



Gerber Life
Insurance Company

Gerber Life | Accident Protection Insurance

Accidental Death and Dismemberment



24-Hour Accident Coverage

Protect your loved ones from the unexpected with the Gerber Life Accident Protection Plan.

Accidents can happen to anyone at anytime and often cause financial hardship for those left behind. The Gerber Life Accident Protection Plan provides you with accidental death and dismemberment coverage every day – 24 hours a day.

Provide insurance protection for your loved ones today.

- **Guaranteed approval – No medical exam or health questions**
- **Affordable rates that never increase**
- **Benefits start from the first day and never decrease**

Sample Monthly ACH Rates*					
Face Amount	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Monthly ACH Premium	\$5.23	\$10.45	\$15.68	\$20.90	\$26.13

Premiums based on face amount, not insured's age.

* Rates based on premium payments made automatically from a checking or savings account include up to an 8% discount. Rates and face amounts vary in CO, FL, MA, MN and NY.

Just choose the amount of insurance protection that's right for you—up to \$250,000 coverage available—Guaranteed!

Guaranteed Approval

If you are **18–69¹ years old**, you can have **up to \$250,000** in accidental death insurance protection. No physical exam. No health questions. You are eligible regardless of health, occupation or anything else.

Coverage for your Family

With the Gerber Life Accident Protection Plan, your spouse and children are also guaranteed coverage. The benefit amount available for your spouse is up to 100% of your chosen benefit.² You can also provide up to \$25,000 of coverage for each of your children.³

There's No Waiting Period

Your coverage takes effect immediately once we receive your first premium payment. Your benefits can never be reduced. And your monthly premium is guaranteed to never increase!

You Can Provide Immediate Security for Just Pennies a Day

The Gerber Life Accident Protection Plan provides financial protection against accidental death or a covered disabling injury 24 hours a day. You can select from \$50,000 to \$250,000 in accidental death protection. Should the unexpected occur, the valuable benefit can be used to help pay for out-of-pocket medical costs, lost wages or other expenses, thereby helping you to provide an important level of security for your loved ones.

¹ Issue ages and face amounts depend on the state where you live. Maximum face amounts vary with issue age.

² Spouse benefit may not exceed the maximum face amount available for their age.

³ Issue age for children is 0 to 17 years. Coverage ends when the child turns 26. Maximum coverage on a child is the lesser of 20% of the primary insured coverage or \$25,000. Coverage amounts for all children applied for must be equal. **Coverage on children is not available in CO and FL.**

⁴ 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.

Policy termination: policy terminates if premiums are not paid or at the Insured's 80th birthday (except in CO, FL and MA where there is no age for termination).

Full benefits are paid for loss of life as a direct result of injury. Full benefits are also paid for the loss of: both hands, both feet, sight in both eyes, one hand and one foot, one hand and sight in one eye, or one foot and sight in one eye. Half cash benefits are paid for the loss of: one hand, one foot or sight in one eye.

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, para-kiting, 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. **Exclusions and limitations may vary by state. Refer to policy series ACC-911 in CO and FL and ACC-2014 in all other states for detailed exclusions.**

Benefit amounts are subject to Gerber Life Insurance Limits. Requirements vary somewhat in: AL, AK, AR, CA, CT, DE, DC, GA, HI, ID, IL, IN, KS, KY, LA, ME, MD, MA, MI, MN, MO, MS, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, and WY. Accident Protection is issued in all states. State requirements may vary. Please refer to the policy for limitations and exclusions that may apply. Policy form series ACC-911 in CO and FL and ACC-2014 for all other states.

Marketing piece AP-AM is not available for consumer use in Georgia, Oregon and West Virginia.

	All States Except: CO, FL, MA, MN & NY	CO	FL	MA, MN	NY
Issue Age	18–69	19–69	19–69	18–69	18–54
Face Amount	\$50,000 to \$250,000	\$50,000 to \$250,000	\$20,000 to \$100,000	\$50,000 to \$250,000	\$200,000 to \$250,000
Maximum Coverage Amount Based On Age	18–54 - \$250,000 55–59 - \$100,000 60–69 - \$50,000	-	-	8–54 - \$250,000 55–59 - \$100,000 60–69 - \$50,000	Not avail- able over age 54

Gerber Life Insurance Company—A Trusted Family Name for More Than 75 Years

- For more than 45 years, Gerber Life Insurance Company has provided quality life insurance, especially for budget minded families. It is our mission to be the Company people trust to help them achieve financial security and protection for their families.
- As a financially separate affiliate of the Gerber Products Company, “The Baby Food People,” Gerber Life shares in a long-standing tradition of quality and trust dating back to 1928. Gerber Products and Gerber Life are financially separate subsidiaries of the Nestlé Corporation, whose basic purpose is unchanged from the time of the origins of the Company in 1867, and whose business practices reflect the basic ideas of fairness, honesty and a general concern for people.
- In May 2014, 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



Gerber Life Accident Protection Plan

Accidental Death and Dismemberment

Rate Calculator

	All States <u>Except:</u> CO, FL, MA, MN & NY	CO	FL	MA, MN	NY
Issue Age	18 – 69	19 – 69	19 – 69	18 – 69	18 – 54
Face Amount	\$50,000 to \$250,000	\$50,000 to \$250,000	\$20,000 to \$100,000	\$50,000 to \$250,000	\$200,000 to \$250,000
Maximum Coverage Amount Based On Age	18 – 54: \$250,000 55 – 59: \$100,000 60 – 69: \$50,000	–	–	18 – 54: \$250,000 55 – 59: \$100,000 60 – 69: \$50,000	Not available over age 54
Insured's Annual Premium per \$1000	\$1.254	\$1.151	\$1.151	\$0.88	\$0.88
Spouse Coverage					
Minimum	\$25,000	\$25,000	\$20,000	\$25,000	\$25,000
Maximum <i>Must not exceed age maximums.</i>	100% of Primary Insured's Coverage	100% of Primary Insured's Coverage	100% of Primary Insured's Coverage	100% of Primary Insured's Coverage	100% of Primary Insured's Coverage
Spouse Annual Premium per \$1000	\$1.254	\$1.151	\$1.151	\$0.88	\$0.88
Child Coverage ¹					
Minimum	\$5,000	Not Available	Not Available	\$5,000	\$5,000
Maximum	Lesser of 20% of primary insured coverage amount or \$25,000			Lesser of 20% of the primary insured coverage amount or \$25,000	\$25,000
Child Annual Premium per \$1000	\$3.30	Not Available	Not Available	\$0.575	\$0.575

Premiums based on face amount not age.

¹Coverage amounts for all children applied for must be equal. Issue age for children is 0 to over 25 years. Coverage ends when the child turns 26. Children can be insured under multiple Accident Protection policies, but the total coverage across all policies may not exceed \$25,000 per child. Accident Protection is issued in all states. State requirements may vary. Please refer to the policy for limitations and exclusions that may apply.

Modal Factors

Monthly ACH* Annual Rate divided by 12
 Monthly: Annual Rate divided by 11
 Quarterly: Annual Rate divided by 3.793103
 Semi-Annually: Annual Rate divided by 1.929825

* Monthly ACH – automatic payments from a checking or savings account



Need a faster way to provide quotes for your customers? Log-on to the Gerber Life Agent Portal for quick and easy quoting.

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Gerber Life Accident Protection Plan

Accidental Death and Dismemberment

How to Calculate Premium

EXAMPLE			
Age	50	Face Amount	\$250,000
Gender	Male	Coverage for Spouse	\$100,000
Premium Mode	Monthly ACH	Coverage for 3 Children	\$25,000 / Child*
State	CA		


Step 1: Calculate the annual for each person covered on the policy (round to 2 decimal places).

Step 2: Divide the total annual premium by the requested modal factor.

	STEP 1			STEP 2	
	Annual per \$1000 Rates	Number of Units	Annual Premium	/12	Monthly ACH** Premium
Primary Insured:	\$1.254	250	\$313.50	/12	\$26.13
Spouse:	\$1.254	100	\$125.40	/12	\$10.45
Children:	\$3.30	25	<u>\$82.50</u>	/12	<u>\$6.88</u>
TOTAL PREMIUM			\$521.40		\$43.46

* Children's premium is the same total price per \$1000 face amount which covers one child or multiple children.

** ACH refers to payments withdrawn automatically from a Checking or Savings account.



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