

GERBER LIFE

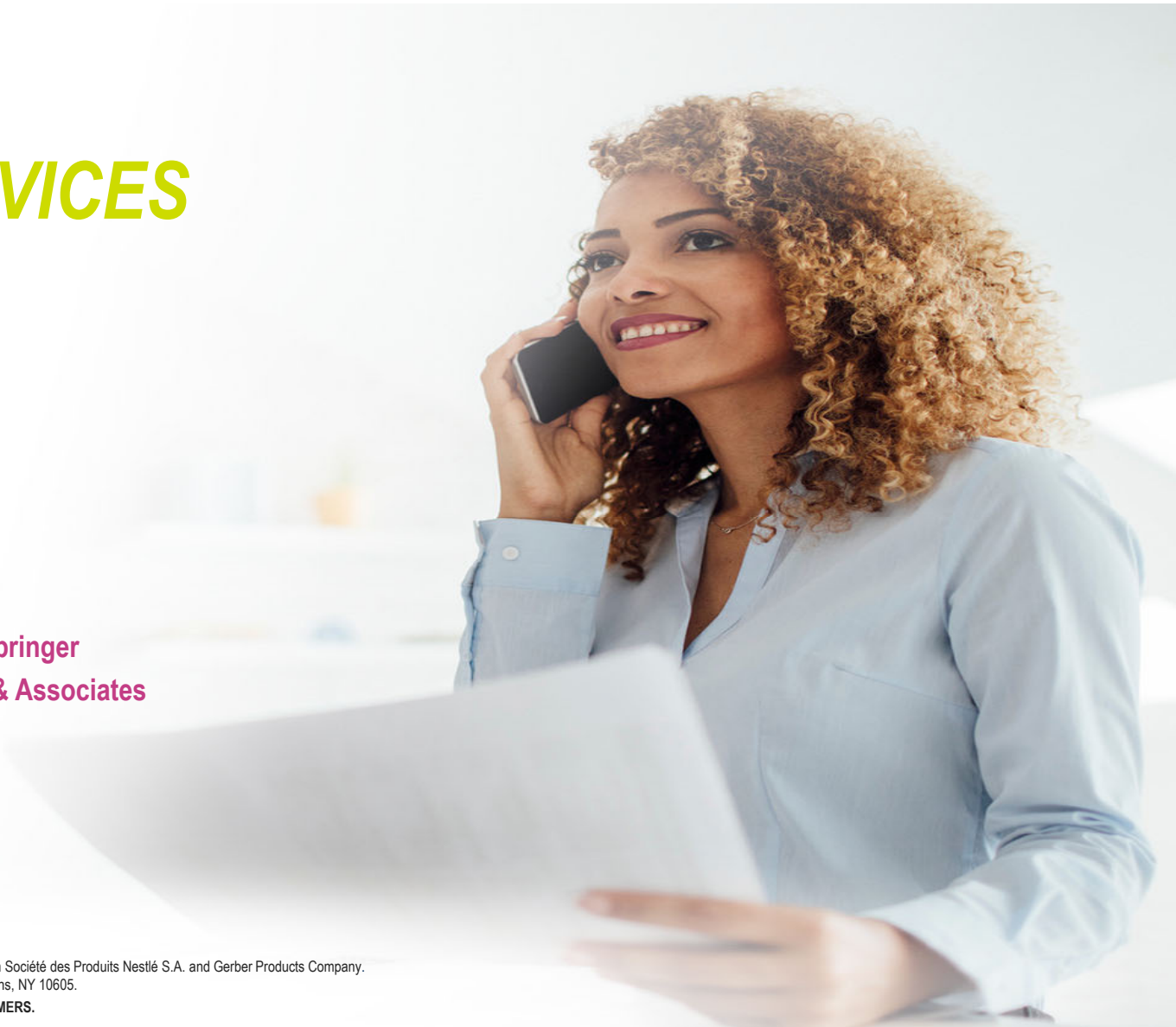
# PRODUCT & SERVICES OVERVIEW

Presenter Name: Tonya D. Springer  
Presentation For: Levinson & Associates  
Date: April 2024



**Gerber Life  
Insurance**

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GERBER LIFE

YOU CAN DEPEND ON US

- 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, with \$61 billion of life insurance in force (as of May 2021), is a member of Western & Southern Financial Group Inc., one of the strongest life insurance groups in the world.
- With Gerber Life, applying for a policy is easy and simple. You and your clients can count on us for insurance plans for the entire family that offer the reliability, flexibility and peace of mind your clients deserve.



# Why Sell Gerber Life?



**Gerber Life Insurance**

GERBER LIFE

## GERBER LIFE'S VALUE PROPOSITION

### Value Proposition

- Easy to do business with.
- Simple, easy-to-understand products – no illustrations.
- Quick turnaround on simplified and guaranteed issue products.
- Guarantees – Gerber Life takes on the risk and does not share it with customers.



# GERBER LIFE PRODUCT SUITE

	Whole Life	Simplified Senior Life	Guaranteed Life	The Grow-Up® Plan	The Gerber Life Insurance College Plan	Accident Protection
<b>Insurance Type</b>	Adult Life Insurance	Adult Life Insurance	Adult Life Insurance	Juvenile Life Insurance	Endowment Insurance	Accident & Health
<b>Issue Ages</b>	18-70	50-80	50-80 / In NY, 50-75 (Not available in MT)	14 days to 14 years	Pay to Maturity 18 – 60	18 – 69
<b>Face Amount</b>	\$25,000 - \$1,000,000 <sup>1</sup>	\$25,000 - \$100,000	\$5,000 – \$25,000 (\$15,000 Maximum in SD)	\$10,000 – \$50,000	\$10,000 – \$150,000	\$50,000 – \$250,000
<b>Underwriting</b>	Simplified or Full Underwriting (depends on age and coverage amounts)	Simplified or Full Underwriting (depends on age at time of application)	Guaranteed Issue	Standard and Substandard classes available	Standard and Substandard classes available	Guaranteed Issue
<b>Riders</b>	Accelerated Death Benefit Rider Disability Waiver of Premium Rider	Accelerated Death Benefit Rider	Not Applicable	Guaranteed Purchase Option Payment Protection Option	Additional Policy Rider (Up to 4 additional policies. Restrictions apply) <sup>2</sup>	Not Applicable

<sup>1</sup> Age 50 and above, coverage starts at \$101,000.

<sup>2</sup>The additional Policy Rider ICC09 IE-AP entitles an individual to purchase four additional policies for a total of up to five policies. Premiums will stay the same for each new policy as long as one policy is purchased each consecutive year and the specifications stay the same as the originally issued policy.



A photograph of an elderly couple embracing each other. The man is on the left, wearing a plaid shirt and glasses, smiling. The woman is on the right, wearing a yellow sweater and glasses, also smiling. They are set against a solid blue background. A white rectangular box is overlaid on the image, containing the text "GERBER LIFE GUARANTEED LIFE INSURANCE".

**GERBER LIFE**  
**GUARANTEED LIFE INSURANCE**

## GERBER LIFE GUARANTEED LIFE INSURANCE

EASING THE BURDEN OF FINAL EXPENSES

THE LAST THING A FAMILY NEEDS TO WORRY ABOUT IS HOW THEY ARE GOING TO PAY FINAL BILLS WHEN A FAMILY MEMBER IS GONE

When a loved one passes, it's a time of great emotional stress on the family. With funeral costs averaging over \$7,800<sup>3</sup> and Social Security providing a one-time death payment of only \$255<sup>4</sup> (if a person qualifies), a family could be faced with a great deal of expense that may be difficult for them to pay. Lifting the burden of final expenses can alleviate some of this stress and **Gerber Life's Guaranteed Life** can help cover a number of final expenses that include:

- Funeral expenses
- Medical bills
- Emergencies
- Leftover debt
- Other final debts

<sup>3</sup>2021 National Funeral Directors Association (NFDA) General Price List Survey

<sup>4</sup>Social Security Administration website: [www.ssa.gov](http://www.ssa.gov).



# SAMPLE MONTHLY ACH RATES

Face Amount	50 Year Old		60 Year Old	
	Male	Female	Male	Female
\$5,000	\$22.50	\$17.69	\$32.40	\$25.99
\$7,000	\$31.14	\$24.40	\$45.00	\$36.02
\$10,000	\$44.09	\$34.47	\$63.89	\$51.06
\$15,000	\$65.68	\$51.24	\$95.38	\$76.13
\$20,000	\$87.27	\$68.02	\$126.87	\$101.20
\$25,000	\$108.86	\$84.79	\$158.36	\$126.27

Face Amount	70 Year Old		80 Year Old	
	Male	Female	Male	Female
\$5,000	\$50.05	\$38.23	\$124.12	\$88.64
\$7,000	\$69.70	\$53.15	\$173.40	\$123.73
\$10,000	\$99.18	\$75.53	\$247.32	\$176.37
\$15,000	\$148.32	\$112.84	\$370.52	\$264.09
\$20,000	\$197.45	\$150.15	\$493.72	\$351.82
\$25,000	\$246.59	\$187.46	\$616.92	\$439.55

Monthly rates include a discount for ACH payments (preauthorized checking). Please refer to the policy for limitations and exclusions that may apply. The maximum face amount is \$15,000 in South Dakota. For New York residents, the maximum issue age is 75.





# GERBER LIFE GUARANTEED LIFE PRODUCT OVERVIEW

PRODUCT SPECIFICATION	DESCRIPTION
Issue Ages	Ages 50-80 / 50-75 in NY (age at last birthday)
State Availability	Available in all states except MT
Policy Size	Face amounts from \$5,000 - \$25,000 <sup>9</sup> at issue (total of all combined <b>Gerber Life Guaranteed Life</b> policies is \$25,000)
Cash Value	Plan builds some cash value
Death Benefit	Two-Year Graded Death Benefit--If death occurs within the first two policy years for any reason other than an accident, all premiums shall be paid to the beneficiary, plus an additional 10% of earned premium. <sup>10</sup> 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.
Grace Period	31 days starting on the premium due date (60 days in CA) in which the owner may pay overdue premiums
Underwriting	None – Guaranteed Issue
Modal Payments	Monthly, Quarterly, Semi-Annual and Annual
Payment Options	ACH – up to 8% discount; Direct Express
Free Look	30 day free look period beginning 3 days after the policy is mailed

Benefit amounts are subject to Gerber Life Insurance limits. Exclusions vary in some states. Requirements may vary depending on the state where the insured lives. Coverage, benefits, exclusions and limitations can vary by state.

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>9</sup> The maximum face amount is \$15,000 in South Dakota.

<sup>10</sup> If the insured dies by suicide within two years from the Issue Date (one year in ND), the only amount payable will be all premiums paid for the policy plus an additional 10% of earned premium, less any debt against the policy.



**Gerber Life  
Insurance**


# GUARANTEED LIFE IT'S SO EASY TO COMPLETE OUR APPLICATION

- No health questions
- Easy and simple application process.
- Approval is guaranteed regardless of your client's health.<sup>1</sup>
- Choose a Preferred Payment Date.

<sup>1</sup>Guaranteed coverage requires that applicant is a U.S Citizen residing in the U.S. or permanent legal resident. Total limit of all combined Gerber Life Guaranteed life policies is \$25,000.



## Guaranteed Life Paper Application



**Gerber Life Insurance Company**  
443 State Street • Fremont, Michigan 49412  
www.gerberlife.com

**Agency Application**

Agent Name \_\_\_\_\_ Agency # \_\_\_\_\_ Agent # \_\_\_\_\_  
 Agent Phone # \_\_\_\_\_ Agent Email \_\_\_\_\_

PERSONAL INFORMATION
GUARANTEED LIFE

**APPLICATION FOR: INDIVIDUAL LIFE INSURANCE**  
**PROPOSED INSURED:** (Give full legal name)  
 First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Middle Initial \_\_\_\_\_  
 Gender  Male  Female Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_  
(Month Day Year)  
 Legal Residence Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Primary Phone \_\_\_\_\_ Cell:  Yes  No Secondary Phone \_\_\_\_\_ Cell:  Yes  No  
 Are you a United States citizen or do you have Permanent Legal Resident (Green Card) status? \_\_\_\_\_  Yes  No

**CHECK  THE AMOUNT OF LIFE INSURANCE WANTED:**  
 \$5,000  \$7,000  \$10,000  \$15,000 or Other (must be from \$5,000-\$25,000) ..... \$ \_\_\_\_\_,000

**OWNERSHIP INFORMATION:** (Complete this section only if the policy will be owned by someone other than the insured listed above.)  
 First Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Relationship to Insured \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Legal Residence Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Email Address \_\_\_\_\_ Phone \_\_\_\_\_ Cell:  Yes  No

**BENEFICIARY INFORMATION:** (Insurance proceeds shall be divided equally among Primary Beneficiaries. If none survive, then Contingent Beneficiaries)  
 Primary Beneficiary(ies) \_\_\_\_\_ Relationship to the Insured \_\_\_\_\_  
 Contingent Beneficiary(ies) \_\_\_\_\_ Relationship to the Insured \_\_\_\_\_

**OTHER COVERAGE**  
 Does the Proposed Insured have any life insurance or annuities in force or is any application for life insurance or reinstatement now pending? ...  Yes  No  
 Will the coverage applied for replace any life insurance or annuity coverage now in force or pending on the life of the Proposed Insured? ...  Yes  No  
 If "Yes", please complete below.  
 Company Name \_\_\_\_\_ Face Amount \_\_\_\_\_ Month/Year Issued \_\_\_\_\_  
 Company Name \_\_\_\_\_ Face Amount \_\_\_\_\_ Month/Year Issued \_\_\_\_\_

**ACKNOWLEDGEMENT OF INFORMATION PROVIDED**

It is understood and agreed that:  
 All statements and answers made in all parts of this application are true and complete to the best of my knowledge and belief, and shall be the basis for and become part of any policy issued as a result of this application. Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law. Any policy issued will not take effect until it has been approved and the initial full premium(s) due have been received by the Company while the proposed insured is alive and all statements and answers in all parts of the application continue to be true and complete. I will notify the Company of any changes to the statements and answers given in any part of the application which occur before the policy is approved and payment is received by the Company.

Signature of Proposed Insured \_\_\_\_\_ Date \_\_\_\_\_  
 Signature of Policyowner (if other than Proposed Insured) \_\_\_\_\_ Date \_\_\_\_\_  
 Signed at (City, State) \_\_\_\_\_  
 ICC12-AGWLP

## GUARANTEED LIFE INSURANCE EASING THE BURDEN OF FINAL EXPENSES

### Who should not buy Gerber Life's Guaranteed Life

- People who are terminally ill or critically ill



Remember – Gerber Life's Graded Death Benefit – and charge back on commissions.



**Gerber Life  
Insurance**

## GUARANTEED LIFE SALES TIP

CROSS-SELL TO MEDICARE SUPPLEMENT CLIENTS <sup>1</sup>	REVISIT RECENT GL BUYERS FOR CROSS-SALES OF GUARANTEED LIFE TO OTHER FAMILY MEMBERS
<p>Perfect opportunity to cross-sell a Gerber Life Guaranteed Life policy to Medicare Supplement clients<sup>1</sup> given that the buyer demographics are similar between the two products.</p>	<p>Opportunity to insure other family members, including a spouse or adult children etc.</p>

- Helps your clients leave a legacy behind instead of leaving behind a large amount of debt for their families to deal with.
- Provides your clients with peace of mind knowing that resources will be available to help cover the cost of funeral and final expenses when they are gone.

<sup>1</sup> Tie-in sales are prohibited. While agents may offer Gerber Life products to Medicare Supplement and Medicare Advantage enrollees, agents may not tie the purchase of a Gerber Life product to the purchase of another product or receipt of any additional benefit not specified within the policy.



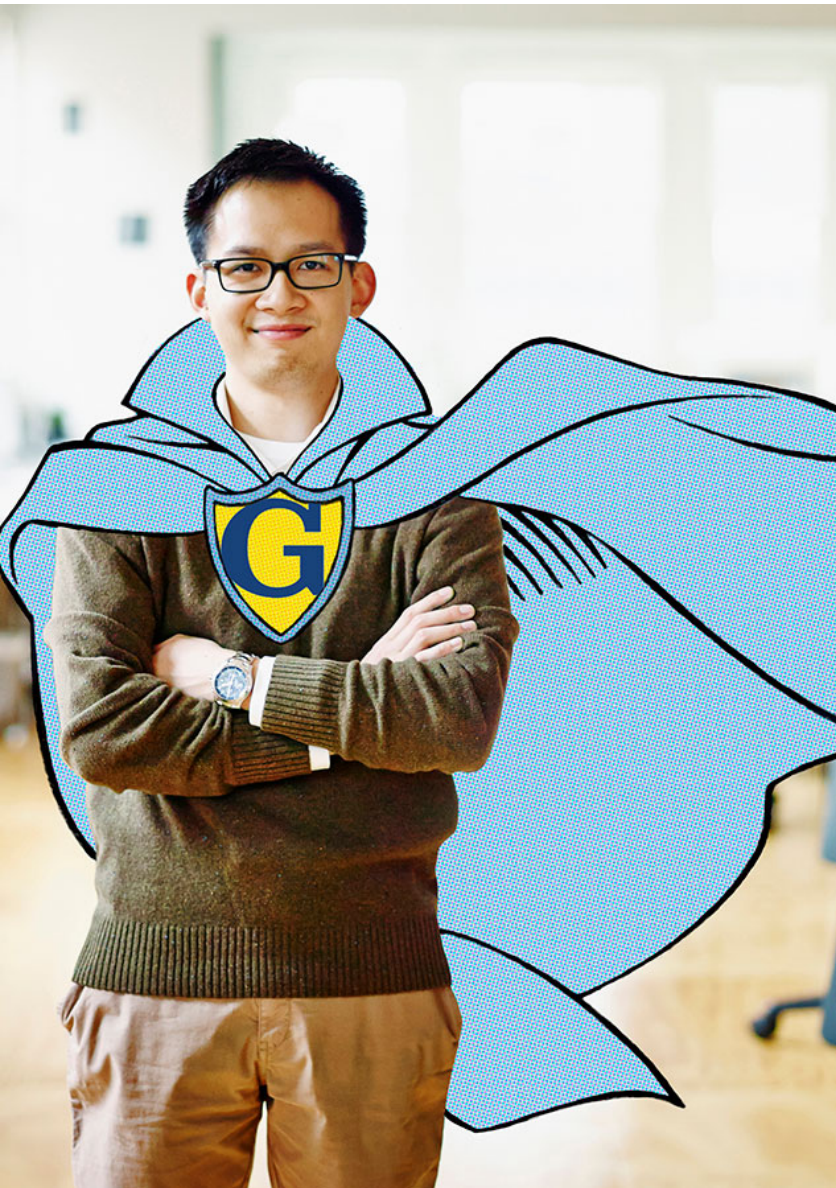
GERBER LIFE GUARANTEED LIFE PRODUCT  
CONSIDERATIONS

**Final Expenses**  
**Impaired Risk**  
**Med Sup Cross-Sell**





**THE GROW-UP<sup>®</sup> PLAN**



## **THE GROW-UP<sup>®</sup> PLAN**

**A GIFT OF WHOLE LIFE INSURANCE  
PROTECTION THAT PROVIDES A  
FINANCIAL FOUNDATION FOR THE  
FUTURE**

- Premiums that are budget-friendly.
- Coverage that lasts a lifetime (as long as premiums are paid) and doubles in value during age 18.
- Easy to apply.
  - Issue ages: 14 days – 14 years (age of last birthday).
  - Initial face amounts of \$10,000 to \$50,000.

# THE GROW-UP® PLAN - WHOLE LIFE INSURANCE

## COVERAGE THAT DOUBLES AND PREMIUM THAT NEVER INCREASES FOR THE LIFE OF THE POLICY

THE GROW-UP® PLAN — SAMPLE ANNUAL RATES		
Age	\$25,000 Coverage	\$50,000 Coverage
1	\$219.80	\$439.60

THE GROW-UP® PLAN — IMPACT OF DOUBLING THE FACE AMOUNT				
Age	\$50,000 Coverage	Doubles to	Age	\$100,000 Coverage
1	\$439.60		18	\$439.60

*\$50,000 face amount automatically doubles to **\$100,000** during age 18 at **no additional cost** (with no forms and no underwriting)!*

Annual premium based on unisex rates. Premiums may be slightly higher or lower in CA and FL. Sample rates shown are for healthy children. Coverage is dependent on answers to health questions. Other coverage amounts and premium rates are available. Benefit amounts are subject to Gerber Life insurance limits.



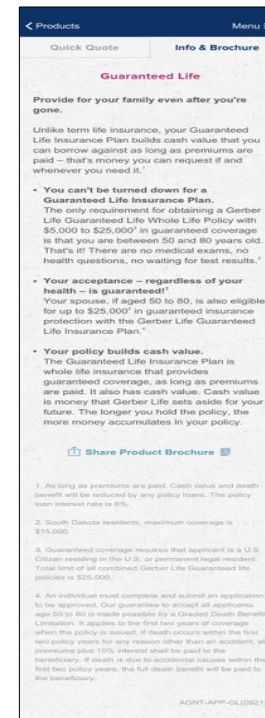
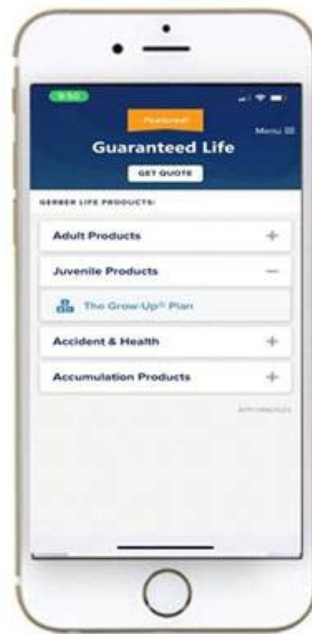


GERBER LIFE

## AGENT ZONE MOBILE APP

### Product Page and Information Screen:

- View Gerber Life product information.
- Share product brochures via email.




# GERBER LIFE AGENT PORTAL

## Agent Portal Functionality:

- Run quotes.
- Prepare sales proposals.
- Submit applications.
- View case status.
- View commission reports.

As a reminder, all Agents are required to complete an approved Anti-Money Laundering training course every two years. AML training must be complete prior to submitting an application.



### Agent Portal Login

User ID

Password

Remember my User ID

Face to Face:  NO

[Log in](#)

[Forgot Your Password?](#)

### featured product

## Guaranteed Life Insurance

- Adults ages 50-80
- Coverage from \$5K to \$25k
- Rates guaranteed never to increase (as long as premiums are paid)

[All Products](#)




# GERBER LIFE E-A-S-Y

## Gerber Life's Easiest Application Submission Yet Service

- Streamlined way to submit applications over the phone for Gerber Life products, including:
  - Guaranteed Life
  - Whole Life
  - Simplified Senior Life
- **How It Works:**
  - Call **1-877-885-7612**, Monday-Friday, 8:30 am to 6:00 pm, EST.
  - A licensed Gerber Life Agency Support Specialist is available to take application information over the phone.
  - Agent and client must be on the phone with the licensed Agency Support Specialist when providing application information.



**Gerber Life Insurance**

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**The Gerber Life E-A-S-Y**  
**1-877-885-7612**  
Monday - Friday 8:30 AM EST - 6:00 PM EST

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You can get an **instant decision** in most states on Gerber Life's simplified issued products or submit an application over the phone for any of Gerber Life's products including our Guaranteed Life product. **You still keep the commission!**

**Pre-call check list:**  
Plan for the call to take 10 to 15 minutes

- Writing Agent must have readily available for authentication:
  - o Agent Name
  - o Gerber Life Writing Number (Must have Writing Number to proceed with call)
  - o Email
- For Simplified Senior Life/Whole Life/Quest:
  - o Client must have all doctor's names and addresses
  - o Clients over the age of 71 will require a paramed and will not be eligible for an instant decision
  - o Client must have an email address
- For Guaranteed Life:
  - o Writing Agent must have explained product detail to client
  - o Writing Agent must have reviewed 2 year Graded Death Benefit for Guaranteed Life
  - o Client must have an email address in the state of NY
- Indiana Telemarketing Registration:
  - o Agent is responsible for providing customer with their Indiana registration number prior to calling Gerber Life for application completion. (Telemarketing calls)
- New York Requirements:
  - o NY agents must provide proof of Reg. 187 training prior to calling Gerber Life for application completion.
- Quote of premium amount and payment frequency must have been presented and accepted by Client
- Client must:
  - o Have ID readily available if face-to-face
  - o Provide Social Security number if not face-to-face
  - o Have routing and account number or credit card information

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# GERBER LIFE BIO INFORMATION

## Tonya Springer-Taylor

Sales Manager, Agency Distribution

### Experience

- Over 30 years in the Life Insurance Industry.
- Sales, Marketing, and Agency Support Focused.
- Life Insurance, Annuity, Long Term Care, Disability, Mutual Funds, and Variable Insurance Products Sales Experience.
- Started career as a career agent 1990.



Tonya Springer-Taylor  
Sales Manager, Agency Distribution

323-420-8808

[tonya.springer@gerberlife.com](mailto:tonya.springer@gerberlife.com)

Department	Purpose	Email	Phone
<i>1st point of Contact Customer Service</i>	Policy Inquiry Billing Inquiry Application Inquiry Commission Inquiry Changes/Updates		800-428-4947—Agents Call 800-253-3074—Clients Call
Fax	Paper Applications		877-608-4634
Licensing	Appointment Status	<a href="mailto:glic.appointment.status@gerberlife.com">glic.appointment.status@gerberlife.com</a>	
Underwriting	Underwriting Inquiry	<a href="mailto:glic.agency.underwriting@gerberlife.com">glic.agency.underwriting@gerberlife.com</a>	
Pre-Sales Support	General Product Information Webinar Requests	<a href="mailto:gerberlifeagency-sales@gerberlife.com">gerberlifeagency-sales@gerberlife.com</a>	



**THANK YOU!**





BEING A HERO IS EASY WITH GERBER LIFE

**Questions?** Contact your General Agent or call the Gerber Life Agency Support Team at: 1.800.428.4947



**Gerber Life Insurance**

Gerber Life Simplified Senior Life and Gerber Life Whole Life are available in all states. Terms, conditions, exclusions and limitations can vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. Policy Form ICC19-GLWL and Policy Form Series GLWL-19. In New York: Policy Form HWLP-19-NY. In Florida: Policy Form GLWL-20-FL. ADB Rider ICC11-ADB-WL and Rider Series ADB-11-WL. In California: ADB-11-WL-CA. In New York: ADB-11-WL-NY. Gerber Life Whole Life Waiver of Premium Rider ICC11-WPB and Rider Series WPB-11.

Accident Protection is issued in all states.

**Exclusions and Limitations:** Benefit amounts are not payable if death or covered loss occurs more than 90 days (up to 365 days in some states) after the date of the accident; or if the loss of life, limbs or eyesight is due to: Intentional self-inflicted injuries or attempts thereat; suicide or attempted suicide, while sane or insane; act of war; active participation in a riot or civil disorder; extra-hazardous activities, including parasailing, bungee jumping, heli-skiing, base jumping, parakiting, sail-gliding, scuba diving deeper than 130 feet; spelunking, or mountaineering/rock climbing; military service; alcohol intoxication above the legal limits in the jurisdiction where the accident occurs; Intoxication by or under the influence of any controlled substance or narcotic, unless prescribed by a physician, or any non-prescription drug unless taken as directed; deliberate ingestion of poison, fume, noxious chemical substance or gas; commission of or attempt to commit a felony or engage in an illegal occupation; specialized aviation activity (other than a fare-paying passenger on a commercial airline); or sickness or disease, except for infection resulting from an accidental cut or wound. Terms, conditions, exclusions and limitations may vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. State requirements vary somewhat in: AK, AL, AR, CA, CO, CT, DC, DE, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, and WY. Policy Form Series ACC-2014. In Colorado and Florida: Policy Form Series ACC-2020.

Guaranteed Life is issued in all states except MT. Terms, conditions, exclusions and limitations can vary by state. Please refer to the policy for terms, conditions, limitations and exclusions that may apply. **If death is by suicide within two years from the Issue Date (one year in ND), the only amount payable will be all premiums paid for the policy plus an additional 10% of earned premium, less any debt against the policy.** Policy Form ICC12-GWLP and Policy Form Series GWLP-12. In New York: Policy Form GWLP-20-NY.

The Gerber Life Insurance College Plan is issued in all states. State requirements may vary somewhat. Refer to the policy for terms, conditions, exclusions and limitations that may apply. Policy Form ICC09-PIE and Policy Form Series PIE-09. In New York: Policy Form PIE-19-NY. Riders: ICC09 IE-AP and Rider Series RIE-09-AP.

The Grow-Up® Plan is available in all states. In CA, CT, DE, DC, FL, NY, ND, SD and WA, requirements vary somewhat. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. 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-20-NY. PPO Rider: Policy Form ICC13-PPB.

Coverage and benefit amounts are subject to Gerber Life Insurance limits. Policies are sent with a 30-day free look period.

**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.**

**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.**

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