



Gerber Life  
Insurance Company

# Gerber Life Guaranteed Life



## Guaranteed Life Insurance

### Help Lift the Burden of Final Expenses from Your Loved Ones with a Gerber Life Guaranteed Life Plan

According to a recent survey, funeral expenses start at about \$7,000<sup>1</sup> and can rise dramatically from there. Many funerals run well over **\$10,000**<sup>2</sup>—and, if you qualify, Social Security only provides a one-time death payment of \$255.<sup>3</sup> If the unexpected occurs, your family could also be faced with a funeral bill and other expenses that they may find difficult to pay—at a time when they are suffering most from grief and loss.

With the **budget-minded** Gerber Life Guaranteed Life Insurance policy, you can have the peace of mind that comes from knowing you've planned ahead to ease the burden of final expenses. The plan provides up to **\$25,000** to help pay:

- **Medical bills**
- **Leftover debts**
- **Funeral costs**

*(over, please)*

## 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 and 80**, you can choose from **\$5,000 to \$25,000** in guaranteed life insurance from Gerber Life (total of all combined Gerber Life Guaranteed Life policies is \$25,000). Plus, under current federal law, the Gerber Life Guaranteed Life policy death benefit is **not subject to federal income tax** when paid to a named beneficiary.

The application process is simple and easy. **No medical exam** is required and there are **no health questions** to answer. Your acceptance—regardless of your health—is **guaranteed**. Plus your spouse (if aged 50 to 80) can get **up to \$25,000** in guaranteed benefit protection, too.

## Premiums that Never Increase

Once you select the amount you need, your budget-friendly premiums are guaranteed to **never increase** for as long as you hold the policy. Even if the cost of living keeps rising, you can be confident knowing that you'll be paying the same premium rate, 10, 20 and even 30 years from now.

## Graded Death Benefits for the First Two Years

Gerber Life's **guarantee to accept all 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 10%** interest on earned premiums. Earned premium refers to the portion of paid premium that has been applied to the policy. For example, if an annual premium pay-

ment 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<sup>4</sup>.

## Gerber Life Insurance Company— A Trusted Name for More Than 75 Years

Gerber Life Insurance Company is a financially separate affiliate of the Gerber Products Company, and shares the name that has been associated with family caring for more than 75 years. You can have confidence in our name and in our coverage.

- For more than 40 years, Gerber Life Insurance Company has provided quality life insurance, especially for budget-minded families. It is our mission to be the Company parents trust to help them achieve financial security and insurance protection for their families.
- As a financially separate affiliate of the Gerber Products Company, "The Baby Food People," Gerber Life shares in a longstanding tradition of quality and trust dating back to 1928. Gerber Products and Gerber Life are financially separate subsidiaries of the Nestlé Corporation, whose basic purpose is unchanged from the time of the origins of the Company in 1867, and whose business practices reflect the basic ideas of fairness, honesty and a general concern for people.
- In May 2014, A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management skill and integrity, awarded Gerber Life an "A" (Excellent) Rating.<sup>5</sup>

### 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	\$19.66	\$14.53	\$27.16	\$19.97	\$38.41	\$28.14	\$57.15	\$41.75	\$75.90	\$55.37	\$94.65	\$68.98
60	\$28.78	\$23.70	\$39.93	\$32.81	\$56.65	\$46.48	\$84.52	\$69.25	\$112.38	\$92.03	\$140.25	\$114.81
70	\$44.41	\$34.83	\$61.81	\$48.40	\$87.91	\$68.75	\$131.40	\$102.67	\$174.90	\$136.58	\$218.40	\$170.50
80	\$110.92	\$76.54	\$154.92	\$106.79	\$220.92	\$152.17	\$330.92	\$227.79	\$440.92	\$303.42	\$550.92	\$379.04

\* 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.

<sup>1</sup> 2012 National Funeral Directors Association General Price List Survey.

<sup>2</sup> Federal Trade Commission, October 2012.

<sup>3</sup> Social Security Administration web site: <http://www.ssa.gov>.

<sup>4</sup> If death is 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 plus 10%, less any debt against the policy.

<sup>5</sup> This rating is the third highest awarded out of 13 possible categories. The rating refers 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. Please refer to the policy for limitations and exclusions that may apply.

Policy Form Series ICC12-GWLP and GWLP-12.

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