



Advantages of Gerber Life “Start Smart College Plan”



What are the key advantages of the Start Smart College Plan?

There are several advantages to the Gerber Life Start Smart College Plan:

1. Guarantees:

- The face amount is guaranteed and will be paid in full upon maturity as long as premiums are paid. There is no investment or interest rate risk for the policy owner.
- Premiums are guaranteed never to increase throughout the entire life of the policy.
- The death benefit is guaranteed to equal the face amount of the policy and will be paid to the designated beneficiary if the insured dies before the maturity date.

2. Flexibility:

- You have choices for the maturity period and face amount: You can select the length of the policy's maturity, from 10 to 20 years. You also can select the face amount, from \$10,000 to \$150,000. The shorter the maturity, the higher the premium for the same face amount. This wide range of choices allows you to select the face amount and maturity period that best fit your family's budget and needs. Remember, saving something for your child's education, even if it is not the entire amount, is better than doing nothing.

NOTE: Consider buying four different policies, one for each year of college, to spread some of the cost throughout those years.

- You can use the money for more than just college expenses. At maturity, the money may be used for any purpose the policy owner desires. There are no restrictions such as those found in 529 Plans or Coverdell Accounts.
- You have access to cash: The policy's cash value can be accessed as a policy loan.

3. Confidence: Gerber Life is a name you know and trust.

- For more than 40 years, Gerber Life has been providing reliable life insurance to millions of families, helping parents provide better opportunities and a more financially secure future for their children.
- In May 2009, for the tenth consecutive year, Gerber Life was rated “A” by A.M. Best, an impartial reporting agency that rates insurance companies on financial stability, management skill and integrity.
- Gerber Life is part of the same Gerber products company you've probably known since you were a baby. We're proud to share in this 80-year tradition of quality and trust.
- Gerber Life is a wholly owned subsidiary of Nestlé, an international nutrition company that for more than 140 years has been committed to helping parents take care of their families.

