

Gerber Life Products Gerber Life Accident Protection Plan



Provides accidental death and dismemberment coverage every day, 24 hours a day.

Important Note: This is a Health Insurance Product and you must be Health Licensed in the State of Sale

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Accident Protection is issued in all states except MA, OK, PA and WA. Exclusions and limitations can vary per state. Policy Form Series ACC-911

Product Overview

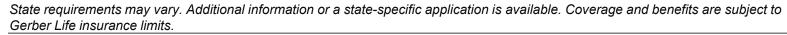
- Issue Ages 19 69 (age last birthday)
- Face Amounts of \$20,000 to \$100,000*
- Premium Modes:
 - Monthly
 - Quarterly
 - Semi-Annually
 - Annually
- Payment Options:
 - ► ACH Discount up to 8% on monthly premium
 - Credit Card
 - Direct Bill



^{*}A limit of up to 2 Accident Protection Plans may be issued to any one insured and the combined total coverage cannot be over \$100,000 for each person.

Accident Protection Specifications and Features

Description	Accident Protection Plan
State Availability	Most States. Not available in MA, OK, PA and WA.
Issue Ages	19 – 69
Policy Size	\$20,000 minimum amount to \$100,000 maximum at issue. A limit of up to 2 Accident Protection Plans may be issued to any one Insured and the combined total coverage cannot be over \$100,000 for each person.
Cash Value	None
Death Benefit	Benefit paid for accidental death. Death by other causes is not payable.
Grace Period	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.
Underwriting	Standard Class only, Sub-standard Classes are not available.
Insurance Age	Age of proposed Insured person at his or her last birthday.
Expiry Ages	Not applicable
Modal Payments	Monthly, Quarterly, Semi-Annual and Annual; ACH (up to 8% discount) and credit card for all modes.
Free Look	30-day free look period beginning 3 days after policy is mailed.





Policy Highlights

- Guaranteed Approval for Eligible Applicants
 - No physical exam
 - No health questions
 - ▶ Eligible regardless of health or occupation
- Guaranteed Premiums
 - Premiums Never Increase (as long as premiums are paid)



Accident Protection Policy Basics

Benefit For Loss*				
Loss for the Insured or Spouse	Benefit Amount			
Life	Full Amount			
Both Hands, Both Feet, or Both Eyes	Full Amount			
One Hand and One foot; One Hand and one Eye; or One Foot and One Eye	Full Amount			
One Hand, One Foot, or One Eye	Half of Full Amount			

- The covered loss must be the direct result of an injury, and from no other cause, within 365 days from the date of an accident
- Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively
- Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof



^{*} Benefit amounts are subject to Gerber Life insurance limits. The Gerber Life Accident Protection Policy has a number of exclusions, including intentional self-inflicted injuries. Please refer to the policy for additional exclusions and limitations.

Potential Client Profile

Accidents can happen to anyone at any time, and many times cause financial hardship for those left behind or left disabled. The Accident Protection Plan is designed for adults interested in:

- Financial protection against accidental death or a disabling injury
- Guaranteed acceptance and an uncomplicated application process
- One page application
- No medical questions



Sample Rates

Sample Monthly ACH Premium Rates			
Protection	Monthly Premium		
\$20,000	\$1.92		
\$35,000	\$3.36		
\$50,000	\$4.80		
\$75,000	\$7.19		
\$100,000	\$9.59		



How to Write and Submit Business

There are two ways to submit business with Gerber Life:

Paper Application



Gerber Life Agent Portal





Paper Application Process

- Agent completes and submits all required paperwork to General Agency:
 - "Easified" Guaranteed Life Application
 - Replacement forms (if applicable)
 - ▶ ACH form (if ACH method is chosen)
 - ▶ Receipt (required when accepting a check or money order)*
 - Coversheet (required for fax only)
- General Agency reviews documents for accuracy and completion
- General Agency submits new business to Gerber Life Insurance via:
 - **Fax:** 231-928-3078

or

Mail

Gerber Life Insurance Attention: New Business Department 445 State Street Fremont, MI 49412

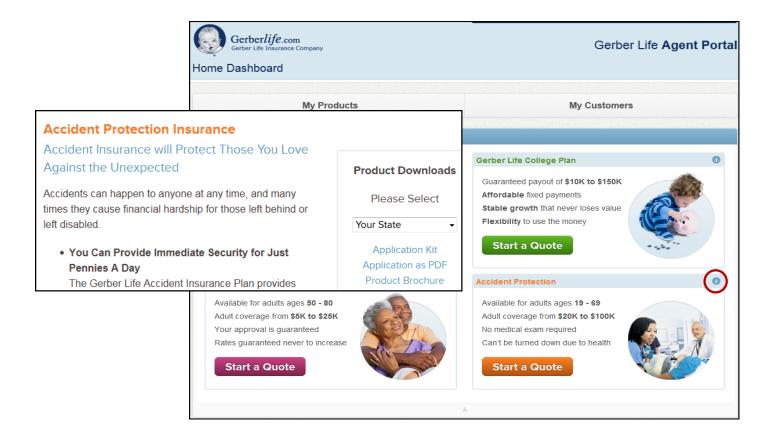


^{*} No checks or money orders accepted in MO or KS.

Paper Application Process (cont.)

Applications and forms are available:

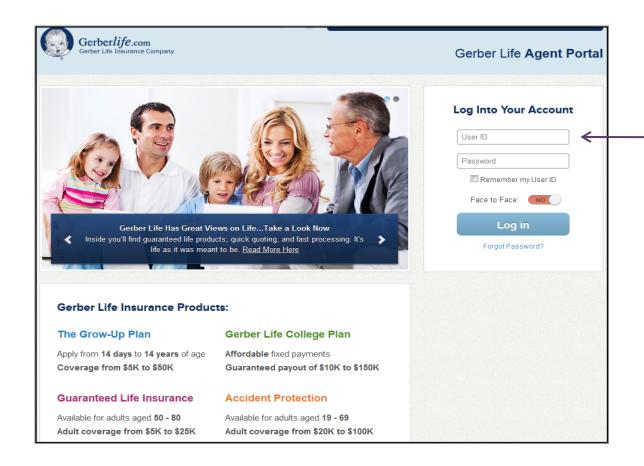
- On the Agent Portal
- From your General Agent
- On iPipeline FormsPipe





Agent Portal Submission Process

Login to the Agent Portal



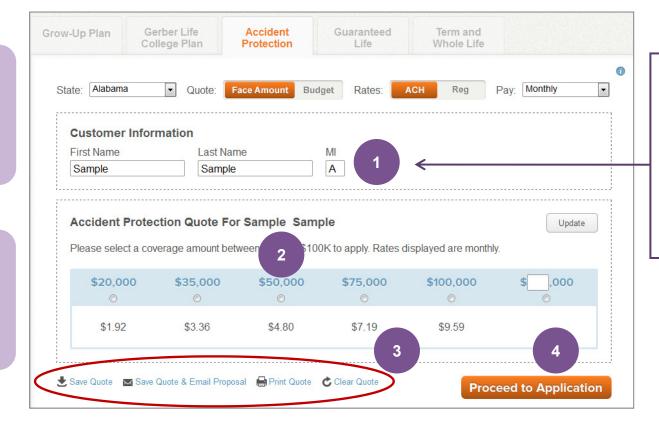
Type in your User ID and password and click "Log in."



Agent Portal Submission Process

Quote data
will be
converted
into a
prefilled
Proposal
and
Application

Compare different face amounts and premiums



Simply fill in the insured's name and select a face amount.

You can save the quote, generate a personalized proposal (see next slide for example), print the quote or proceed directly to the Application.



Personalized Proposal Example



Gerber Life | Accident Protection Insuran

Accident Protection Insurance Policy Proposal

Prepared for: Sample Sample

Prepared by: Pat Sajak

GERBER LIFE AUTHORIZED AGENT

111-222-3333

Date Prepared: 02/12/2013



Gerber Life | Accident Protection Plan

PROPOSAL FOR: Sample Sample

Why Purchase a Gerber Life Accident Protection Plan?

Because according to the National Safety Council (2010), an average of 323 men and women die every day. The Gerber Life Accident Protection Plan provides important financial support to help for your loved ones if you were involved in a devastating accident.

Approval Is Guaranteed

You automatically qualify for up to \$100,000 of coverage if you are 19 to 69 years old. No physic health questions. You are eligible regardless of health, occupation or anything else.

Immediate Security for Pennies a Day

You can select \$20,000, \$35,000, \$50,000, \$75,000 or \$100,000 in accidental death protection con

Premiums Guaranteed to Never Increase

As long as premiums are paid, your monthly premium is guaranteed to never increase.

24-Hour Protection

You are fully covered in the event of an accident anywhere, anytime. The plan pays a cash benefit beneficiary when death occurs due to a covered accident. If an accident leaves you with a covered injury, the cash benefit is paid directly to you.

Guaranteed Coverage for Your Spouse

Coverage for your spouse, if ages 19 to 69, is also guaranteed. Each of you can choose up to \$100 protection, for a combined total of \$200,000 coverage for both of you.

Personalized Quote for: Sample Sample

Personal Information: Quote Based On:

State: AL Coverage Amount: \$50,000

Rate: ACH Name: Sample Sample

Your Accident Protection Plan Quote				
Total Coverage:	\$50,000			
Name:	Sample Sample			
Total Monthly Cost:	\$4.80			



Gerber Life | Accident Protection Plan

Benefit for Loss

Loss for the Insured or Insured Spouse	Benefit Amount	
Life	Full Amount	
Both Hands, Both Feet, or Both Eyes	Full Amount	
One Hand and One Foot; One Hand and One Eye; or One Foot and One Eye	Full Amount	
One Hand, One Foot, or One Eye	One-Half of the Amount	

In case you are interested in a different coverage amount for your spouse, the monthly cost would be...

Protection	Monthly Cost*
\$100,000	\$9.59
\$75,000	\$7.19
\$35,000	\$3.36
\$20,000	\$1.92

Premiums will be level for the entire life of the Policy.

*Includes ACH (preauthorized checking) discount.

Call me at 111-222-3333

or email me at brian@burton-computer.com
if you have any questions regarding this proposal or wish to proceed
with your Gerber Life Accident Protection Plan application.

 Not FDIC Insured Not Bank Guarante

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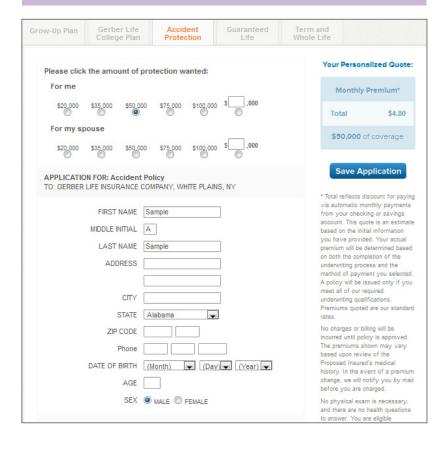
Gerber Life Insurance Company, Home Office: White Plains, NY 10605. A financially separate affiliate of the Gerber Products Company, Permit

PR AP (0612)



Portal Application Page

Top half of Application page

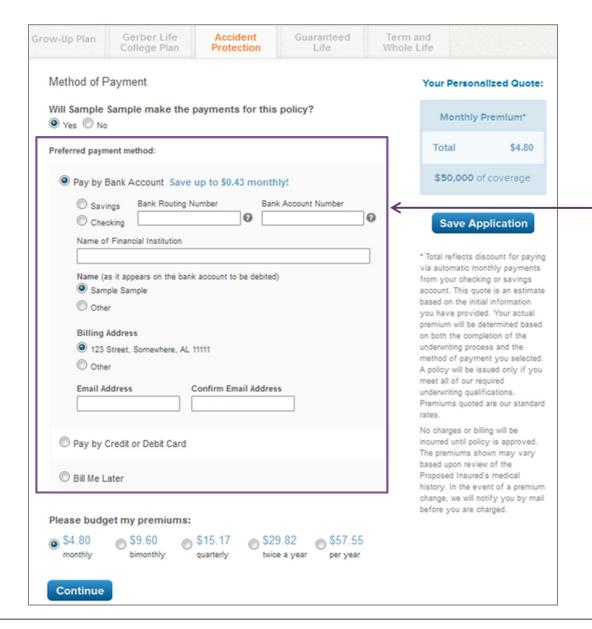


Bottom half of page

For spouse to be covered, give First Name, Middle Initial and Last Name.	regardless of health, occupation or anything else.
FIRST NAME	Notice of Information Practices
MIDDLE INITIAL	To approve your insurance and
LAST NAME	service your policy, we may collect or disclose information
	about you, as permitted by law,
AGE	which may include certain disclosures made without your
DATE OF BIRTH (Month) (Day) (Year)	prior authorization. You have the
SEX MALE FEMALE	right to access and correct personal information that we have
	about you. You may also receive a detailed notice on Gerber Life's
Beneficiary	Information Practices, upon
First Name	request.
Middle Initial	Benefits, Exclusions and
	Full cash benefits are paid for loss
Last Name	of life as a direct result of injury.
Relationship (Relationship)	Full cash 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
I AGREE THAT: the information above is true and complete to the best of my	one eye, or one foot and sight in
knowledge and belief; no insurance shall take effect until a policy is issued and	one eye. Half cash benefits are paid for the loss of: one hand, one
the first premium is received by Gerber Life during my lifetime.	foot or sight in one eye.
Sample A Sample 2/12/2013	Benefit amounts are not payable if death or covered loss occurs more
	than 365 days after the accident;
SIGNATURE DATE	if loss of life, limbs or eyesight is due to: intentionally self-inflicted
	injury; suicide, or attempted
	suicide; act of war; military service; intoxication as defined by
Licensed Resident Agent where required	state law; being under the
Liberised Nesident Agent where required	influence of drugs, unless prescribed by a physician;
AACC-911	narcotics; injuries received while
	committing a crime, or engaging in an illegal occupation; air travel
Sign and Complete	other than as a fare-paying passenger on a commercial airline;
Electronic Signature: Face to Face	sickness.
Electronic Signature: Save and Email	Benefit amounts are subject to
Verbal Signature	Gerber Life insurance limits. Multiple policies may be purchased
	with a combined limit of \$100,000
Continue	per person. Accident Protection Plan is sent to
	you on approval, with a 30 day
	free look. There is no obligation to keep the policy.



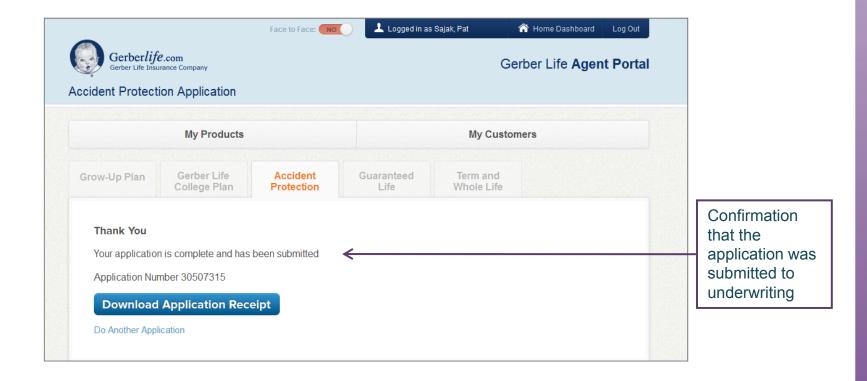
Application—Payment Method



Indicate method of payment and complete the appropriate checking, savings or credit card information



Application Complete





Questions/Comments

Thank you



Gerber Life Insurance Company

Protecting America's families for more than 45 years, Gerber Life Insurance Company was formed in 1967 and is a financially separate affiliate of the Gerber Products Company. Together, we share a long tradition of caring and commitment to families. And today Gerber Life insures more than 3 million customers—let us do the same for your customers.

Requirements vary somewhat in some states. Refer to the policy for details. *Policy Form Series ACC-911*

