



GLIC Guaranteed Life Product Overview

With the Gerber Life Guaranteed Life Insurance Plan, you can have peace of mind knowing that you've planned ahead to ease the burden of final expenses. This whole life insurance policy provides up to \$25,000 to help pay medical bills, leftover debts and funeral costs.

- **Regardless of Your Health, You Can't Be Turned Down**
- If you are 50 to 80 years old, you can choose guaranteed cash benefit of \$5,000 to \$25,000. The application process is simple and easy. No medical exam is required and there are no health questions to answer. Your acceptance – regardless of your health – is guaranteed.
- Your spouse, if aged 50 to 80, also can get up to \$25,000 in guaranteed benefit protection.
- **Provides Cash Value You Can Use in an Emergency**

Product Details:

Guaranteed Life is a graded death benefit whole life policy. If death occurs within the first two policy years for any reason other than an accident all premiums plus 10% interest shall be paid to the beneficiary. If, however, 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. **As a guaranteed issue product, there are no health questions on the application.**

Issues Ages:	50-80
Policy Face Amounts:	\$5,000 - \$25,000
State Availability:	Available in 50 states/territories (Not approved in AR & MT)

Sample Pricing*:

Face Amount	50 Year Old		60 Year Old	
	Male	Female	Male	Female
\$5,000	\$19.66	\$14.53	\$28.78	\$23.70
\$7,000	\$27.16	\$19.97	\$39.93	\$32.81
\$10,000	\$38.41	\$28.14	\$56.65	\$46.48
\$15,000	\$57.15	\$41.75	\$84.52	\$69.25
\$20,000	\$75.90	\$55.37	\$112.38	\$92.03
\$25,000	\$94.65	\$68.98	\$140.25	\$114.81

Face Amount	70 Year Old		80 Year Old	
	Male	Female	Male	Female
\$5,000	\$44.41	\$34.83	\$110.92	\$76.54
\$7,000	\$61.81	\$48.40	\$154.92	\$106.79
\$10,000	\$87.91	\$68.75	\$220.92	\$152.17
\$15,000	\$131.40	\$102.67	\$330.92	\$227.79
\$20,000	\$174.90	\$136.58	\$440.92	\$303.42
\$25,000	\$218.40	\$170.50	\$550.92	\$379.04

*Monthly rates shown above include a \$1.00 policy fee and a discount for ACH payment (preauthorized checking).

Please refer to the policy for limitations and exclusions that may apply. The maximum face amount is \$15,000 in South Dakota. Policy Form Series ICC12-GWLP and GWLP-12.

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