



# Gerber Life Guaranteed Life

## Male and Female Rates

### Guaranteed Life Monthly ACH Premiums\*

\*Premiums deducted directly from a Checking or Savings Account.

| Male      |          |          |          |          |          | Female    |         |          |          |          |          |
|-----------|----------|----------|----------|----------|----------|-----------|---------|----------|----------|----------|----------|
| Issue Age | \$5,000  | \$10,000 | \$15,000 | \$20,000 | \$25,000 | Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 |
| 50        | \$22.50  | \$44.09  | \$65.68  | \$87.27  | \$108.86 | 50        | \$17.69 | \$34.47  | \$51.24  | \$68.02  | \$84.79  |
| 51        | \$24.15  | \$47.39  | \$70.63  | \$93.87  | \$117.11 | 51        | \$18.93 | \$36.94  | \$54.95  | \$72.97  | \$90.98  |
| 52        | \$25.67  | \$50.42  | \$75.17  | \$99.92  | \$124.67 | 52        | \$19.98 | \$39.05  | \$58.12  | \$77.18  | \$96.25  |
| 53        | \$27.09  | \$53.26  | \$79.43  | \$105.60 | \$131.77 | 53        | \$20.95 | \$40.98  | \$61.00  | \$81.03  | \$101.06 |
| 54        | \$28.33  | \$55.73  | \$83.14  | \$110.55 | \$137.96 | 54        | \$21.82 | \$42.72  | \$63.62  | \$84.52  | \$105.42 |
| 55        | \$29.43  | \$57.93  | \$86.44  | \$114.95 | \$143.46 | 55        | \$22.60 | \$44.28  | \$65.95  | \$87.63  | \$109.31 |
| 56        | \$30.25  | \$59.58  | \$88.92  | \$118.25 | \$147.58 | 56        | \$23.47 | \$46.02  | \$68.57  | \$91.12  | \$113.67 |
| 57        | \$30.98  | \$61.05  | \$91.12  | \$121.18 | \$151.25 | 57        | \$24.15 | \$47.39  | \$70.63  | \$93.87  | \$117.11 |
| 58        | \$31.63  | \$62.33  | \$93.04  | \$123.75 | \$154.46 | 58        | \$24.84 | \$48.77  | \$72.69  | \$96.62  | \$120.54 |
| 59        | \$32.08  | \$63.25  | \$94.42  | \$125.58 | \$156.75 | 59        | \$25.48 | \$50.05  | \$74.62  | \$99.18  | \$123.75 |
| 60        | \$32.40  | \$63.89  | \$95.38  | \$126.87 | \$158.36 | 60        | \$25.99 | \$51.06  | \$76.13  | \$101.20 | \$126.27 |
| 61        | \$34.74  | \$68.57  | \$102.39 | \$136.22 | \$170.04 | 61        | \$27.50 | \$54.08  | \$80.67  | \$107.25 | \$133.83 |
| 62        | \$36.94  | \$72.97  | \$108.99 | \$145.02 | \$181.04 | 62        | \$28.88 | \$56.83  | \$84.79  | \$112.75 | \$140.71 |
| 63        | \$39.05  | \$77.18  | \$115.32 | \$153.45 | \$191.58 | 63        | \$30.07 | \$59.22  | \$88.37  | \$117.52 | \$146.67 |
| 64        | \$41.07  | \$81.22  | \$121.37 | \$161.52 | \$201.67 | 64        | \$30.98 | \$61.05  | \$91.12  | \$121.18 | \$151.25 |
| 65        | \$43.04  | \$85.16  | \$127.28 | \$169.40 | \$211.52 | 65        | \$31.76 | \$62.61  | \$93.45  | \$124.30 | \$155.15 |
| 66        | \$44.78  | \$88.64  | \$132.51 | \$176.37 | \$220.23 | 66        | \$33.37 | \$65.82  | \$98.27  | \$130.72 | \$163.17 |
| 67        | \$46.29  | \$91.67  | \$137.04 | \$182.42 | \$227.79 | 67        | \$34.70 | \$68.48  | \$102.25 | \$136.03 | \$169.81 |
| 68        | \$47.71  | \$94.51  | \$141.31 | \$188.10 | \$234.90 | 68        | \$35.93 | \$70.95  | \$105.97 | \$140.98 | \$176.00 |
| 69        | \$48.95  | \$96.98  | \$145.02 | \$193.05 | \$241.09 | 69        | \$37.13 | \$73.33  | \$109.54 | \$145.75 | \$181.96 |
| 70        | \$50.05  | \$99.18  | \$148.32 | \$197.45 | \$246.59 | 70        | \$38.23 | \$75.53  | \$112.84 | \$150.15 | \$187.46 |
| 71        | \$54.54  | \$108.17 | \$161.79 | \$215.42 | \$269.04 | 71        | \$41.89 | \$82.87  | \$123.84 | \$164.82 | \$205.79 |
| 72        | \$58.94  | \$116.97 | \$174.99 | \$233.02 | \$291.04 | 72        | \$45.38 | \$89.83  | \$134.29 | \$178.75 | \$223.21 |
| 73        | \$63.07  | \$125.22 | \$187.37 | \$249.52 | \$311.67 | 73        | \$48.72 | \$96.53  | \$144.33 | \$192.13 | \$239.94 |
| 74        | \$66.92  | \$132.92 | \$198.92 | \$264.92 | \$330.92 | 74        | \$51.79 | \$102.67 | \$153.54 | \$204.42 | \$255.29 |
| 75        | \$70.22  | \$139.52 | \$208.82 | \$278.12 | \$347.42 | 75        | \$54.54 | \$108.17 | \$161.79 | \$215.42 | \$269.04 |
| 76        | \$81.90  | \$162.89 | \$243.88 | \$324.87 | \$405.86 | 76        | \$62.33 | \$123.75 | \$185.17 | \$246.59 | \$308.00 |
| 77        | \$93.13  | \$185.35 | \$277.57 | \$369.79 | \$462.00 | 77        | \$69.67 | \$138.42 | \$207.17 | \$275.92 | \$344.67 |
| 78        | \$103.90 | \$206.89 | \$309.88 | \$412.87 | \$515.86 | 78        | \$76.54 | \$152.17 | \$227.79 | \$303.42 | \$379.04 |
| 79        | \$114.22 | \$227.52 | \$340.82 | \$454.12 | \$567.42 | 79        | \$82.96 | \$165.00 | \$247.04 | \$329.09 | \$411.13 |
| 80        | \$124.12 | \$247.32 | \$370.52 | \$493.72 | \$616.92 | 80        | \$88.64 | \$176.37 | \$264.09 | \$351.82 | \$439.55 |

\*Additional premium rates are available on the Gerber Life Agent Portal quote tool located at: [www.gerberlifeagency.com](http://www.gerberlifeagency.com)

Gerber Life will not accept insurance applications for coverage submitted under a Power of Attorney or Guardianship on the proposed insured, except from the legal guardians of children. Guaranteed Life is issued in all states except MT. State requirements may vary somewhat. Maximum face amount is \$15,000 in South Dakota. Please refer to the policy for limitations and exclusions that may apply. Policy form series ICC12-GWLP and GWLP-12.

Gerber Life's guarantee to accept all applicants age 50 to 80 is made possible by a two year graded death benefit limitation. 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. If death is due to accidental causes, the full death benefit will be paid. 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. 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.

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**FOR AGENT USE ONLY. NOT TO BE USED WITH CONSUMERS.**

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

GL-RC (1017)

# Gerber Life Guaranteed Life

## Male and Female Rates

### Guaranteed Life Monthly Premiums for Direct Bill, Debit or Credit Card Payments\*

| Male      |          |          |          |          |          | Female    |         |          |          |          |          |
|-----------|----------|----------|----------|----------|----------|-----------|---------|----------|----------|----------|----------|
| Issue Age | \$5,000  | \$10,000 | \$15,000 | \$20,000 | \$25,000 | Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 |
| 50        | \$24.55  | \$48.10  | \$71.65  | \$95.20  | \$118.75 | 50        | \$19.30 | \$37.60  | \$55.90  | \$74.20  | \$92.50  |
| 51        | \$26.35  | \$51.70  | \$77.05  | \$102.40 | \$127.75 | 51        | \$20.65 | \$40.30  | \$59.95  | \$79.60  | \$99.25  |
| 52        | \$28.00  | \$55.00  | \$82.00  | \$109.00 | \$136.00 | 52        | \$21.80 | \$42.60  | \$63.40  | \$84.20  | \$105.00 |
| 53        | \$29.55  | \$58.10  | \$86.65  | \$115.20 | \$143.75 | 53        | \$22.85 | \$44.70  | \$66.55  | \$88.40  | \$110.25 |
| 54        | \$30.90  | \$60.80  | \$90.70  | \$120.60 | \$150.50 | 54        | \$23.80 | \$46.60  | \$69.40  | \$92.20  | \$115.00 |
| 55        | \$32.10  | \$63.20  | \$94.30  | \$125.40 | \$156.50 | 55        | \$24.65 | \$48.30  | \$71.95  | \$95.60  | \$119.25 |
| 56        | \$33.00  | \$65.00  | \$97.00  | \$129.00 | \$161.00 | 56        | \$25.60 | \$50.20  | \$74.80  | \$99.40  | \$124.00 |
| 57        | \$33.80  | \$66.60  | \$99.40  | \$132.20 | \$165.00 | 57        | \$26.35 | \$51.70  | \$77.05  | \$102.40 | \$127.75 |
| 58        | \$34.50  | \$68.00  | \$101.50 | \$135.00 | \$168.50 | 58        | \$27.10 | \$53.20  | \$79.30  | \$105.40 | \$131.50 |
| 59        | \$35.00  | \$69.00  | \$103.00 | \$137.00 | \$171.00 | 59        | \$27.80 | \$54.60  | \$81.40  | \$108.20 | \$135.00 |
| 60        | \$35.35  | \$69.70  | \$104.05 | \$138.40 | \$172.75 | 60        | \$28.35 | \$55.70  | \$83.05  | \$110.40 | \$137.75 |
| 61        | \$37.90  | \$74.80  | \$111.70 | \$148.60 | \$185.50 | 61        | \$30.00 | \$59.00  | \$88.00  | \$117.00 | \$146.00 |
| 62        | \$40.30  | \$79.60  | \$118.90 | \$158.20 | \$197.50 | 62        | \$31.50 | \$62.00  | \$92.50  | \$123.00 | \$153.50 |
| 63        | \$42.60  | \$84.20  | \$125.80 | \$167.40 | \$209.00 | 63        | \$32.80 | \$64.60  | \$96.40  | \$128.20 | \$160.00 |
| 64        | \$44.80  | \$88.60  | \$132.40 | \$176.20 | \$220.00 | 64        | \$33.80 | \$66.60  | \$99.40  | \$132.20 | \$165.00 |
| 65        | \$46.95  | \$92.90  | \$138.85 | \$184.80 | \$230.75 | 65        | \$34.65 | \$68.30  | \$101.95 | \$135.60 | \$169.25 |
| 66        | \$48.85  | \$96.70  | \$144.55 | \$192.40 | \$240.25 | 66        | \$36.40 | \$71.80  | \$107.20 | \$142.60 | \$178.00 |
| 67        | \$50.50  | \$100.00 | \$149.50 | \$199.00 | \$248.50 | 67        | \$37.85 | \$74.70  | \$111.55 | \$148.40 | \$185.25 |
| 68        | \$52.05  | \$103.10 | \$154.15 | \$205.20 | \$256.25 | 68        | \$39.20 | \$77.40  | \$115.60 | \$153.80 | \$192.00 |
| 69        | \$53.40  | \$105.80 | \$158.20 | \$210.60 | \$263.00 | 69        | \$40.50 | \$80.00  | \$119.50 | \$159.00 | \$198.50 |
| 70        | \$54.60  | \$108.20 | \$161.80 | \$215.40 | \$269.00 | 70        | \$41.70 | \$82.40  | \$123.10 | \$163.80 | \$204.50 |
| 71        | \$59.50  | \$118.00 | \$176.50 | \$235.00 | \$293.50 | 71        | \$45.70 | \$90.40  | \$135.10 | \$179.80 | \$224.50 |
| 72        | \$64.30  | \$127.60 | \$190.90 | \$254.20 | \$317.50 | 72        | \$49.50 | \$98.00  | \$146.50 | \$195.00 | \$243.50 |
| 73        | \$68.80  | \$136.60 | \$204.40 | \$272.20 | \$340.00 | 73        | \$53.15 | \$105.30 | \$157.45 | \$209.60 | \$261.75 |
| 74        | \$73.00  | \$145.00 | \$217.00 | \$289.00 | \$361.00 | 74        | \$56.50 | \$112.00 | \$167.50 | \$223.00 | \$278.50 |
| 75        | \$76.60  | \$152.20 | \$227.80 | \$303.40 | \$379.00 | 75        | \$59.50 | \$118.00 | \$176.50 | \$235.00 | \$293.50 |
| 76        | \$89.35  | \$177.70 | \$266.05 | \$354.40 | \$442.75 | 76        | \$68.00 | \$135.00 | \$202.00 | \$269.00 | \$336.00 |
| 77        | \$101.60 | \$202.20 | \$302.80 | \$403.40 | \$504.00 | 77        | \$76.00 | \$151.00 | \$226.00 | \$301.00 | \$376.00 |
| 78        | \$113.35 | \$225.70 | \$338.05 | \$450.40 | \$562.75 | 78        | \$83.50 | \$166.00 | \$248.50 | \$331.00 | \$413.50 |
| 79        | \$124.60 | \$248.20 | \$371.80 | \$495.40 | \$619.00 | 79        | \$90.50 | \$180.00 | \$269.50 | \$359.00 | \$448.50 |
| 80        | \$135.40 | \$269.80 | \$404.20 | \$538.60 | \$673.00 | 80        | \$96.70 | \$192.40 | \$288.10 | \$383.80 | \$479.50 |

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