



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 surviving family members or the policy can transfer wealth. Additional advantages include accumulation of cash value that can be withdrawn before death, plus an accelerated death benefit rider.

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, Whole Life Insurance's simplified underwriting is attractive to clients, due to no required medical exam for applicants through age 55, 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 Should My Clients Consider Purchasing Gerber Life Whole Life Insurance?

Young and older clients alike will appreciate the versatility and the wide range of face amounts up to \$1,000,000. That's the main idea, and we promote the following three features as its top selling points.

1 Premiums Won't Increase ... Ever²

Most folks want a budget that doesn't budge. With that in mind, Whole Life Insurance has premiums that are guaranteed to NEVER increase for the life of the policy.

2 Builds Cash Value

Remember the old saying, *"Good things come to those who wait?"* The longer your clients own the policy, the more cash value the policy accumulates, as long as premiums are paid. However, cash value is reduced by any outstanding policy loans — with a loan interest rate of 8% (6% in MT).

3 Accelerated Death Benefit (ADB) Rider

In one of the policy's most outstanding features, 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 your client to request a one-time advance of up to 50% of the death benefit to help offset costs associated with their illness or for any other reason.

Why Sell Gerber Life?

We offer family-focused products that are easy on family budgets and even easier for your clients to understand. In other words, we aim to make life a bit less worrisome — for you and your clients.

For product quotes, marketing materials and more, visit the Gerber Life Agent Portal or the Gerber Life Agent Zone app.

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AGT-WL-114 (0425)



Gerber Life Whole Life Insurance — Product Reference Table

Product Specifications	Whole Life
Product Description	Gerber Life Whole Life offers individuals (age 18-80) the opportunity to apply for \$50,000 (age 56-80 \$50,000 to \$500,000 to \$1,000,000) in permanent life insurance coverage. The policy can help provide an income for your clients' loved ones and put life insurance protection that can last a lifetime.
Issue Ages	18-80, age last birthday
Face Amount	\$50,000 to \$1,000,000 (Maximum \$500,000 for ages 56-80)
Cash Value	Non-participating whole life policy that builds cash value over the life of the policy. Refer to the policy for the year-by-year cash value amounts (an example can be found in the specimen policy on the Gerber Life Agent Portal).
Death Benefit	Paid as a lump sum that equals the full face amount less any outstanding loans and interest due.
Grace Period	31 days starting on premium due date (60 days in CA), in which the owner may pay overdue premiums.
Underwriting	Simplified or full underwriting is required to obtain coverage: Applicants ages 18-55 seeking coverage up to \$1,000,000, and applicants ages 56-80 seeking coverage up to \$100,000 will receive simplified underwriting and have to answer only a few health questions. No medical exam is required in these instances. Decisions are generally made within a minute from the time a digital or telephone application is submitted for cases qualifying for simplified underwriting. For applicants age 56-80 seeking coverage of \$101,000 to \$500,000, full underwriting is required including a brief medical exam. Substandard and Preferred Rates available for all applicants seeking more than \$100,000 in coverage.
Accelerated Death Benefit (ADB) Rider	In the event of a terminal diagnosis with a life expectancy of 12 months or less, the ADB rider allows your clients to request a one-time advance of up to 50% of the death benefit to help offset costs associated with their illness or for any other use. The minimum amount that may be accelerated is \$10,000. Included at no additional premium cost.
Payment Options	Monthly, quarterly, semi-annual and annual. ACH (up to 16% discount on monthly ACH payments), Direct Express and credit cards (MasterCard or Visa) available.
Free Look	30-day free look period beginning three days after policy is mailed.

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.

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 age 56-80 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.

Policy Form ICC19-GLWL. Accelerated Death Benefit Rider ICC11-ADB-WL MT: ADB-11-TL-MT.

