



## Start Smart Guaranteed Growth



### What is the rate of return on Gerber Life's Start Smart College Plan?

The internal rate of return varies with the age of the insured and the length of time until the policy matures. For example, if a 25 year old female purchased a \$25,000 Start Smart College Plan that matures in 18 years the internal rate of return would be approximately 3.4%.

The Start Smart College Plan focuses on safety and security, making certain that the amount you select to receive at maturity is paid as promised. Consequently, it is a conservative product. It is not intended for people seeking higher rates of return and willing to take more risk.

With the Start Smart College Plan you transfer all the investment risk and interest rate risk to Gerber Life. You won't have to worry about interest rates falling or stock market fluctuations. And you have the added benefit of life insurance protection – so you know your child is guaranteed to receive the entire benefit amount even if something happens to you.



**Guaranteed growth regardless of interest rate or stock market fluctuations.\***

\*Chart is only an example and is not intended to reflect the actual growth of any one policy.