



Gerber Life
Insurance Company

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

- Low childhood premiums—that never increase
- Coverage doubles automatically at 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 protect your child's future **security**

Life insurance coverage that protects and builds cash value!

Coverage up to \$50,000 with low childhood 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.

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

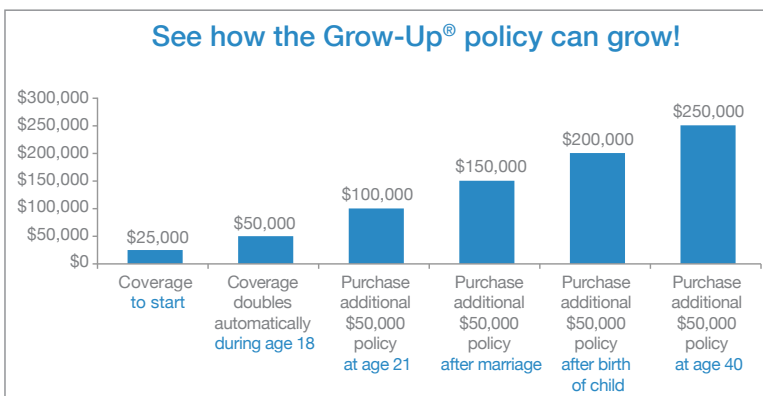
Coverage grows as your child grows

At 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 **coverage amount in force at age 18**. For example, a child with **\$50,000 of initial coverage** will automatically receive double the coverage at age 18 and, by exercising the guaranteed options, will be able to purchase up to **\$400,000 of additional coverage as an adult**.



Low 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.

Additional information or a state-specific application is available. Policy Form Series ICC12-GPP and GPP-12

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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 Premium 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/her last birthday.

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

Gerber Life Insurance Company is a financially separate affiliate of the Gerber Products Company, and shares the name that has been synonymous with family caring for more than 75 years. You can have confidence in our name and in our coverage.

- 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 parents trust to help them achieve financial security and insurance 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 June 2013, 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.²