Gerber Life Insurance

Grow-Up® Product Brochure

Children's Whole Life Insurance

Give your Children and Grandchildren a Meaningful Gift that Lasts a Lifetime with the Grow-Up® Plan

- **Child-size premiums–that never increase**
- **Coverage doubles automatically during age 18**
- **Guaranteed future insurability for your child**
- **Coverage available up to $50,000 for children 14 days to 14 years old**

An affordable way to help secure your child's financial future

Life insurance coverage that protects and builds cash value!

Coverage up to $50,000 with child-size premium rates

As a caring parent or grandparent, you want to give the children in your life every advantage possible. The Grow-Up® Plan is a simple and budget-minded way to get them started on the right path.

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

It is whole life insurance protection that builds cash value to help your child or grandchild prepare for the future. It has child-size **premiums that never increase.** You are the policy owner until the child reaches age 21, at which time the child becomes the policy owner.

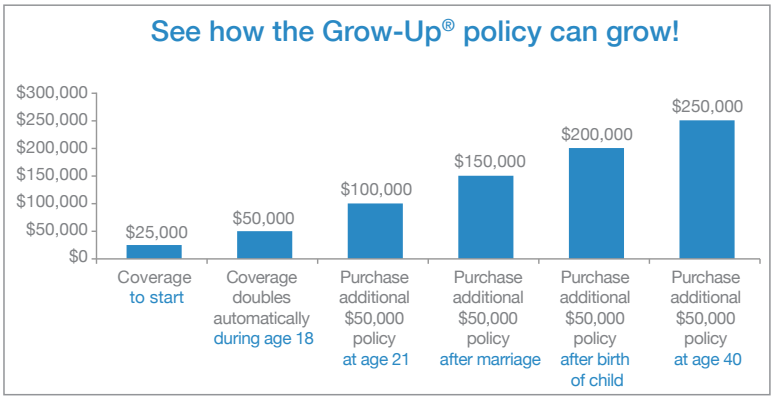
Coverage grows as your child grows

During age 18, the Grow-Up® Plan **policy amount doubles automatically.** For example, a $10,000 policy doubles to $20,000, a $15,000 policy doubles to $30,000 and so on–**with no increase in your monthly premium.** That's right, double the coverage at the same low premium–guaranteed!

Guaranteed future insurability for your child

Regardless of health, occupation or anything else, your child or grandchild has the guaranteed right to purchase extra insurance as an adult–continuing the valuable legacy of financial protection you started.

As an adult policy owner, your child will have up to four opportunities to buy additional insurance at ages 21, 25, 30, 35, 40, when he or she gets married or has a child. Each new policy can be up to the c**overage amount in force at age 18**. For example, a child with **$50,000 of initial coverage** will automatically receive double the coverage during age 18 and, by exercising the guaranteed options, will be able to purchase up to **$400,000 of additional coverage as an adult**.



Sample Monthly Premium Rates[1]						
Age	$10,000 Coverage	$15,000 Coverage	$20,000 Coverage	$25,000 Coverage	$35,000 Coverage	$50,000 Coverage
Under 1 year	$7.26	$10.88	$14.51	$17.44	$24.42	$34.89
1	$7.54	$11.32	$15.09	$18.11	$25.36	$36.22
5	$8.54	$12.80	$17.07	$20.56	$28.78	$41.12
10	$10.06	$15.08	$20.11	$24.17	$33.83	$48.33
14	$11.54	$17.31	$23.07	$27.76	$38.86	$55.52

Payment protection — just in case

The Grow-Up® Plan offers optional payment protection at an additional cost. The Payment Protection Option (PPO) Rider on the policy owner covers all premium payments if the policy owner becomes totally disabled or dies before the child's 21st birthday. The rider is available for purchase while the owner is between the ages of 18 through 50, and completes a short application underwriting either approves or declines. In addition, the insured child must be no older than age 18 as of his or her last birthday.

You Can Depend on Gerber Life

- For more than 50 years, Gerber Life has been providing budget-friendly life insurance so that children and adults can have greater financial protection. Founded in 1967 by the Gerber Products Company, we share a common heritage and values in caring for the millions of families who place their trust in us. Today, Gerber Life is a member of Western & Southern Financial Group, a worldwide industry leader in life insurance whose strength and stability fortify our $50 billion of life insurance in force. With Gerber Life, applying for a policy is easy and simple. You can count on us for insurance plans for the entire family that offer the reliability, flexibility and peace of mind you deserve.
- In December 2019, A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management skill and integrity, awarded Gerber Life an "A" (Excellent) Rating.[4]

Childhood premiums that never increase

The best news is the Grow-Up® Plan is affordable. Your premium is guaranteed to never increase, even when the coverage doubles during the year your child or grandchild is age 18. Because premiums are based on your child or grandchild's age when you apply, the sooner you apply, the lower the lifetime premium will be.

1 Sample rates shown are for healthy children. Other coverage amounts and premium rates are available. Making annual or automatic monthly payments from your bank account will lower the premium. Please ask us for benefit amounts and premium rates not shown. Benefit amounts are subject to Gerber Life insurance limits. Rates shown do not include PPO Rider.

2 This rating is the third highest awarded out of 13 possible categories. 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.

The Policy is sent with a 30 day free look period. The policy can be cancelled within the first 30 days and premium payment will be refunded. Please refer to the policy for limitations and exclusions that may apply. A Buyer's Guide to Life Insurance and a Policy Summary are sent with all policies. You can get them without applying for insurance by writing us. The following notice applies to applicants in the states of AZ, CA, CT, GA, IL, ME, MA, MN, MT, NJ, NV, NC, OH, OR and VA: To approve your insurance and service your policy, we may collect or disclose information about you, as permitted by law, which may include certain disclosures made without your prior authorization. You have the right to access and correct personal information that we have about you. You may also receive a detailed notice on Gerber Life's Information Practices, upon request.

Additional information or a state-specific application is available. Policy Form ICC12-GPP and Policy Form Series GPP-12. In New York: Policy Form GPP-19-NY.

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