

Protecting Your Loved Ones ...Every Step of the Way®



Gerber Life Insurance Company

Gerber Life Insurance Company, White Plains, NY 10605



Gerber Life Insurance Company is a financially separate affiliate of the Gerber Products Company, “The Baby Food People,” a name that’s synonymous with family caring since 1928.

You can have confidence in our name and in our insurance coverage.



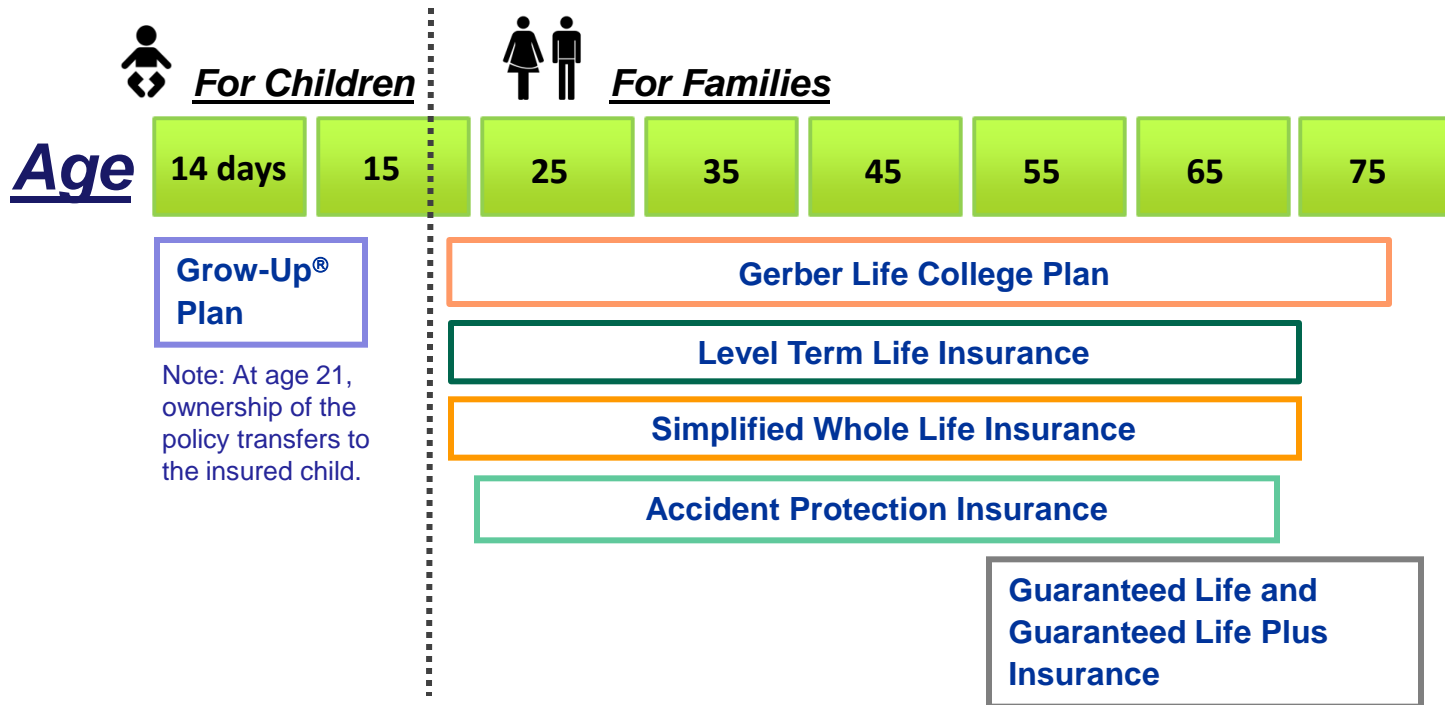
We offer solutions and affordable protection for all of your financial security needs.

- Premium rates that fit your budget.
- Premiums guaranteed never to increase, as long as they are paid.
- Coverage that's guaranteed.
- No medical exam required in many cases.
- Simple and easy application process.



Gerber Life...With You Every Step of the Way®

Our life insurance products provide protection for both children and adults ages 14 days through 75 years old.



IMPORTANT NOTE

A Buyer's Guide to Life Insurance and a Policy Summary are sent with all policies. Benefits are subject to Gerber Life Insurance Company limits.



Gerber Life Products

- **The Grow-Up[®] Plan**
- **Gerber Life College Plan**
- **Level Term Life Insurance**
- **Simplified Whole Life Insurance**
- **Guaranteed Life and
Guaranteed Life Plus Insurance**
- **Accident Protection Insurance**



Gerber Life Insurance Company

The Grow-Up[®] Plan – Children’s Whole Life Insurance

Your opportunity to start a “nest egg” for a child or grandchild...*FOR LIFE!*



Why purchase The Grow-Up[®] Plan?

Because it can be a precious and meaningful gift...a “running start” on life for a loved one.

- **Low childhood premium** guaranteed to always remain the same.
- Life insurance with a **guaranteed insurability** feature.
- A living legacy that **accumulates tax-deferred cash value**.
- **Cash value that can be borrowed against for any purpose**, such as college expenses, a down payment on a home, capital for a business or other opportunity, or even retirement needs.

The policy you buy for a child or grandchild today could still be there years from now, providing financial protection for the child’s own son, daughter or spouse.

Coverage, benefits, exclusions and limitations can vary by state. Those for your state are fully explained in the policy. The Grow-Up[®] Plan is available in all states and in D.C. and Puerto Rico.



The Grow-Up[®] Plan

- Policy owner can be a parent, grandparent or permanent legal guardian.
 - **\$5,000 to \$50,000** coverage for healthy children 14 days through 14 years old.
 - **Low childhood premiums** – as little as pennies a day.
 - Coverage **doubles automatically** during age 18 with **no increase** in monthly premium.
 - For example, a \$10,000 policy doubles to \$20,000...a \$15,000 policy doubles to \$30,000...and so on.
- That's double the coverage at the same low childhood premium rate – guaranteed!***
- **Guaranteed future insurability** for your child, as an adult – regardless of health, occupation or anything else.





The Grow-Up® Plan (continued)

Cash value accumulates throughout the life of the policy.

- **Builds cash value**, as long as premiums are paid.
- Money is available if there's ever a **need for ready cash**.
- The **policy owner** can borrow against the cash value **at any time**, for any purpose, or turn in the policy and receive the cash value.¹
- **At age 21**, ownership of the policy transfers to the insured child.



¹The interest on any policy loan will accrue as set forth in the policy.



The Grow-Up[®] Plan (continued)

An opportunity to pass family values to the next generation.

During age 21, when the child becomes the policy owner, he or she may:

- **Keep the policy** – The basic Whole Life Insurance continues as long as premiums are paid.
- **Increase the policy amount** – Your child will have several opportunities to buy even more coverage as an adult, at our standard premiums for his or her age at that time. That's a **guaranteed** right.
- **Cash in the policy, now or later** – After 25 years, the cash value will be **equal to or greater than 100% of the premiums paid.**¹

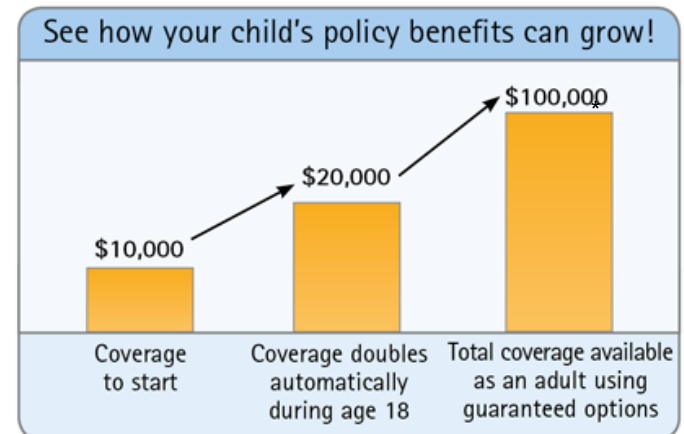
¹If policy is issued Standard.



The Grow-Up[®] Plan (continued)

You'll create a financial safety net for today and tomorrow.

- **Coverage automatically doubles** during age 18.
- **Guaranteed insurability** as an adult.
- **Guaranteed Options to purchase additional insurance as an adult.**
 - **Child can buy** up to 10 times the original amount regardless of health, occupation or anything else – even if the child cannot get insurance from other companies.



*Using guaranteed options set forth in the policy.

As an adult, your child can depend on being able to keep and to increase his or her insurance coverage – continuing the legacy of financial security that you started.



Gerber Life College Plan

A valuable head start toward a successful future for a child or grandchild.



Before you know it, it's time for college...

Important considerations for today when looking toward tomorrow.

- **College graduates** have better career opportunities and are **less likely to be unemployed**. The unemployment rate for college graduates is 4.6% vs. 9.7% for individuals with only a high school diploma.¹
- College graduates have **median annual earnings of \$55,700 vs. \$33,800** for high school graduates.¹
- **College tuition costs have risen nearly 6%** between 2000-01 and 2010-11.²
- **Average cost per year** at a 4-year public college is about **\$20,339** for in-state students and about **\$32,329** for out-of-state students, and the average cost per year at a 4-year private college is **\$40,476**.²

Financial aid and scholarships cannot be expected to cover the full cost of college. The balance will likely come from family contributions or borrowing.

¹ *Education Pays – The Benefits of Higher Education for Individuals & Society*. College Board, October 2010.

² The College Board, *Trends in College Pricing 2010*. Prices are for 2010-11 and include tuition, fees, room and board.



Gerber Life College Plan

- **A systematic approach.** The Gerber Life College Plan is an Individual Endowment Insurance policy for adults ages 18 to 75¹ that provides **guaranteed money** for college for just **dollars a day**² – without interest rate worries or financial market fluctuations.
- **Affordable premiums that never increase.**
- **Flexible budgeting.** You decide what you want in policy benefits – from **\$10,000 to \$150,000** – based on what you want to set aside.
- **Flexible payment options.** Choose from three premium payment options with built-in discounts – **Pay to Maturity, 5-Pay, Single Pay**
- **Flexible maturity.** Terms range from 10 to 20 years...*your choice*.
- **Adult life insurance protection.** Even if something were to happen to you, the full coverage amount would be paid to your child as beneficiary.³



¹Ages 18 to 60, inclusive, for those who choose the Pay to Maturity option; ages 18 to 75, inclusive, for those who choose Single Pay or the 5-Pay option (ages 18-70 for males under the 5-Pay option).

²We will provide you with costs and complete details of coverage.

³The death benefit is guaranteed to equal the face amount of the policy and will be paid to the designated beneficiary if the Insured dies before the maturity date.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. Please consult with your financial consultant or tax advisor for advice.



Gerber Life College Plan (continued)

Secure. Growth. Guaranteed.

- The College Plan **builds cash value**, giving a benefit at maturity (in 10 to 20 years) that's **guaranteed to be greater than all the premiums paid**.
- And, you can **borrow against the accumulated cash value** before maturity if – and when – you need the money,¹ as long as premiums are paid.



The Gerber Life College Plan is an individual endowment insurance policy. Since it is an endowment, it will create taxable income. However, the death benefit retains its federal income tax free status when paid to a beneficiary.

¹The interest on any policy loan will accrue as stated in your policy.



Gerber Life College Plan (continued)

Money for college that's guaranteed to grow...

You select the amount of money you want and when you want it. Gerber Life will advise you how much you need to contribute to reach your goal.

Three Premium Payment Options: **Pay to Maturity, 5-Pay, Single Pay**

Example:

35-Year-Old Female; 18 Year Endowment;
\$25,000 Benefit

■ **Pay to Maturity:**

- Pay **\$89.79** per month for 18 years – a total of **\$19,395** – and at maturity receive **\$25,000**.¹
That's an additional **\$5,605!**

■ **5-Pay:**

- Pay **\$3,104.35** per year for 5 years – a total of **\$15,521.75** – and at maturity receive **\$25,000**.¹
That's an additional **\$9,478.25!**

■ **Single Pay:**

- Pay **\$14,991.25** once – and at maturity receive **\$25,000**.¹ That's an additional **\$10,008.75!**

35-Year-Old Female; 18 Yr. Endowment; \$25,000 Benefit	Pay to Maturity	5-Pay	Single Pay
Annual Premium	\$1,077.50 (\$89.79/month)*	\$3,104.35	\$14,991.25
Total Premium	\$19,395	\$15,521.25	\$14,991.25
Discount from \$25,000 Maturity Amount	22.4%	37.9%	40%

*Reflects monthly premium rate for ACH.

Thanks to the time value of money, the more money you pay at the beginning the larger the discount!

¹Benefit paid for a healthy 35-year-old Female with an 18-year \$25,000 policy. Assumes all taxes due were paid from sources other than the policy's cash value.



Gerber Life College Plan (continued)

Secure, affordable and flexible...the smart choice for college savings.

- Unlike stocks, bonds, mutual funds, money market accounts or CDs, your child is **guaranteed to receive the full policy benefits** at maturity regardless of interest rates or financial market fluctuations, as long as premiums are paid.
- What's more, **you can buy up to four additional policies** – within four years of the original policy's effective date – **at the same premium rate as the original policy** (assuming no change in health of the Insured). This flexibility allows you to coordinate your policy's maturity dates with the years your children are in college.



Guaranteed growth regardless of interest rate or stock market fluctuations.*

**Chart is only an example that shows cash value growth for a policy where premium payments are made annually until maturity. It is not intended to reflect the actual growth of any one policy.*



Gerber Life College Plan (continued)

AND...there are no restrictions on how you use the money, for college or anything else.

- **Unlike some college savings plans** that require that the money be used for education, the College Plan has **no restrictions**.
- **Should your child or grandchild decide not to go to college**, or should unexpected needs arise, you can use the money from your policy for anything you want.

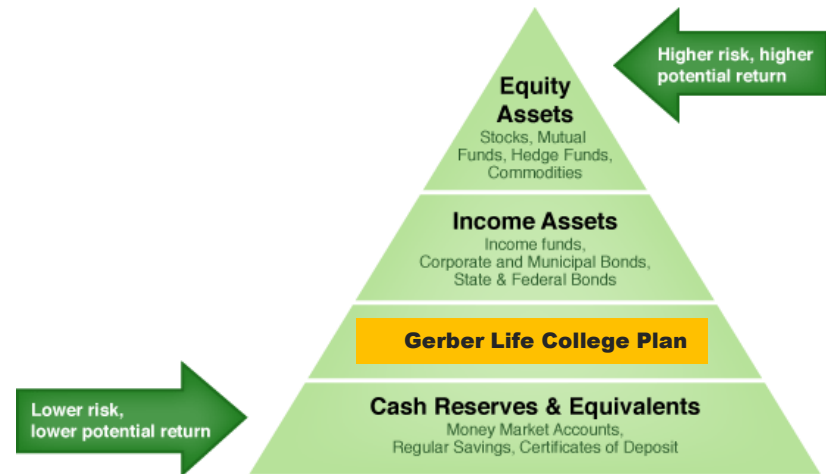




Gerber Life College Plan (continued)

You may want to think of the Gerber Life College Plan as one of several strategies to save for college.

- One of the most fundamental rules of saving and investing is to **diversify your portfolio**. Generally, it is a good idea to have a solid foundation for any financial plan. This foundation should consist of a **safe funding vehicle** that has little or no risk.
- The Gerber Life College Plan is considered a vehicle with minimal investment and interest rate risk since the **maturity amount is guaranteed** as long as you pay all your premiums.



Gerber Life has the added benefit of adult life insurance protection that guarantees full benefit payment to your beneficiary if you were to pass away prior to maturity.



Gerber Life College Plan (continued)

How an Endowment Policy compares to other funding vehicles...

The Gerber Life College Plan is an endowment life insurance policy designed to help parents and grandparents save a guaranteed amount of money for a child's college education expenses – in a safe and secure way.

	Gerber Life College Plan	Savings Account	529 Plan
How Money Grows	Guaranteed annual increases ensure your chosen face amount is reached by maturity.	Fluctuating interest rate (currently approximately 0.5% or less based on account balance).	Rate of return for the investments you chose.
Risk	None.	Interest rate fluctuation means you may not reach your desired goal.	Investment and market risk – could lose money or gain more slowly than expected.
How Money Is Used	For any purpose.	For any purpose.	Only for education, or must pay taxes on the account's growth.
Death Benefit	Yes.	No.	No.
Guaranteed Growth	Yes.	No.	No.
Additional Information	Provides a guaranteed sum of money with the added protection of life insurance.	Highly liquid, good to use for an emergency fund.	More than 100 plans to choose from. Sales charges and account fees apply and vary by plan; some plans have substantially higher fees than others.

Coverage, benefits, exclusions and limitations can vary by state.



Gerber Life College Plan (continued)

When's the right time to start the Gerber Life College Plan?

The sooner you start, the better.

- The earlier you start your plan, the smaller your premium will be.
- **Even when budgets are tight,** saving just a little can go a long way – because college will be here before you know it.



Coverage, benefits, exclusions and limitations can vary by state. Those for your state are fully explained in the policy. The Gerber Life College Plan is available in all states and in D.C. and Puerto Rico.



Comparing The Grow-Up[®] Plan with the Gerber Life College Plan

The Grow-Up[®] Plan and the Gerber Life College Plan each provide different benefits. Depending on your goals, you can choose Grow-Up[®] or College Plan – or both.



The Grow-Up[®] Plan and Gerber Life College Plan

Two plans that can have one great impact on a child's future.

	The Grow-Up [®] Plan	Gerber Life College Plan
Purpose	Designed primarily to provide a child with affordable Whole Life Insurance protection that can be kept as an adult.	Designed primarily as a way to save toward the costs of college, this plan provides a guaranteed amount of money after a certain number of years, with adult Whole Life Insurance protection.
Policy Owner/ Insured	Child is the Insured. Parent, grandparent or permanent legal guardian is policy owner until child turns 21, when the child becomes policy owner.	Parent, grandparent, or permanent legal guardian can be both policy owner and the Insured, with the child as beneficiary.
Premiums	Low childhood premiums – as little as pennies a day – that never increase .	Three premium payment options with built-in discounts : 1. Pay to Maturity—pay from 10 up to 20 years 2. 5-Pay—pay five years 3. Single Pay—pay once (highest discount)
Coverage	Coverage automatically doubles during age 18, with no increase in premiums.	Guaranteed policy benefits at maturity regardless of interest rates or financial market fluctuations.
Cash Value	Increases slowly.	Increases rapidly.
Taxable Income	None.	Yes.
Beneficiary	Parent , grandparent, or permanent legal guardian.	Child at Maturity.

Coverage, benefits, exclusions and limitations can vary by state.



Gerber Life Insurance Company

Gerber Life Level Term Life Insurance

The protection you need for the length of time you need it – at an affordable rate.



Finding insurance coverage on your terms just got easier.

Level Term Life Insurance can help you take care of those who depend on you and ease a number of current and future financial burdens, including:

- **Everyday living expenses**
- **Mortgage or rent payments**
- **A child's college education**
- **Credit card balances**
- **A spouse's retirement**



Family-minded people on a tight budget often choose level term life insurance because it allows them to buy high levels of coverage when the need for protection is greatest.



Gerber Life Level Term Life Insurance

A long list of protection features for all your short-term needs.

- **Your choice of coverage.** From **\$25,000 to \$150,000.**
- **Terms that meet your specific protection needs.** Adults ages 18 to 70¹ can choose from **10, 15, 20, or 30 years.**
- **Affordable premiums that never increase** during the term you select.
- Cash benefits paid to beneficiaries that can generally be **100% federal income tax free.**
- **No medical exam** required in most cases.²
- Your option to renew is **guaranteed – without having to answer any medical questions** – at the end of the term.
- You have the option of **converting** your level term life policy to a whole life policy before the end of the specified conversion period – **even if your health changes.**



¹Issue ages vary according to length of term chosen. For 10-Year Level Term: Ages 18–70, inclusive; 15-Year Level Term: 18–65, inclusive; 20-Year Level Term: 18–60, inclusive; 30-Year Level Term: 18–50, inclusive (30-Year tobacco available up to issue age 37; 30-Year tobacco not available in Maryland).

²Coverage is dependent on answers to health questions and a physical is necessary for applicants age 51 or older who apply for more than \$100,000 in coverage.



Level Term Life Insurance (continued)

How affordable Level Term Life really is...

Example:

30-year-old Female purchasing a 20-year Gerber Life Level Term Life Insurance policy with \$100,000 of coverage.

- Premiums as low as \$19.80 a month¹
 - That's equates to \$0.66 a day and just \$237.60 for the entire year!

Your monthly premium is based on your age when you apply. The sooner you act, the lower your premium could be.

Sample Female Monthly Premium Rates ¹							
Age	Term (Years)	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18-32	10	\$8.40	\$12.00	\$18.00	\$18.96	\$23.70	\$28.44
	20	9.60	13.50	20.25	19.80	24.75	29.70
33-37	10	10.08	15.48	23.22	26.40	33.00	39.60
	20	11.40	18.00	27.00	28.80	36.00	43.20
38-42	10	12.60	21.48	32.22	38.10	47.63	57.15
	20	14.04	23.52	35.28	39.60	49.50	59.40
43-47	10	16.20	25.68	38.52	45.60	57.00	68.40
	20	18.84	30.00	45.00	54.00	67.50	81.00
48-54	10	21.13	36.00	54.00	66.00	82.50	99.00
	20	26.40	44.15	66.23	80.40	100.50	120.60

Sample Male Monthly Premium Rates ¹							
Age	Term (Years)	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18-32	10	\$9.00	\$13.80	\$20.70	\$24.00	\$30.00	\$36.00
	20	10.55	14.40	21.60	25.40	31.75	38.10
33-37	10	11.05	17.40	26.10	31.20	39.00	46.80
	20	14.15	19.80	29.70	34.80	43.50	52.20
38-42	10	14.75	23.40	35.10	43.20	54.00	64.80
	20	18.48	28.80	43.20	50.40	63.00	75.60
43-47	10	20.40	33.60	50.40	60.00	75.00	90.00
	20	25.20	39.60	59.40	73.20	91.50	109.80
48-54	10	27.60	46.80	70.20	84.00	105.00	126.00
	20	36.00	61.20	91.80	111.60	139.50	167.40

¹Rates shown are for healthy non-smokers. 15- and 30-year terms are also available.



Level Term Life Insurance (continued)

Is Level Term Life the right choice for you?

It can be if you are looking for maximum coverage at a minimum cost.

- Fixed premiums that **never increase** for the specific term of your policy.
- A guaranteed option to renew at the end of your term **without a physical**.
- Coverage that **cannot be cancelled** on an individual basis because of changes in your health.
 - Once you have been approved for coverage, your policy **remains in effect for the policy term**, as long as premiums are paid.



Level term life insurance is a good value because there are no add-ons or complex investment features that drive up the cost of coverage.

Coverage, benefits, exclusions and limitations can vary by state. Those for your state are fully explained in the policy. Gerber Life's Level Term Life Insurance is available in all states and in D.C.



Gerber Life Insurance Company

Gerber Life Simplified Whole Life Insurance

Permanent life insurance protection with cash value
for savings-oriented consumers.



Don't short change your long-range financial needs and goals.

A whole life of insurance coverage can be a lasting gift of protection.

There are a number of life events that may trigger the need to purchase or increase permanent Whole Life Insurance coverage:

- **Recently married**
- **Started a family**
- **Purchased a new home**
- **Caring for elderly parents**
- **Planning to send a child to college**



Whole life insurance provides lifetime protection with guaranteed premiums, death benefits, and cash value.



Gerber Life Simplified Whole Life Insurance

A lifetime of coverage...with guarantees all along the way.

- **Lifetime, permanent protection** for as long as you pay your premiums.
- **Range of coverage amounts.** Adults ages 18 to 70 can choose an amount from \$10,000 to \$150,000.
- **Premiums that are guaranteed never to increase.**
- **Guaranteed cash value** that's a living benefit you can **borrow against or cash in** if an immediate source of cash is needed.¹
- **No medical exam** required in most cases.²
- **Optional Waiver of Premium** rider enables you to **stop paying premiums** when you become totally disabled before age 60, and that disability continues for at least 6 months.



¹The interest on any loan is 8% per year. After one year of coverage, you can turn in your policy and receive a portion of the premiums paid. The amount of money depends on your age, how long you have had your insurance and the policy's benefit amount.

²Coverage is dependent on answers to health questions and a physical is necessary for applicants age 51 or older who apply for more than \$100,000 in coverage.



Simplified Whole Life Insurance (continued)

The sooner you apply, the lower the rate you can lock in.

Example:

30-year-old Female purchasing a Gerber Life Simplified Whole Life Insurance policy with \$50,000 of lifetime coverage.

- Premiums as low as \$46.20 a month¹
 - That's equates to about \$1.54 a day and a little more than \$554 for the entire year!

Once you lock in a premium rate, you'll never have to worry about paying more.

Sample Female Simplified Whole Life Monthly Premium Rates ¹						
Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	\$21.30	\$39.00	\$58.50	\$73.20	\$91.50	\$109.80
24	21.90	40.20	60.30	75.60	94.50	113.40
30	24.90	\$46.20	\$69.30	\$87.60	\$109.50	\$131.40
36	31.80	59.40	89.10	111.60	139.50	167.40
42	40.20	76.20	114.30	145.20	181.50	217.80
48	52.80	100.20	150.30	193.20	241.50	289.80
54	71.40	137.40	206.10	262.80	328.50	394.20
60	95.40	180.60	270.90	344.40	430.50	516.60

Sample Male Simplified Whole Life Monthly Premium Rates ¹						
Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	\$23.70	\$44.40	\$66.60	\$84.00	\$105.00	\$126.00
24	24.90	46.80	70.20	88.80	111.00	133.20
30	28.80	54.60	81.90	104.40	130.50	156.60
36	35.10	66.60	99.90	127.20	159.00	190.80
42	45.30	86.40	129.60	164.40	205.50	246.60
48	62.10	117.60	176.40	223.20	279.00	334.80
54	86.40	163.20	244.80	312.00	390.00	468.00
60	117.90	223.20	334.80	426.00	532.50	639.00

¹Rates for healthy non-smokers as of November, 2010. Other rates are available.



Simplified Whole Life Insurance (continued)

Are there any guarantees in life?

We think so. Especially with Gerber Life's Simplified Whole Life Insurance.

- Your Gerber Life Simplified Whole Life premiums **will never increase** – they're **guaranteed** to remain the same for the life of the policy, regardless of age or health.
- Cash value **will grow** each year:
 - By using the cash value you've built up, you can **stop paying premiums and still keep some of your coverage**, depending on how long you have had your insurance and your age when you stop paying premiums.
 - You can borrow money at an interest rate of 8% per year from the cash value you have accrued.
- Once coverage begins and for as long as the premiums are paid, Gerber Life **cannot cancel** your insurance for any reason.

With guaranteed premiums, death benefit, and cash value, Gerber Life's Simplified Whole Life Insurance is an affordable solution for people seeking lifelong protection at an affordable rate.

Coverage, benefits, exclusions and limitations can vary by state. Those for your state are fully explained in the policy. Gerber Life's Simplified Whole Life Insurance is available in all states and in D.C. and Puerto Rico.



Comparing Gerber Life's Level Term Life Insurance with Simplified Whole Life

Level Term Life guarantees a death benefit and premium for a limited time. Simplified Whole Life guarantees a permanent death benefit and cash value. Two different purposes. One common goal – protection.



Gerber Life's Level Term Life Insurance and Simplified Whole Life Insurance

Two policies that provide the same level of protection in different ways.

	Level Term Life	Simplified Whole Life
Purpose	Purchased for a period of time, or term. When that period of time expires, the life insurance ends.	Designed to cover a person for his or her whole life. Features consistent guaranteed premiums and cash value accumulation.
Premiums	Guaranteed only for the initial term.	Guaranteed to remain the same for a lifetime, as long as premiums are paid.
Coverage	Temporary.	Lifetime.
Cost	Least expensive.	More expensive.
Cash Value	None.	Yes, and guaranteed.
Loans	No.	Yes.
Underwriting	No medical exam needed in most cases.	No medical exam needed in most cases.
Death Benefit	Only for the length of the specific term.	Guaranteed permanent.

Coverage, benefits, exclusions and limitations can vary by state.



Gerber Life Insurance Company

Gerber Life Guaranteed Life Insurance and Guaranteed Life Plus Insurance

Addressing important considerations for adults
ages 50 to 75.



Should the unexpected occur... The expense of end-of-life expenses.

- Burial expenses today can cost from \$7,000 to \$10,000.¹
- Should the unexpected occur, your loved ones could face a funeral bill or other final expenses that they may find difficult to pay – and at a time when they are mourning.
- Life insurance can help loved ones cover such costly expenses, but perhaps you worry that the premiums may be too high.



¹Federal Trade Commission. "Funerals: A Consumer Guide," June 2010.



Guaranteed Life and Guaranteed Life Plus

Gerber Life's Guaranteed Life and Guaranteed Life Plus Insurance policies can help ease the burden of final expenses, and help protect those you love from the unexpected.

The policy provides money to help pay:

- **Medical bills**
- **Any leftover debts**
- **Other final expenses**

...at a time when your loved ones need it most.





Guaranteed Life and Guaranteed Life Plus (continued)

The peace of mind that comes from knowing you've planned ahead.

- **Guaranteed** whole life insurance for **adults ages 50 to 75**.
- Choose from **\$3,000 to \$15,000** in protection; coverage also available for your spouse.
- **Budget-minded premiums** that are guaranteed to **never increase**.
- **No medical exam. No health questions. Guaranteed approval.** You cannot be turned down.
- **Guaranteed coverage** that lasts a lifetime, as long as premiums are paid.
- **Builds cash value** that can provide cash in an emergency – a living benefit you can borrow against or cash in later in life¹, as long as premiums are paid.



¹The interest on any policy loan will accrue as set forth in the policy.



Guaranteed Life and Guaranteed Life Plus (continued)

Graded death benefits for the first two years.

Our guarantee to accept all applicants aged 50 to 75 is made possible by a Graded Death Benefit Limitation for the first 2 years of coverage when the policy is issued.

- **The benefit amount for death due to sickness** during that period is a return of all premiums paid PLUS 10%.
- **For death due to accident** during the first 2 years, the benefit is the full face amount.
- **After the two-year Graded period, the full benefit amount** is paid for any covered cause.

Coverage, benefits, exclusions and limitations can vary by state. Those for your state are fully explained in the policy. Gerber Life's Guaranteed Life Insurance is available in most states and in D.C. and Puerto Rico. It is not available in AR, MA, MN, PA and WA. Guaranteed Life Plus is sold in MT and NY.



Guaranteed Life and Guaranteed Life Plus (continued)

Budget-priced premiums that never increase.

Example:

60-year-old Female purchasing a Gerber Life Guaranteed Life policy with \$10,000 of lifetime coverage.

- Premiums as low as \$43.50 a month
 - That's equates to about \$1.45 a day and a little more than \$520 for the entire year!

Sample Female Monthly Premium Rates*			
Age	\$7,000	\$10,000	\$15,000
50	\$19.55	\$27.50	\$40.75
60	30.75	43.50	64.75
65	36.70	52.00	77.50
70	48.25	68.50	102.25

Even if the cost of living keeps rising, you can be confident knowing that you'll be paying the same premium rate, 10, 20 and even 30 years from now.

Coverage, benefits, exclusions and limitations can vary by state.



Gerber Life Accident Protection Insurance

A promise to protect your loved ones from the unexpected.



What would happen to the loved ones who count on you if an accident took you out of the picture?

In the U.S., a disabling injury occurs every 1 second; a fatal injury occurs every 4 minutes.

■ ON THE ROAD...

- Every 12 minutes someone dies in a car accident.
- Every 13 seconds someone suffers a disabling injury in a car accident.

■ AT HOME...

- Every 12 minutes a fatal injury occurs at home.
- Every 3 seconds someone suffers a disabling injury at home.





Gerber Life Accident Protection Insurance

- Financial protection against accidental death or a covered disabling injury – **24 hours a day** – for adults ages 19 to 69.
- **Guaranteed coverage** available for you and your spouse, from **\$20,000 to \$100,000** each.
- Affordable premiums that **never increase**.
- Benefits **can never be reduced**.
- **No physical exam. No health questions.**
- **Guaranteed approval** regardless of health, occupation or anything else.
- **No waiting period.** Your coverage takes effect **immediately**, once we receive your first premium payment.

Sample Accident Protection Insurance Monthly Premium Rates*					
Coverage	\$20,000	\$35,000	\$50,000	\$75,000	\$100,000
Monthly Premium	\$2.09	\$3.66	\$5.23	\$7.85	\$10.46

Coverage, benefits, exclusions and limitations can vary by state.



Accident Protection Insurance (continued)

No one can predict when an accident may happen.

- Both you and your spouse are **preapproved** for Gerber Life's Accident Protection Insurance, for whatever amount you chose, **up to a combined total of \$200,000 coverage for both of you.**
- The covered loss must be **within 365 days** from the date of the accident and the direct result of the injury.
- Your Accident Protection Insurance policy **can never be cancelled** because of age or health or for any other reason, as long as premiums are paid.



That's why it's important to help safeguard the loved ones who depend on you...and to act now.

Coverage, benefits, exclusions and limitations can vary by state. Those for your state are fully explained in the policy. Gerber Life's Accident Protection Insurance is available in most states and in D.C. Not available in MA, OK, PA and WA.



Gerber Life Insurance Company

Gerber Life Insurance Company

Here to help you protect your family's future,
financial security and stability.



You can count on Gerber Life.

- **For more than 40 years**, Gerber Life Insurance Company has provided quality adult life insurance, especially for young families on a limited budget.
- **As a financially separate affiliate of the Gerber Products Company**, we share a long-standing tradition of quality and trust dating back to 1928.
- **Gerber Products and Gerber Life are financially separate subsidiaries of the Nestlé Corporation**, whose basic purpose remains unchanged since its origins in 1867, and whose business practices reflect the basic principles of fairness, honesty and a concern for people.



At Gerber Life, we have another goal...



...to be the company that parents trust to help them achieve financial security and protection for their families.

- Today, Gerber Life is licensed to provide life insurance throughout the United States and in Canada and Puerto Rico.
- We have more than \$38 billion of life insurance in force, and provide protection to **more than 3 million policy owners.**¹



¹Source: Gerber Life 2010 Annual Statement, December 2010.



Our record excels.

A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management skill and integrity, has awarded Gerber Life an **“A” (Excellent) Rating for the 11th consecutive year.**¹



Gerber Life was named one of the **Top 50 Performing Life & Health Companies** in the U.S. in 2009 by the Ward Group, an operational consulting firm and leading provider of benchmarking services to the insurance industry.²



¹Rated most recently in June 2010. The rating refers to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the Company.

²This special recognition reflects Ward's analysis showing that Gerber Life passed all safety and consistency screens and achieved superior performance during the five years analyzed.



At Gerber Life, it's easy to get the affordable financial protection you want.

- We offer the financial security you need at **affordable premiums** that will fit your budget.
- The application process is simple and easy, and takes just **a few minutes to complete**.
- In many cases, **no medical exam** is required.
- Your **coverage** is guaranteed and **cannot be cancelled**, as long as premiums are paid, and your **premium** is guaranteed **never to increase**.

To get started, please contact your Financial Professional or visit www.gerberlife.com for additional information.

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