



Gerber Life
Insurance Company

Guaranteed Life Specs At-a-Glance

Description	Guaranteed Whole Life Coverage that can be used for Funeral / Final Expenses
State Availability	Available in all states except MT.
Issue Ages	50 – 80 (age last birthday)
Policy Size	\$5,000 minimum amount to \$25,000 maximum amount at issue (total of all combined Gerber Life Guaranteed Life policies is \$25,000). The maximum face amount is \$15,000 in South Dakota.
Cash Value	Plan builds some cash value.
Death Benefit	Graded Death Benefit (DB) in first 2 policy years. If death occurs within the first two policy years for any reason other than an accident, all premiums shall be paid to the beneficiary, plus 10% interest on earned premiums. Earned premium refers to the portion of paid premium that has been applied to the policy. For example, if an annual premium payment is made, six months into the policy year, half of the total premium is considered “earned.” If death is due to accidental causes within the first two policy years, the full death benefit will be paid to the beneficiary. After the two-year Graded Death Benefit period, if the insured dies for any reason the full face amount of the policy shall be paid to the beneficiary.
Grace Period	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.
Underwriting	None— Guaranteed Issue.
Modal Payments	Monthly, Quarterly, Semi-Annual and Annual. ACH (up to 8% discount) and Credit Card available.
Free Look	30-day free look period beginning 3 days after policy is mailed.

Benefit amounts are subject to Gerber Life insurance limits.

Requirements may vary depending on the state where the insured lives. Coverage, benefits, exclusions and limitations can vary by state.

* If the insured dies by suicide within two years from the Issue Date (one year in ND), the only amount payable will be the premiums paid for the policy plus 10%, less any debt against the policy.

Policy Form Series ICC12-GWLP and GWLP-12.

Not available for consumer use in Oregon, Georgia and West Virginia.

Not FDIC Insured | Not Bank Guaranteed | Not a Deposit or Other Bank Obligation

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