as Agent of _____

Electronic Signature Consent.

Yes No

[Continue](#)

Gerber Life Insurance Company's Portal Terms of Use

To begin the Electronic Signature process, please read the Gerber Life Insurance Company's Portal Terms of Use by using the scroll window below. You may print and retain a copy of this agreement for future reference. Once your application and supporting documents have been submitted to Gerber Life Insurance Company, you will be able to save or print the details. You will receive a copy of your policy. You can also register for an eService account and download a PDF of your policy at any time.

Portal Terms of Use For Agents

Thank you for using Gerber Life Insurance Company's portal (the "Portal") to complete customer applications for insurance. The purpose of the Portal is to assist you in completing your customer's application for insurance and all related forms, electronically. It is intended as a real time, virtual office where you, your customer and the insurance company can more effectively complete the customer's transaction. Use of the Portal does not alter the application.

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application may contain multiple pages and forms.

Changes or updates to any information on a contract, or if there are any questions, please inform your agent.

[Review Your Application & Forms](#)

The Agent signs the documents by clicking the "Sign Documents" button and then clicks on the "Click Here to Sign" link to complete the eSignature.

Gerber Life Insurance Company Electronic Signature Disclosures

Please use the following button(s) to sign your documents

[Sign documents for James Agent](#)

PRODUCER CERTIFICATION Must be Completed by Producer if applicable.

To the best of your knowledge,

1. Does the Proposed Insured have any life insurance or annuities in force or is any application for life insurance or reinstatement now pending? (If Yes, complete appropriate replacement forms)..... Yes No

2. Will the coverage applied for replace any life insurance or annuity coverage now in force or pending on the life of the Proposed Insured? (If Yes, complete appropriate replacement forms)..... Yes No

Is this a 1035 Exchange?..... Yes No

Is this an internal term conversion?..... Yes No

I certify that I have no knowledge of anything which might affect the insurability of any person proposed for insurance which is not fully set forth herein..... Yes No

Agent ID 1234567 Date: 1/11/2013

Signature of Licensed Agent [Click Here to Sign](#) [Cancel](#) Printed Name of Licensed Agent James Agent

Gerber Life Insurance Company Electronic Signature Disclosures

Your documents have been signed.

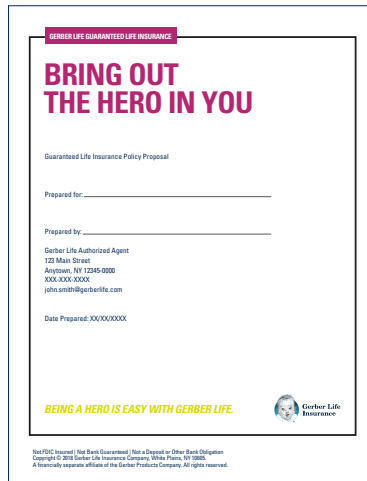


GERBER LIFE GUARANTEED LIFE SALES PROPOSAL

Once you've selected a quote option, you can save it and have it populate into the Gerber Life Guaranteed Life sales proposal which you can email to your client. The format of the redesigned sales proposal is illustrated below.

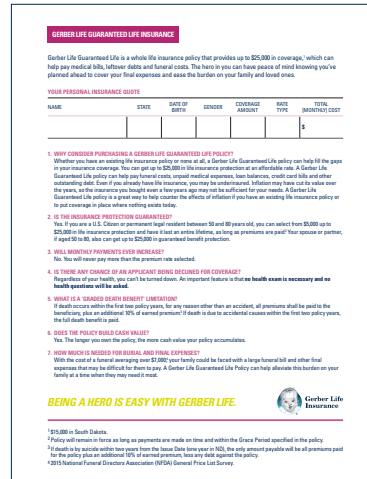
COVER PAGE

The cover page will be personalized with your name, address, and contact information, the client's name, and the date.



SALES PROPOSAL RATE QUOTE

The sales proposal includes a rate table that shows the client information, coverage amount, rate type, and total cost. Also included are Frequently Asked Questions to help explain the product to your client, as well as a personalized closing at the end.



SAMPLE GERBER LIFE GUARANTEED LIFE RATES⁵

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).

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

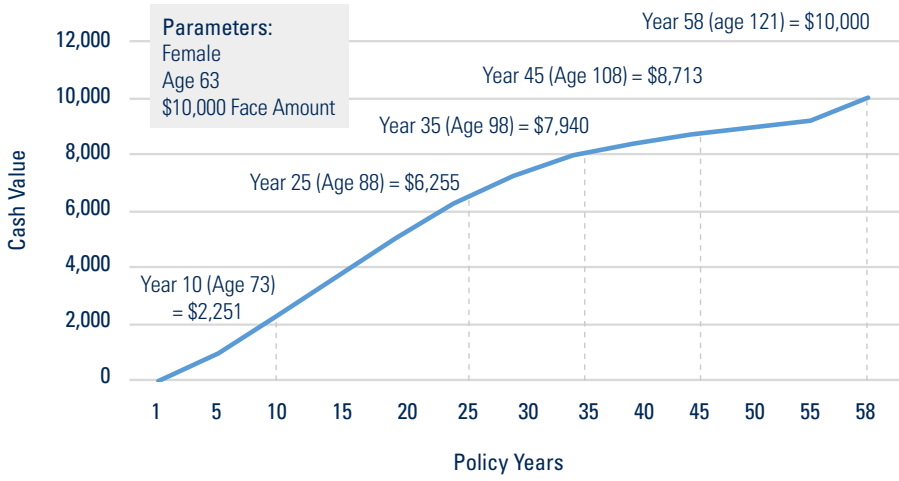
⁵ Monthly rates include a discount for ACH payments (preauthorized checking). Please refer to the policy for limitations and exclusions that may apply. The maximum face amount is \$15,000 in South Dakota.



Gerber Life Insurance

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 GUARANTEED LIFE — PRODUCT REFERENCE TABLE

Product Specifications	Description																		
Product Description	Whole life insurance that provides up to \$25,000 in coverage to help pay medical bills, leftover debt, and funeral expenses.																		
State Availability	Available in all states except MT.																		
Issue Ages	50-80, age at last birthday.																		
Face Amount	\$5,000 minimum amount to \$25,000 maximum amount at issue (total of all combined Gerber Life Guaranteed Life policies is \$25,000).																		
Cash Value	<p>The plan builds cash value over the life of the policy. Refer to the policy for the year-by-year cash value amounts. (See sample cash value growth chart below.)</p> <p style="text-align: center;">Guaranteed Life Cash Value Growth Sample Chart</p>  <table border="1" style="margin-left: auto; margin-right: auto;"> <caption>Guaranteed Life Cash Value Growth Sample Chart Data</caption> <thead> <tr> <th>Policy Years</th> <th>Age</th> <th>Cash Value</th> </tr> </thead> <tbody> <tr> <td>10</td> <td>73</td> <td>\$2,251</td> </tr> <tr> <td>25</td> <td>88</td> <td>\$6,255</td> </tr> <tr> <td>35</td> <td>98</td> <td>\$7,940</td> </tr> <tr> <td>45</td> <td>108</td> <td>\$8,713</td> </tr> <tr> <td>58</td> <td>121</td> <td>\$10,000</td> </tr> </tbody> </table>	Policy Years	Age	Cash Value	10	73	\$2,251	25	88	\$6,255	35	98	\$7,940	45	108	\$8,713	58	121	\$10,000
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25	88	\$6,255																	
35	98	\$7,940																	
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Death Benefit	<p>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 premium⁶ — the portion of paid premium that has been applied to the policy.</p> <p>The client is fully covered after the initial two-year period — 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.</p>																		

⁶ 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.



Product Specifications	Description
Payment Mode	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.
Underwriting	None — Guaranteed Issue.
Payment Options	Monthly, Quarterly, Semi-Annual, and Annual. ACH (up to 8% discount) and Credit Card available.
Free Look	30-day free look period beginning three days after policy is mailed.

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,⁷ you and your clients can have confidence in our name and in our coverage.

Giving your clients and their families peace of mind — just another day for the hero in you.

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

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.

⁷In May 2017, 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.

Guaranteed Life is issued in all states except MT. Exclusions and limitations can vary by state. Policy Form ICC12-GWLP and Policy Form Series GWLP-12.

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