Children’s Whole Life Insurance

Give your Children and Grandchildren a Meaningful Gift that Lasts a Lifetime with the Grow-Up® Plan

- Child-size premiums—that never increase
- Coverage doubles automatically during age 18
- Guaranteed future insurability for your child
- Coverage available up to $50,000 for children 14 days to 14 years old

An affordable way to help secure your child’s financial future

Life insurance coverage that protects and builds cash value!

Coverage up to $50,000 with child-size premium rates

As a caring parent or grandparent, you want to give the children in your life every advantage possible. The Grow-Up® Plan is a simple and budget-minded way to get them started on the right path.
It is whole life insurance protection that builds cash value to help your child or grandchild prepare for the future. It has child-size **premiums that never increase**. You are the policy owner until the child reaches age 21, at which time the child becomes the policy owner.

**Coverage grows as your child grows**

At age 18, the Grow-Up® Plan **policy amount doubles automatically**. For example, a $10,000 policy doubles to $20,000, a $15,000 policy doubles to $30,000 and so on—with **no increase in your monthly premium**. That’s right, double the coverage at the same low premium—guaranteed!

**Guaranteed future insurability for your child**

Regardless of health, occupation or anything else, your child or grandchild has the guaranteed right to purchase extra insurance as an adult—continuing the valuable legacy of financial protection you started.

As an adult policy owner, your child will have up to four opportunities to buy additional insurance at ages 21, 25, 30, 35, 40, when he or she gets married or has a child. Each new policy can be up to the **coverage amount in force at age 18**. For example, a child with $50,000 of initial coverage will automatically receive double the coverage during age 18 and, by exercising the guaranteed options, will be able to purchase up to $400,000 of additional coverage as an adult.

**Payment protection — just in case**

The Grow-Up® Plan offers optional payment protection at an additional cost. The Payment Protection Option (PPO) Rider on the policy owner covers all premium payments if the policy owner becomes totally disabled or dies before the child’s 21st birthday. The rider is available for purchase while the owner is between the ages of 18 through 50, and completes a short application underwriting either approves or declines. In addition, the insured child must be no older than age 18 as of his or her last birthday.

**Gerber Life Insurance Company — A Trusted Family Name for More Than 50 Years**

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

- For more than 50 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.


- In 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.

---

**Additional information or a state-specific application is available. Policy Form Series ICC12-GPP and GPP-12**

Coverage and benefits are subject to Gerber Life insurance limits. Copyright ©2017 Gerber Life Insurance Company, White Plains, NY 10605. A financially separate affiliate of the Gerber Products Company. All rights reserved.