



## Gerber Life Grow-Up® Plan

# Whole Life With a Whole Lot to Offer!

With the Gerber Life Grow-Up® Plan, you can help make the future a little more predictable by providing the gift of guaranteed<sup>1</sup> life insurance protection. Life insurance coverage is on children and grandchildren with this product, and the buyers are generally family members — like you — who want to give those children some long-term financial footing. In other words, this is a whole life insurance policy that stays in force through all life's stages — from rattles and report cards to retirement and rocking chairs!<sup>1</sup>

### Coverage That Grows

As a bonus, the coverage amount automatically doubles during age 18 with no additional premium. For example, a \$50,000 policy doubles to \$100,000, regardless of health. (On a fun side note, it's a good bet that you'll be giving the best 18th birthday gift down the road with this "double feature!")

### Why Buy 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. Today, Gerber Life is trusted by millions of families. In March 2025, we were awarded a rating of "A+" (Superior) by A.M. Best.<sup>2</sup>

<sup>1</sup> Policy will remain in force, premiums are guaranteed not to increase, and the cash value and death benefit are guaranteed as long as premiums are paid on time and within the grace period specified in the policy. The cash value and death benefit will be reduced by any policy loans. The policy loan interest rate is 8%.

<sup>2</sup> A.M. Best is an independent reporting firm that rates insurance companies on financial stability and ability to meet financial obligations. That was the 23rd consecutive year we have received an "A" rating or better. Our current rating is the second 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.

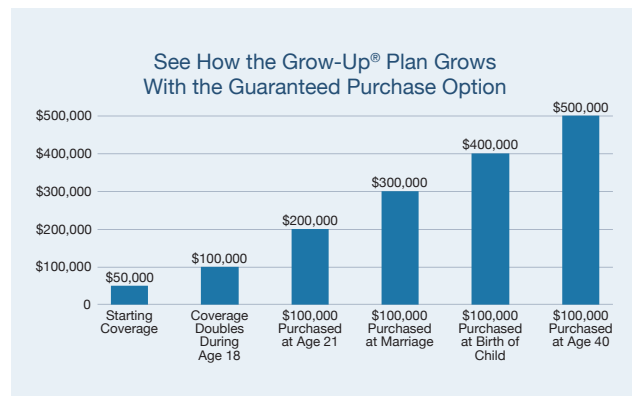
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Give the gift of enhanced security to your children or grandchildren with whole life insurance protection that can help build a nest egg for the child. Plus, you can count on a transparent and simplified underwriting process and an easy-to-understand product for even more peace of mind.

## Features

- **Applying is simple** — Up to six children can be included in one application, and there is no required health exam. You are the policy owner until the child reaches age 21, at which time the child becomes the owner.
- **You choose the policy amount** — Coverage ranges from \$10,000 to \$50,000 for children from 14 days to 14 years old.
- **Payment options are flexible** — Pay by debit card, credit card, check or automated clearing house (ACH), which is the technical term for an electronic bank-to-bank payment. (A discount of up to 10% on monthly ACH premiums from a checking or savings account applies.)
- **Insurance protection is assured to grow with your child<sup>1</sup>** — The coverage amount automatically doubles during age 18 with no additional premium required. For example, a \$50,000 policy doubles to \$100,000, regardless of health.
- **Your premiums never increase** — Premiums are guaranteed not to increase for the life of the policy, even during age 18 when the coverage doubles, as long as premiums are paid.<sup>1</sup>
- **Payment Protection Option Rider** — For an additional cost, an optional Payment Protection Option (PPO) Rider is available that covers all premium payments if the policy owner becomes totally disabled or dies before the child's/insured's 21st birthday. The rider is subject to underwriting approval.<sup>3</sup>
- **Future insurability is guaranteed<sup>1</sup>** — The insured child, as an adult policy owner, has four opportunities to buy additional insurance (at certain ages and life events), without proof of insurability through the Guaranteed Purchase Option (GPO). Each new policy can be up to the coverage amount in force during age 18. For example, if the GPO is exercised four times, a child with \$100,000 of existing coverage during age 18 (after the coverage doubles), has the opportunity to buy up to \$400,000 of additional insurance as an adult! The Guaranteed Purchase Option Rider is included with all standard issue policies for a separate premium. See your agent for details.



*Find out what the Gerber Life Grow-Up® Plan can do for you.*

<sup>3</sup>To purchase the PPO rider, the owner must be between the ages of 18 and 50, and the insured child must be no older than age 18 as of his or her last birthday.

The Grow-Up® Plan is available in all states. Requirements may vary depending on the state where you live. Before your policy is issued, and depending on your state's regulations, you will either receive additional information or a different application to sign and return.

Policy Form ICC12-GPP and Policy Form Series GPP-12. In New York: Policy Form GPP-20-NY. PPO Rider: Policy Form ICC13-PPB.

Policies are sent with a 30-day free look period. The policy can be canceled within the first 30 days, and premium payment will be refunded. Please refer to the policy for terms, conditions, exclusions and limitations 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. 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.

If the insured dies by suicide within two years from the issue date of the policy, or any shorter period as may be required by applicable law in the state where the policy is delivered or issued for delivery, the only amount payable by us will be the premium paid for the policy less any debt against the policy. Please refer to your policy contract for specific details regarding exclusions, limitations, benefits and shorter time frames that may 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.

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