



Gerber Life
Insurance Company

Grow-Up[®] Specifications and Features

Description	Grow-Up [®] Plan Children's Whole Life Insurance
State Availability	All states.
Issue Ages	14 days – 14 years (age last birthday)
Policy Size	\$5,000 minimum amount to \$50,000 maximum initial amount at issue (combined total with Gerber Life Insurance). Face amount automatically doubles on first policy anniversary after Insured's 18th birthday, with no increase in premium. Maximum amount for any one policy is \$500,000 including exercise of all Guaranteed Purchase Options.
Guaranteed Purchase Options (GPOs)	GPOs are available on standard class policies only. No GPOs on substandard issues. Option dates occur on the policy anniversaries when the Insured attains ages 21, 25, 30, 35, 40 and / or upon a "life event" such as the marriage of the Insured or the birth / adoption of a child to the Insured. GPOs may be exercised up to a maximum of 4 times and no more than 1 GPO can be exercised within any 12-month period.
Payment Protection Option Rider (PPO)	Additional premium for rider. Covers the premium payments until the insured is age 21 if the policy owner dies or becomes permanently disabled. Policy owner and payor must be the same person and be between the ages of 18 and 50. Insured child must be younger than 19.
Cash Value	Fixed and guaranteed.
Death Benefit	Full face amount less any outstanding loan and interest due. All death benefits are federal income tax-free to named beneficiary and will be paid as a lump sum.
Grace Period	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.
Underwriting	Standard and Sub-standard Classes are available.
Age of Maturity	Age 121.
Modal Payments	Monthly, Quarterly, Semi-Annual and Annual. ACH (up to 10% discount) and Credit Card for all modes.
Free Look	30-day free look period beginning 3 days after policy is mailed.

* In AZ, CA, CT, DE, DC, FL, NY, ND, SD and WA requirements vary somewhat. Additional information or a state-specific application is available. Coverage and benefits are subject to Gerber Life insurance limits. Policy Form Series ICC12-GPP and GPP-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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