



# Gerber Life Guaranteed Sample Rates\*

Issued up to Age 80 | \$5,000 to \$25,000 Face Amounts

## Monthly ACH Premium with Pol Fee

Male								Female							
Issue Age	Monthly Premium per 1,000 (no Pol fee)	Annual Premium per 1,000 (no Pol fee)						Issue Age	Monthly Premium per 1,000 (no Pol fee)	Annual Premium per 1,000 (no Pol fee)					
			\$5,000	\$10,000	\$15,000	\$20,000	\$25,000				\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	<b>\$4.09</b>	\$44.99	\$19.66	<b>\$38.41</b>	\$57.15	\$75.90	\$94.65	50	\$2.97	\$32.67	\$14.53	\$28.14	\$41.75	\$55.37	\$68.98
51	\$4.21	\$46.31	\$20.21	\$39.51	\$58.80	\$78.10	\$97.40	51	\$3.11	\$34.21	\$15.17	\$29.43	\$43.68	\$57.93	\$72.19
52	\$4.36	\$47.96	\$20.90	\$40.88	\$60.87	\$80.85	\$100.83	52	\$3.26	\$35.86	\$15.86	\$30.80	\$45.74	\$60.68	\$75.63
53	\$4.55	\$50.05	\$21.77	\$42.63	\$63.48	\$84.33	\$105.19	53	\$3.42	\$37.62	\$16.59	\$32.27	\$47.94	\$63.62	\$79.29
54	\$4.74	\$52.14	\$22.64	\$44.37	\$66.09	\$87.82	\$109.54	54	\$3.60	\$39.60	\$17.42	\$33.92	\$50.42	\$66.92	\$83.42
55	\$4.93	\$54.23	\$23.51	\$46.11	\$68.70	\$91.30	\$113.90	55	\$3.81	\$41.91	\$18.38	\$35.84	\$53.30	\$70.77	\$88.23
56	\$5.11	\$56.21	\$24.34	\$47.76	\$71.18	\$94.60	\$118.02	56	\$4.01	\$44.11	\$19.30	\$37.68	\$56.05	\$74.43	\$92.81
57	\$5.31	\$58.41	\$25.25	\$49.59	\$73.93	\$98.27	\$122.60	57	\$4.23	\$46.53	\$20.30	\$39.69	\$59.08	\$78.47	\$97.85
58	\$5.56	\$61.16	\$26.40	\$51.88	\$77.37	\$102.85	\$128.33	58	\$4.46	\$49.06	\$21.36	\$41.80	\$62.24	\$82.68	\$103.13
59	\$5.82	\$64.02	\$27.59	\$54.27	\$80.94	\$107.62	\$134.29	59	\$4.71	\$51.81	\$22.50	\$44.09	\$65.68	\$87.27	\$108.85
60	\$6.08	\$66.88	\$28.78	\$56.65	\$84.52	\$112.38	\$140.25	60	\$4.97	\$54.67	\$23.70	\$46.48	\$69.25	\$92.03	\$114.81
61	\$6.30	\$69.30	\$29.79	\$58.67	\$87.54	\$116.42	\$145.29	61	\$5.16	\$56.76	\$24.57	\$48.22	\$71.87	\$95.52	\$119.17
62	\$6.53	\$71.83	\$30.85	\$60.78	\$90.70	\$120.63	\$150.56	62	\$5.36	\$58.96	\$25.48	\$50.05	\$74.62	\$99.18	\$123.75
63	\$6.77	\$74.47	\$31.95	\$62.98	\$94.00	\$125.03	\$156.06	63	\$5.55	\$61.05	\$26.35	\$51.79	\$77.23	\$102.67	\$128.10
64	\$7.05	\$77.55	\$33.23	\$65.54	\$97.85	\$130.17	\$162.48	64	\$5.75	\$63.25	\$27.27	\$53.63	\$79.98	\$106.33	\$132.69
65	\$7.35	\$80.85	\$34.60	\$68.29	\$101.98	\$135.67	\$169.35	65	\$5.95	\$65.45	\$28.19	\$55.46	\$82.73	\$110.00	\$137.27
66	\$7.62	\$83.82	\$35.84	\$70.77	\$105.69	\$140.62	\$175.54	66	\$6.18	\$67.98	\$29.24	\$57.57	\$85.89	\$114.22	\$142.54
67	\$8.00	\$88.00	\$37.58	\$74.25	\$110.92	\$147.58	\$184.25	67	\$6.45	\$70.95	\$30.48	\$60.04	\$89.60	\$119.17	\$148.73
68	\$8.48	\$93.28	\$39.78	\$78.65	\$117.52	\$156.38	\$195.25	68	\$6.74	\$74.14	\$31.81	\$62.70	\$93.59	\$124.48	\$155.38
69	\$9.00	\$99.00	\$42.17	\$83.42	\$124.67	\$165.92	\$207.17	69	\$7.06	\$77.66	\$33.28	\$65.63	\$97.99	\$130.35	\$162.71
70	\$9.49	\$104.39	\$44.41	\$87.91	\$131.40	\$174.90	\$218.40	70	\$7.40	\$81.40	\$34.83	\$68.75	\$102.67	\$136.58	\$170.50
71	\$10.10	\$111.10	\$47.21	\$93.50	\$139.79	\$186.08	\$232.38	71	\$7.80	\$85.80	\$36.67	\$72.42	\$108.17	\$143.92	\$179.67
72	\$10.80	\$118.80	\$50.42	\$99.92	\$149.42	\$198.92	\$248.42	72	\$8.22	\$90.42	\$38.59	\$76.27	\$113.94	\$151.62	\$189.29
73	\$11.60	\$127.60	\$54.08	\$107.25	\$160.42	\$213.58	\$266.75	73	\$8.67	\$95.37	\$40.65	\$80.39	\$120.13	\$159.87	\$199.60
74	\$12.50	\$137.50	\$58.21	\$115.50	\$172.79	\$230.08	\$287.38	74	\$9.18	\$100.98	\$42.99	\$85.07	\$127.14	\$169.22	\$211.29
75	\$13.50	\$148.50	\$62.79	\$124.67	\$186.54	\$248.42	\$310.29	75	\$9.75	\$107.25	\$45.60	\$90.29	\$134.98	\$179.67	\$224.35
76	\$15.00	\$165.00	\$69.67	\$138.42	\$207.17	\$275.92	\$344.67	76	\$10.88	\$119.68	\$50.78	\$100.65	\$150.52	\$200.38	\$250.25
77	\$16.80	\$184.80	\$77.92	\$154.92	\$231.92	\$308.92	\$385.92	77	\$12.16	\$133.76	\$56.65	\$112.38	\$168.12	\$223.85	\$279.58
78	\$19.00	\$209.00	\$88.00	\$175.08	\$262.17	\$349.25	\$436.33	78	\$13.54	\$148.94	\$62.98	\$125.03	\$187.09	\$249.15	\$311.21
79	\$21.40	\$235.40	\$99.00	\$197.08	\$295.17	\$393.25	\$491.33	79	\$14.98	\$164.78	\$69.58	\$138.23	\$206.89	\$275.55	\$344.21
80	\$24.00	\$264.00	\$110.92	\$220.92	\$330.92	\$440.92	\$550.92	80	\$16.50	\$181.50	\$76.54	\$152.17	\$227.79	\$303.42	\$379.04

### Premium Modal Factors (no ACH)

Annual: 11 x monthly  
 Semi-annual: 5.7 x monthly  
 Quarterly: 2.9 x monthly  
 Monthly: Annual / 11

### ACH Premium Modal Factors

Annual: 11 x monthly  
 Semi-annual: Annual / 2  
 Quarterly: Annual / 4  
 Monthly: Annual / 12  
 ACH Discount: Up to 8%

To calculate monthly premium, multiply per thousand rate by the # of thousands of coverage

### Example: Male; Age 50; \$10,000 Face Amount

**\$4.09** (monthly per \$1,000) x 10 (\$10K) = \$40.90  
 Annual: \$40.90 x 11 = \$449.90 + \$11.00 (policy fee) = \$460.90  
 Semi-annual: \$460.90 / 2 = \$230.45  
 Quarterly: \$460.90 / 4 = \$115.23  
 Monthly: \$460.90 / 11 = \$41.90  
 ACH: \$460.90 / 12 = **\$38.41**

\* Guaranteed Life is issued in all states except AR & MT. State requirements vary somewhat. Please refer to the policy for limitations and exclusions that may apply. Policy Form Series ICC12-GWLP and GWLP-12.

Monthly premiums shown above include a policy fee and a discount for ACH (pre-authorized checking) billing. The maximum face amount is \$25,000 (\$15,000 in South Dakota).

For covered insureds there is a graded death benefit during the first two years. If death occurs within the first two policy years for any reason other than an accident, all premiums plus 10% interest shall be paid to the beneficiary. If death is due to accidental causes, the full death benefit will be paid. After the two-year Graded Death Benefit period (Year 3 and beyond), if the insured dies for any reason the full face amount of the policy shall be paid to the beneficiary (\$1,000 per every \$1,000 of coverage). 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 plus 10%, less any debt against the policy.

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