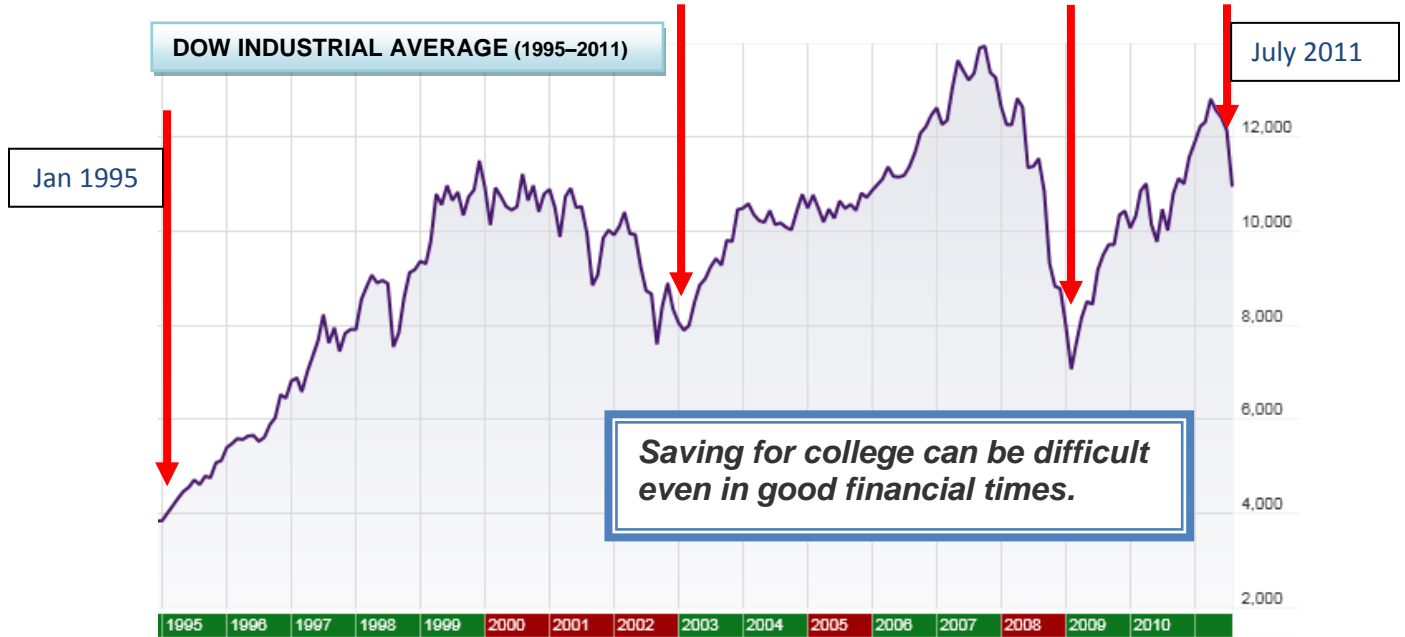




Is this any way to treat a child's college fund?

How much can clients save when they have to start over—again and again?



Guaranteed cash value growth is a much better place to start—and finish.



*Chart is only an example and is not intended to reflect the actual growth of any one policy.

(Over, please)

	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			✓

Secure.
Adult life insurance **protection**

Growth.
Money is guaranteed to grow—with **no investment risk**

Guaranteed.
Guaranteed payment of \$10,000 to \$150,000 that is paid at maturity, as long as premiums are paid

Three Premium Payment Options Available!

① Pay to Maturity, ② 5-Pay, ③ Single Pay

Hypothetical Example*:

35-Year-Old Female; 18 Year Endowment; \$25,000 Benefit



35-Year-Old Female; 18 Yr. Endowment; \$25,000 Benefit	Pay to Maturity	5-Pay	Single Pay
Premium	\$89.79/month	\$258.70/month	\$14,991.25
Total Premium	\$19,395.00	\$15,521.75	\$14,991.25
Discount from \$25,000 Maturity Amount	22.4%	37.9%	40%

*Rates shown are for healthy females. Pay to Maturity and 5-Pay rates reflect a discount for automatic monthly payments. Additional coverage amounts and durations are available. Eligibility varies by premium payment method chosen. For the Pay to Maturity method, ages 18 to 60, inclusive; for the 5-Pay or Single Pay method, ages 18 to 75, inclusive (ages 18-70, inclusive, for males under the 5-Pay method). Additional coverage amounts and durations are available.

Application and Issue

Simply log onto www.gerberlifeagency.com, select the coverage desired, enter the client information and click on "Submit." Once the application is submitted, if approved, GLIC will send the customer an Income Tax Disclosure, Withholding Election Form and premium notice. When the premium payment is returned with the signed Withholding Election Form, the policy will be put in force and sent to the consumer.

Commissions

Gerber Life pays commissions on collected premiums.

Be sure to check the policy plan documents at www.gerberlifeagency.com for complete details. Product information, rates and applications are also available on iPipeline.

Call 1-800-428-4947 for assistance or additional information.

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