



## BE THE HERO YOUR LOVED ONES DEPEND ON

Is protecting your loved ones today and for all their tomorrows on your mind? At Gerber Life Insurance Company, we make it easier for seniors like you to extend your caring further, whether you have an existing life insurance policy that may not cover your needs, or you're looking to purchase your first policy.

Gerber Life Simplified Senior Life Insurance is a whole life insurance policy that offers up to \$100,000 in coverage to buyers in their senior years. Whether you want to help care for a financially dependent family member or remove the cost of final expenses from others' shoulders, you can rest assured knowing you've got a plan in place. The policy accumulates cash value, which can add up the longer you have it, and it provides a life insurance benefit and premiums that are guaranteed!<sup>1</sup> So you can go on being a hero and watching out for those you love.

***BEING A HERO IS EASY WITH GERBER LIFE.***



**Gerber Life  
Insurance**

<sup>1</sup>Premiums are guaranteed not to increase for the life of the policy and the cash value and death benefits are guaranteed as long as premiums are paid.

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

# THE ANSWER TO A HERO'S CALLING — WHOLE LIFE INSURANCE FOR ADULTS 50 TO 80 YEARS OLD

Take comfort with a Gerber Life Simplified Senior Life Insurance Plan. Designed to give life insurance buyers, like you, a way to help ensure a financially dependent loved one is cared for, or make certain no one inherits all of your debt, it can bring everyone a little more peace of mind.

## FEATURES & BENEFITS

- **You choose your coverage amount** — U.S. Citizens and permanent legal residents can apply for \$25,000 up to \$100,000 in life insurance coverage.
- **Beneficiary proceeds are generally not taxable** — Under current federal law, the Simplified Senior Life policy death benefit is not subject to federal income tax when paid to a named beneficiary.
- **Your premiums never increase** — Once you select the face amount you need, and if you are approved for coverage, your budget-friendly premiums are guaranteed to never increase for the life of the policy.<sup>1</sup>
- **An Accelerated Death Benefit (ADB) Rider is included at no additional cost** — In the unfortunate event of a terminal diagnosis with a life expectancy of 12 months or less, the ADB Rider allows you to request a one-time advance of up to 50% of the death benefit to help offset costs associated with your illness or for any other reason.<sup>2</sup>

## HOW TO APPLY

**Applying is simple** — Our streamlined application makes the process smooth and easy.

**No medical exams are required**<sup>3</sup> — For applicants age 70 and under, there are no medical exams or lengthy health questionnaires to fill out (simplified underwriting), however, you will be required to answer a few simple questions about your health and medical history.

**Decisions are made quickly** — For individuals who qualify for simplified underwriting (no medical exam for age 70 and under), decisions are generally made within a minute from the time a digital or telephone application is submitted. You'll know almost instantly whether you've been approved for coverage.<sup>4</sup> It's that quick.

## PUT THE POWER OF GERBER LIFE BEHIND YOU

Since 1967, Gerber Life has been providing life insurance to families, helping them achieve financial security and insurance protection. You can depend on us to put you and your family first. And you can count on a strong and stable company with an "A" (Excellent) rating from A.M. Best.<sup>5</sup> We look forward to helping you and yours. To learn more, please contact your insurance agent.

**Gerber Life will not accept insurance applications for coverage submitted under a Power of Attorney or Guardianship on the proposed insured, except from the permanent legal guardians of children.**

<sup>1</sup> 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.

<sup>2</sup> The ADB Rider is subject to a minimum of \$10,000 and is included with the issued policy. There is no additional premium cost. The Rider benefits allow for the insured, if diagnosed with a terminal illness, to request a portion of the death benefit while still living. **For applicants in California: This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate). Receipt of accelerated death benefits may be taxable.**

<sup>3</sup> A medical exam and full underwriting are required for individuals age 71 to 80 who apply for coverage. In these instances, underwriting decisions are made in a timely manner.

<sup>4</sup> In order to provide a decision within a minute, Gerber Life will search databases for prescription history, motor vehicle records and medical information.

<sup>5</sup> In January 2019, 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. This rating is the third highest awarded out of 13 possible categories. The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the Company.

Simplified Senior Life is available in all states, except New York. Terms, conditions, exclusions and limitations can vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. 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, less any debt against the policy.

Policy Form ICC13-HWLP and Policy Form Series HWLP-13. In California: Policy Form HWLP-13-CA. ADB Rider ICC11-ADB-WL and Rider Series ADB-11-WL. In California: ADB-11-WL.

Coverage and benefits are subject to Gerber Life Insurance limits.

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