



Gerber Life
Insurance Company

Gerber Life College Plan



Individual Endowment Insurance

Give your child a valuable start toward a successful future. Provide guaranteed money for college for just dollars a day!

As a caring parent, you make sacrifices every day for your child. You want to do as much as you can to help your child succeed in life. Helping to provide a college education is perhaps the best way to support your child's dreams for the future.

The Gerber Life College Plan provides guaranteed money for college for just about a dollar a day. It's an easy way to turn your small monetary sacrifices into a meaningful contribution toward the cost of college. The sooner you start, the more you can save! We'll show you how easy and affordable saving for college can be.

An alternative to traditional college savings plans

- **Guaranteed growth**
- **No stock market risk**
- **Life insurance benefit included**
- **Use of money not limited to just college expenses**

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

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GLOP-AM (0313)

A \$10,000 college nest egg guaranteed— for as little as \$1.20* a day.

The Gerber Life College Plan is an easy, affordable way to set aside money for college. You pay a monthly premium that fits into your budget. When your child is ready for college in 10 to 20 years, you'll have a guaranteed benefit payment—from \$10,000 to \$150,000, depending on the plan you select.

A secure choice for your child's future

Unlike some other ways to save for college, the Gerber Life College Plan guarantees that you will reach your goal at maturity, as long as your premiums are paid. Your benefit for college is guaranteed—regardless of any interest rate or market fluctuations. Also, you can use money from your policy for any purpose, not just college expenses.

The College Plan's guarantees differentiate it from other college funding vehicles.

	Gerber Life College Plan	Bank Savings Account	529 Plan
Guaranteed Growth	✓		
No Stock Market Risk	✓	✓	
Life Insurance Benefit	✓		
Use Money for Any Purpose without Penalty	✓	✓	
Tax-Deductible Contributions			✓

Life insurance for added peace of mind

You can feel secure knowing that your child will receive the money for college that you promised, even if you are no longer there. The Gerber Life College Plan provides adult life insurance protection. So even if something were to happen to you, the full coverage amount would be paid to your child as beneficiary.

Cash Value Growth and Taxable Income

Like a savings account, an individual endowment will generate some taxable income you must report on your taxes each year. At maturity, your benefit will be paid to you tax free.

What is Endowment Life Insurance?

An endowment life insurance policy is designed to provide a living benefit as well as life insurance protection. It is a method of accumulating funds for a specific purpose and protecting the savings in the event of premature death.

*Average daily premium of \$1.20 is for a \$10,000 policy with an 18-year duration for a healthy 25-year-old female.

¹This rating is the third 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.

The Gerber Life College Plan is issued in all states. State requirements may vary somewhat. Please refer to the policy for limitations and exclusions that may apply. 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.

Policy Form Series ICC09-PIE and PIE-09.

Benefit amounts are subject to Gerber Life insurance limits. 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 to us. Payment of benefits under the endowment policy is the obligation of, and is guaranteed by, Gerber Life Insurance Company. Guarantees are based on the claims-paying ability of Gerber Life. No physical exam is necessary in most cases. Coverage is dependent on answers to health questions, and a physical may be necessary for applicants age 51 and older who apply for more than \$100,000 of coverage.

Sample Monthly Premium Rates

Gerber Life College Plan Female Monthly Premiums**									
Duration	15 Years			18 Years			20 Years		
Benefit	\$10,000	\$25,000	\$50,000	\$10,000	\$25,000	\$50,000	\$10,000	\$25,000	\$50,000
Issue Age									
18-25	\$50.09	\$125.23	\$250.45	\$36.36	\$90.91	\$181.82	\$32.73	\$81.82	\$163.64
26	50.33	125.82	251.64	37.55	93.86	187.73	33.48	83.70	167.41
27	50.38	125.95	251.91	37.82	94.55	189.09	33.65	84.14	168.27
28	50.44	126.09	252.18	38.09	95.23	190.45	33.83	84.57	169.14
29	50.49	126.23	252.45	38.36	95.91	191.82	34.00	85.00	170.00
30	50.55	126.36	252.73	38.64	96.59	193.18	34.18	85.45	170.91
31	50.62	126.55	253.09	38.75	96.86	193.73	34.30	85.75	171.50
32	50.70	126.75	253.50	38.85	97.14	194.27	34.43	86.07	172.14
33	50.78	126.95	253.91	38.96	97.41	194.82	34.55	86.36	172.73
34	50.86	127.16	254.32	39.07	97.68	195.36	34.67	86.68	173.36
35	50.95	127.36	254.73	39.18	97.95	195.91	34.80	87.00	174.00
36	51.06	127.66	255.32	39.35	98.36	197.73	34.98	87.45	174.91
37	51.18	127.95	255.91	39.51	98.77	197.55	35.16	87.91	175.82
38	51.30	128.25	256.50	39.67	99.18	198.36	35.35	88.39	176.77
39	51.42	128.55	257.09	39.84	99.59	199.18	35.54	88.84	177.68
40	51.55	128.86	257.73	40.00	100.00	200.00	35.73	89.32	178.64
41	51.65	129.11	258.23	40.15	100.36	200.73	35.90	89.75	179.50
42	51.75	129.36	258.73	40.29	100.73	201.45	36.07	90.18	180.36
43	51.85	129.61	259.23	40.44	101.09	202.18	36.25	90.61	181.23
44	51.95	129.86	259.73	40.58	101.45	202.91	36.42	91.05	182.09
45	52.05	130.14	260.27	40.73	101.82	203.64	36.60	91.50	183.00

**Rates shown are for healthy females. Rates for males vary slightly. Other coverage amounts and durations are available. Making annual or automatic monthly payments from your bank account will lower your premiums.

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 2012, 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.¹