



Gerber Life Whole Life Insurance Well Versed in Versatility

Whole Life Insurance by Gerber Life is a permanent life insurance policy that offers valuable versatility. For starters, it can provide income to your surviving family members after your death, or the policy can transfer wealth to your heirs. Additional advantages include accumulation of cash value that can be withdrawn before death, plus an accelerated death benefit rider.

Who Buys It?

A common scenario is young adults who want their income replaced for surviving family members; however, older adults can find Whole Life Insurance just as useful for wealth transfer. Additionally, you may find Whole Life Insurance's simplified underwriting attractive, due to no required medical exam for applicants through age 55, with up to \$1,000,000 in coverage. Plus, most simplified underwriting applicants who submit a digital or telephone application will receive a decision within one minute.¹

Why Buy 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. You can count on Gerber Life to provide insurance plans for the entire family that offer the reliability, flexibility, and peace of mind you deserve.

Features

There are two key reasons to choose the protection of a whole life insurance plan. One is the ability to maintain coverage throughout your lifetime (if you are approved and pay the premiums as due). The second is the guarantees that whole life provides:

- **Guaranteed life insurance benefit²**
- **Cash value that is guaranteed to grow²**
- **Premiums that are guaranteed to never increase for the life of the policy.²**

Is the Insurance Protection Lifelong?

Yes. If you are a U.S. citizen or permanent legal resident between 18 and 80 years old, you can apply for a minimum of \$50,000. If approved, your coverage can last an entire lifetime as long as you pay the premiums.²

¹ In order to provide a decision within a minute, Gerber Life will search databases for MIB, prescription history, motor vehicle records and medical claims data.

² Policy will remain in force, premiums are guaranteed not to increase, and the death benefit and cash accumulation are guaranteed as long as payments are made on time and within the Grace Period specified in the policy. Policy loan interest rate is up to 8%. Loans may impact cash value and death benefit.



Will My Premium Payments Ever Increase?

Absolutely not. And the sooner you apply, the lower your premium rate, since premiums are based on your age and health when you apply.

Does the Policy Build Cash Value?

Yes. The longer you own the policy, the more cash value your policy accumulates. This means you can receive the accumulated cash value upon policy termination or take out a policy loan against your policy for priorities like a family vacation or college costs.²

Is a Medical Exam Required?

Medical exam requirements depend on your age and coverage amounts. Applicants under age 56 seeking coverage up to \$1,000,000 will not need a medical exam. However, you will be required to answer a few questions about your health, and your medical history may be considered. For applicants aged 56 and older seeking more than \$100,000 in coverage, full underwriting is required and includes a medical exam.

What is the Accelerated Death Benefit (ADB) Rider?

An ADB rider is included at no additional premium cost. In the unfortunate event of a terminal diagnosis with a life expectancy of 12 months or less, the ADB rider allows you to request a one-time advance of up to 50% of the death benefit to help offset costs associated with your illness or for any other reason.³

Additional Riders

- **Spouse** — If you choose, you may add coverage on your spouse aged 18-50. Coverage is \$50,000 of term life insurance for a period up to 10 years. Coverage continues when main insured dies, but spouse must continue to pay premiums.
- **Child(ren)** — Term life coverage is also available for each child older than 14 days and under age 18 at time of issue or to be added in the future. Individual policy amount is \$10,000 per child until age 21. One premium covers all children – until the main insured is 65 years old. If main insured passes, term coverage is paid up through the child reaching age 21. Minimal questions required.

With so many of life's most difficult scenarios addressed, put the versatility of Whole Life Insurance to work for you.

³ The ADB rider is subject to a minimum of \$10,000 and is included with the issued policy. There is no additional premium cost.

Benefits, Exclusions and Limitations

Whole Life is available to adults ages 18-80.

Coverage is based on answers to health questions. No medical exam is required in most cases. However, in some cases, a physical may be required, including – but not limited to – applicants aged 56 or older and who apply for more than \$100,000 of coverage.

Benefit amounts are subject to Gerber Life overinsurance limits.

Please refer to the policy for limitations and exclusions that may apply. A Buyer's Guide to Life Insurance and a Policy Summary are sent with all policies. You can get them without applying for insurance by writing to us.

Payment of benefits under the whole life policy is the obligation of, and is guaranteed by, Gerber Life Insurance Company. Guarantees are based on the claims-paying ability of Gerber Life.

Gerber Life will not accept insurance applications for coverage submitted under a Power of Attorney or Guardianship on the proposed insured, except from the permanent legal guardian of children.

Spouse Rider: The rider is optional, and there is a separate premium cost. This rider provides a \$50,000 death benefit for a spouse or other adult who is cohabitating full time with the insured. The Spouse Rider is available for a spouse of ages 18-50. This rider is available at issue or after for 30 days.

Child(ren) Rider: The rider is optional and there is a separate premium cost. This rider provides a \$10,000 death benefit for each child under age 21 and still dependent on his or her parents. This Rider is available for Child(ren) older than 14 days and younger than 18 years. Available at issue or any point in time after issue until the insured is age 65.

Accelerated Death Benefit for Terminal Illness Rider: There is no additional premium required. This rider allows payment of up to 50% of the policy face amount if life expectancy is less than one year. This rider is available to applicants ages 18-59. Included on all issued policies.

Policy Form ICC19-GLWL; GLWL-19-CA; GLWL-20-FL

Spouse Rider ICC23-SP; SP-24-CA; SP-24-FL; SP-24-SC

Child(ren) Rider ICC23-CHR; CHR-24-CA; CHR-24-FL; CHR-24-SC

Accelerated Death Benefit Rider ICC11-ADB-WL; ADB-11-TL-MT; ADB-11-WL; ADB-11-WL-FL

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