



Final Expense/ Whole Life

Underwritten by Gerber Life Insurance Company

A Gerber Life Guaranteed Life policy is a whole life insurance policy that enables you to purchase life insurance protection in your later years (age 50 to 80), so your family members won't have to take on the responsibility of covering any costly final expenses when you're gone. With the cost of a funeral averaging over \$7,000¹ and Social Security providing a one-time death payment of only \$255² (if you qualify), your family could be left with a large funeral bill and other final expenses. This plan offers coverage up to \$25,000, which will help make life a little easier for your family at a time when they may need it most.

Plan Highlights

- **You can't be turned down** — Regardless of your health, if you are between 50 and 80 years old, your acceptance is guaranteed.
- **You choose your coverage amount** — U.S. Citizens and permanent legal residents can choose a guaranteed face amount from \$5,000 to \$25,000 (total of all combined Gerber Life Guaranteed Life policies is \$25,000).
- **No medical exams are required** — There are no medical exams or lengthy health questionnaires to fill out.
- **Beneficiary proceeds are generally not taxable** — Under current federal law, the Guaranteed Life policy death benefit is not subject to federal income tax when paid to a named beneficiary.
- **Your premiums never increase** — Once you select the coverage amount you need, your premiums are guaranteed to never increase for as long as you hold the policy.

Sample Monthly Premiums for Various Coverage Amounts*

	\$5,000		\$7,000		\$10,000		\$15,000		\$20,000		\$25,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	\$22.50	\$17.69	\$31.14	\$24.40	\$44.09	\$34.47	\$65.68	\$51.24	\$87.27	\$68.02	\$108.86	\$84.79
60	\$32.40	\$25.99	\$45.00	\$36.02	\$63.89	\$51.06	\$95.38	\$76.13	\$126.87	\$101.20	\$158.36	\$126.27
70	\$50.05	\$38.23	\$69.70	\$53.15	\$99.18	\$75.53	\$148.32	\$112.84	\$197.45	\$150.15	\$246.59	\$187.46
80	\$124.12	\$88.64	\$173.40	\$123.73	\$247.32	\$176.37	\$370.52	\$264.09	\$493.72	\$351.82	\$616.92	\$439.55

* Monthly rates shown above include a discount for ACH payments (preauthorized checking).

Put the Power of Gerber Life Behind You

Since 1967, Gerber Life has been providing life insurance to families, helping them achieve financial security and insurance protection. You can depend on us to put you and your family first. And you can count on a strong and stable company with an "A" (Excellent) rating from A.M. Best.³ We look forward to helping you and yours. To learn more, please contact your insurance agent.

¹2015 National Funeral Directors Association (NFDA) General Price List Survey. ²Social Security Administration website: <http://www.ssa.gov>. ³This 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.



Final Expense/ Whole Life

Underwritten by MassMutual Life Insurance Company

A MassMutual Whole Life Insurance policy provides lifetime coverage at a set premium, builds cash value from which you can borrow¹, and pays a death benefit to your loved ones. MassMutual has been helping people build better financial futures for more than 167 years and is a trusted leader with financial strength ratings among the highest of any company.³

Consider the Advantages

- **Provides guarantees:** Regardless of health, **actively-at-work members** (ages of 18-75) and their **dependent children/grandchildren** (ages 14 days-26 years) have access to **guaranteed coverage**.
Note: Spouses (ages 18-60) of actively-at-work members and member retirees (to age 75) can apply for coverage but are subject to limited underwriting review (coverage is not guaranteed). Retirees' spouses/children are ineligible for coverage under this plan.
- **Choose your coverage amount:** SEANC members can choose a guaranteed face amount from \$10,000 to \$25,000 per year up to a lifetime maximum of \$100,000 (retirees can apply for a maximum of \$25,000 annually). Members can apply for additional coverage, but this coverage is not guaranteed. Note: Spouses/dependents are eligible for \$25,000 if the member takes \$25,000+ coverage.
- **No medical exams are required** nor lengthy health questionnaires to fill out.
- **Premiums will never increase** for the coverage amount you have selected. Note: This is an individual policy, which is owned by you.
- **Guaranteed cash value** that accumulates on a tax-deferred basis over time. Your policy is also **eligible to earn dividends**, offering the potential to further increase your cash value. You can take a loan from this cash value or access the full amount if you decide to cancel the policy.^{1,2}
- **Beneficiary proceeds are generally not taxable** under current federal law when paid to the named beneficiary.
- **Terminal illness provision** that enables you to receive a portion of your death benefit if diagnosed with a terminal illness that is expected to result in death within 12 months.

Sample Monthly Premiums for Various Coverage Amounts*

	\$10,000 Coverage		\$25,000 Coverage		\$50,000 Coverage		\$75,000 Coverage	
Age	Monthly Premium	Guaranteed Cash Value	Monthly Premium	Guaranteed Cash Value	Monthly Premium	Guaranteed Cash Value	Monthly Premium	Guaranteed Cash Value
30	\$11.40	\$3,502	\$22.50	\$8,757	\$41.00	\$17,514	\$59.50	\$26,271
40	\$16.70	\$3,032	\$35.75	\$7,581	\$67.50	\$15,163	\$99.25	\$22,745
50	\$26.40	\$2,239	\$60.00	\$5,598	\$116.00	\$11,197	\$172.00	\$16,796
60	\$43.40	\$2,044	\$102.50	\$5,111	\$201.00	\$10,223	\$299.50	\$15,334
70	\$72.10	\$3,172	\$174.25	\$7,930	\$344.50	\$15,861	\$514.75	\$23,791

* Represents non-gender, non-tobacco rates; age based on the certificate effective date; cash values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

¹Access to cash values through borrowing will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

²Dividends are not guaranteed. You are eligible to earn beginning on the second anniversary. MassMutual has paid dividends to eligible participating policyowners every year since 1869.

³Financial strength ratings are as of 01/27/2020: A.M. Best A++; Fitch AA+; Moody's Aa3; Standard & Poor's AA+. Ratings are for MassMutual and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are subject to change.