Life Just Got Better!



Great News...

Gerber Life Insurance Company's **Grow-Up**[®] **Plan, College Plan and Guaranteed Life Plan** are now available through **ABS Associates of New York** at your local Apple Bank branch. With Life Insurance Awareness month coming next month, there's no better time to visit one of our 50 branches or call **1-800-426-8060** to speak with a licensed representative about scheduling a **no-cost, no-obligation** life insurance evaluation.

Ages 14 days - 14

Grow-Up® Plan

- Premium is guaranteed to stay the same for a child's lifetime
- Coverage amount automatically doubles during age 18
- Life insurance coverage for a child or grandchild as an adult is guaranteed

Ages 18 - 75*

College Plan

- The <u>only</u> college plan that's also adult life insurance
- Guaranteed payout of \$10,000 to \$150,000
- Flexibility to use the money for anything, even expenses not related to college

Ages 50 - 75

Guaranteed Life**

- For funeral/final expenses
- Up to \$15,000 death benefit (spousal coverage available)
- **Guaranteed** Death Benefit, premiums and approval
- No medical exam or health questions

September is Life Insurance Awareness Month

Many people either have no life insurance or not enough, leaving them and their loved ones without sufficient life insurance protection.

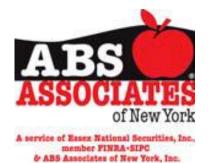
- What if your family had to manage on their own?
- When was the last time you did the math to make sure your loved ones would be OK financially?
- Have you checked with your employer to find out what kind of life insurance benefit you have through work and whether you can increase your coverage?



Whether you have had a life changing event, are concerned about passing wealth on to loved ones, or need a life insurance check-up, we've got you covered.

Isn't it time you had your life insurance needs reviewed by an insurance professional?

Stop by any one of Apple Bank's 50 convenient branches or call **1-800-426-8060** to speak with one of our licensed representatives.



Gerber Life insurance products are sold through ABS Associates of New York, Inc., a wholly-owned subsidiary of Apple Bank, 1395 Northern Boulevard, Manhasset, NY 11030.

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

^{*}Up to age 75 depending on payment option chosen.

^{**}Gerber Life Guaranteed Life Plus is issued in NY. Product availability may vary by state.