



Gerber Life  
Insurance

# Gerber Life Guaranteed Life

## Guaranteed Life Rate Calculator

### Product Overview

**Issue Ages:** 50 – 80

**Face Amounts:** \$5,000 to \$25,000

**Payment Options:**

**ACH** – Discount up to 8% – Preferred method

**Credit Card:** Visa and MasterCard

**Direct Express**

### Highlights

- One Page Application
- Guaranteed Approval
  - No Health Questions
  - No Medical Exam

### Two Year Graded Death Benefit:

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. Earned premium refers to the portion of paid premium that has been applied to the policy. For example, if an annual premium payment is made, six months into the policy year, half of the total premium is considered "earned." 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.

### Commission Chargebacks:

If the insured dies within the first policy year, 100% of the commission paid shall be returned to the company. If the insured dies within the second policy year, 50% of the commission shall be returned to the company.

Annual Premium per \$1,000  
(rates do not include \$11.00 annual policy fee)

Issue Age	Male	Female
50	51.81	40.26
51	55.77	43.23
52	59.40	45.76
53	62.81	48.07
54	65.78	50.16
55	68.42	52.03
56	70.40	54.12
57	72.16	55.77
58	73.70	57.42
59	74.80	58.96
60	75.57	<b>60.17</b>
61	81.18	63.80
62	86.46	67.10
63	91.52	69.96
64	96.36	72.16
65	101.09	74.03
66	105.27	77.88
67	108.90	81.07
68	112.31	84.04
69	115.28	86.90
70	117.92	89.54
71	128.70	98.34
72	139.26	106.70
73	149.16	114.73
74	158.40	122.10
75	166.32	128.70
76	194.37	147.40
77	221.32	165.00
78	247.17	181.50
79	271.92	196.90
80	295.68	210.54

### How to Calculate Premium

#### Example

**Age:** 60  
**Gender:** Female  
**Face Amount:** \$25,000  
**Premium Mode:** Monthly ACH

1. Locate the annual premium per \$1,000 rate under the female column for age 60.  
**\$60.17**
2. Multiply the number of per thousand units requested by the annual premium per thousand rate.  
 $\$60.17 \times 25 = \$1,504.25$   
(round to 2 decimal places)
3. Add the annual policy fee of \$11.00 to the base annual premium.  
 $\$1,504.25 + \$11.00 = \$1,515.25$   
(round to 2 decimal places)
4. Multiply the total annual premium by the requested modal factor.  
 $\$1,515.25 \times 0.083334 = \$126.27$   
(round to 2 decimal places)

#### Modal Factors

**Monthly ACH** Annual Rate x 0.083334  
**Monthly** Annual Rate x 0.090909  
**Quarterly** Annual Rate x 0.263637  
**Semi-Annually** Annual Rate x 0.518182

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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.

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GL-RC-2 (1017)



# 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)

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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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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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