24-Hour Accident Coverage

Protect your loved ones from the unexpected with the Gerber Life Accident Protection Plan.

Accidents can happen to anyone at anytime and often cause financial hardship for loved ones. The Gerber Life Accident Protection Plan provides you with accidental death and dismemberment coverage every day – 24 hours a day.

Provide insurance protection for your loved ones today.

• Guaranteed approval – No medical exam or health questions
• Affordable rates that never increase
• Benefits start from the first day and never decrease

<table>
<thead>
<tr>
<th>Face Amount</th>
<th>$50,000</th>
<th>$100,000</th>
<th>$150,000</th>
<th>$200,000</th>
<th>$250,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly ACH Premium</td>
<td>$5.23</td>
<td>$10.45</td>
<td>$15.68</td>
<td>$20.90</td>
<td>$26.13</td>
</tr>
</tbody>
</table>

Sample Monthly ACH Rates*

* Rates based on premium payments made automatically from a checking or savings account include up to an 8% discount. Rates and face amounts vary in CO, FL, MA, MN and NY.
Just choose the amount of insurance protection that’s right for you—up to $250,000 coverage available—Guaranteed!

Guaranteed Approval
If you are 18–69 years old, you can have up to $250,000 in accidental death insurance protection. No physical exam. No health questions. You are eligible regardless of health, occupation or anything else.

Coverage for your Family
With the Gerber Life Accident Protection Plan, your spouse and children are also guaranteed coverage. The benefit amount available for your spouse is up to 100% of your chosen benefit. You can also provide up to $25,000 of coverage for each of your children.

There's No Waiting Period
Your coverage takes effect immediately once we receive your first premium payment. Your benefits can never be reduced. And your monthly premium is guaranteed to never increase!

You Can Provide Immediate Security from Accidents for Just Pennies a Day
The Gerber Life Accident Protection Plan provides financial protection against accidental death or a covered disabling injury 24 hours a day. You can select from $50,000 to $250,000 in accidental death protection and dismemberment. Should the unexpected occur, the valuable benefit can be used to help pay for out-of-pocket medical costs, lost wages or other expenses, thereby helping you to provide an important level of security for your loved ones.

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### Exclusions and Limitations

- Exclusions and limitations may vary by state. Refer to your policy for detailed benefits and exclusions.
- Benefit amounts are subject to Gerber Life Insurance Limits. State requirements vary somewhat in: AL, AK, AR, CA, CT, DE, DC, GA, HI, ID, IL, IN, KS, KY, LA, ME, MD, MA, MI, MN, MO, MS, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, and WY. Accident Protection is issued in all states.
- Policy Form Series ACC-2014 (except in CO, FL)
- Policy Form Series ACC-911 (CO, FL only)

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### You Can Depend on Gerber Life

- For more than 50 years, Gerber Life has been providing budget-friendly life insurance so that children and adults can have greater financial protection. Founded in 1967 by the Gerber Products Company, we share a common heritage and values in caring for the millions of families who place their trust in us. Today, Gerber Life is a member of Western & Southern Financial Group, a worldwide industry leader in life insurance whose strength and stability fortify our $50 billion of life insurance in force. With Gerber Life, applying for a policy is easy and simple. You can count on us for insurance plans for the entire family that offer the reliability, flexibility and peace of mind you deserve.

- In January 2019, 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.

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### Table: Coverage Amount Based On Age

<table>
<thead>
<tr>
<th>Issue Age</th>
<th>All States Except CO, FL, MA, MN &amp; NY</th>
<th>CO</th>
<th>FL</th>
<th>MA, MN</th>
<th>NY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Face Amount</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18–54</td>
<td>$50,000 to $250,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18–54</td>
<td>$55–59 to $100,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18–54</td>
<td>60–69 to $50,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18–54</td>
<td>$20,000 to $100,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18–54</td>
<td>$250,000 to $250,000</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>18–54</td>
<td>$250,000 to $250,000</td>
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</tr>
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<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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1. Issue ages and face amounts depend on the state where you live. Maximum face amounts vary with issue age.
2. Spouse benefit may not exceed the maximum face amount available for their age.
3. Issue age for children is 0 to 17 years. Coverage ends when the child turns age 26. Maximum coverage on a child is the lesser of 20% of the primary insured coverage or $25,000. Coverage amounts for all children applied for must be equal. Coverage on children is not available in CO and FL.
4. 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.