







Gerber Life
Insurance Company

Gerber Life Product Quick Reference Guide

	 Guaranteed Life¹	 The Grow-Up[®] Plan²	 The College Plan³	 Accident Protection⁴
Description	Guaranteed Issue Whole Life	Whole Life Insurance for Children and Grandchildren	Individual Endowment Insurance	24-Hour Accidental Death and Dismemberment Coverage
State Availability	Not available in MT	All states	All states	All States (state variations may apply)
Issue Ages (Age Last Birthday)	50 – 80	14 days to 14 years	Pay to Maturity Option: 18 – 60 5-Pay* or Single Pay Option: 18 – 75 at last birthday. <i>*18 – 70 for males.</i>	18 – 69 (19 – 69 in CO & FL)
Face Amount	\$5,000 – \$25,000 (\$15,000 Maximum in SD)	\$5,000 – \$50,000	\$10,000 – \$150,000	\$50,000 – \$250,000 (state variations apply)
Optional Coverage	Not Applicable	Not Applicable	Not Applicable	Spouse & Child Coverage Available (state exclusions and variations may apply)
Death Benefit	Two year graded death benefit. ¹	Full Face amount less any outstanding loan and interest due. All death benefits will be paid as lump sum.	Full Face amount less any outstanding loan and interest due will be paid as lump sum to beneficiary if death occurs before policy matures.	Benefit paid by accidental death. Death by other causes not payable.
Underwriting	Guaranteed Issue	Standard and Sub-standard classes available	Standard and Sub-standard classes available	Guaranteed Issue
Premium Modes	Monthly, quarterly, semi-annually, annually	Monthly, quarterly, semi-annually, annually	Monthly, quarterly, semi-annually, annually	Monthly, quarterly, semi-annually, annually
Riders	Not Applicable	Guaranteed Purchase Option Premium Protection Option	Additional Policy Rider (Up to 4 additional policies. Restrictions apply)	Not Applicable
Expiry / Maturity Ages	Policy Maturity is Insured's age 121. Premiums end at age 121.	Policy Maturity is Insured's age 121. Premiums end at age 121.	Policy maturity will be 10 to 20 years after issue, as elected by owner.	Age 80 (except in CO, FL and MA where there is no age for termination)
Free Look	30 Day free look period begins 3 days after policy is mailed.	30 Day free look period begins 3 days after policy is mailed.	30 Day free look period begins 3 days after policy is mailed.	30 Day free look period begins 3 days after policy is mailed.
Grace Period	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.

Please see page 2 for footnotes.



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- ¹ Gerber Life's guarantee to accept all applicants age 50 to 80 is made possible by a two year graded death benefit limitation. 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. If death is due to accidental causes, the full death benefit will be paid. 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. 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% interest on earned premiums, less any debt against the policy. Guaranteed Life is issued in all states except MT. Exclusions and limitations can vary by state. Please refer to the policy for limitations and exclusions that may apply. *Policy Form Series ICC12-GWLP and GWLP-12.*
- ² Available in all states. 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.*
- ³ The Gerber Life College Plan is issued in all states. State requirements may vary somewhat. The Gerber Life College Plan is an individual endowment policy. Please refer to the policy for limitations and exclusions that may apply. *Policy Form Series ICC09-PIE and PIE-09.*
- ⁴ Accident Protection is available in all states. Issue ages and face amounts depend on the state where you live. Maximum face amounts vary with issue age. Spouse benefit may not exceed the maximum face amount available for their age. Issue age for children is 0 to 17 years. Coverage ends when the child turns 26. Maximum coverage on a child is the lesser of 20% of the primary insured coverage or \$25,000. Coverage amounts for all children applied for must be equal. **Coverage on children is not available in CO and FL.**

Policy termination: Policy terminates if premiums are not paid or at the Insured's 80th birthday (except in CO, FL and MA where there is no age for termination).

Full benefits are paid for loss of life as a direct result of injury. Full benefits are also paid for the loss of: both hands, both feet, sight in both eyes, one hand and one foot, one hand and sight in one eye, or one foot and sight in one eye. Half cash benefits are paid for the loss of: one hand, one foot or sight in one eye.

Exclusions and Limitations:

Benefit amounts are not payable if death or covered loss occurs more than 90 days (up to 365 days in some states) after the date of the accident; or if the loss of life, limbs or eyesight is due to:

Intentional self-inflicted injuries or attempts thereat; suicide or attempted suicide, while sane or insane; act of war; active participation in a riot or civil disorder; extra-hazardous activities, including parasailing, bungee jumping, heli-skiing, base jumping, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking, or mountaineering/rock climbing; military service; alcohol intoxication above the legal limits in the jurisdiction where the accident occurs; intoxication by or under the influence of any controlled substance or narcotic, unless prescribed by a physician, or any non-prescription drug unless taken as directed; deliberate ingestion of poison, fume, noxious chemical substance or gas; commission of or attempt to commit a felony or engage in an illegal occupation; specialized aviation activity (other than a fare-paying passenger on a commercial airline); or sickness or disease, except for infection resulting from an accidental cut or wound. **Exclusions and limitations may vary by state. Refer to policy series ACC-911 in CO and FL and ACC-2014 in all other states for detailed exclusions.**

Benefit amounts are subject to Gerber Life Insurance Limits. Requirements vary somewhat in: AL, AK, AR, CA, CT, DE, DC, GA, HI, ID, IL, IN, KS, KY, LA, ME, MD, MA, MI, MN, MO, MS, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, and WY.

Accident Protection is issued in all states. State requirements may vary. Please refer to the policy for limitations and exclusions that may apply. *Policy form series ACC-911 in CO and FL and ACC-2014 for all other states.*

Marketing piece AGT-PR041 is not available for consumer use in Georgia, Oregon and West Virginia.