

GERBER LIFE INSURANCE COMPANY

A Stock Company

Home Office

[1311 Mamaroneck Ave, White Plains, New York 10605]

Customer Service [1-800-253-3074]

Gerber Life Insurance Company ("We", "Our", "Us" or "the Company") promises to pay the Death Benefit to the Beneficiary, subject to the provisions of the Policy. The Death Benefit is payable upon receipt at Our Administrative Office of proof satisfactory to Us of the Insured's death. This Policy is issued in consideration of the Application and payment of the premium(s) as described within the Policy. This Policy is a legal Contract between the Owner ("You" or "Your") and Gerber Life Insurance Company. **READ YOUR POLICY CAREFULLY.**

This Policy will not take effect until it has been approved and the initial full premium(s) due have been received by Us while the person to be insured is alive and is actually in the same state of health and insurability as described in the Application. You must notify Us of any changes to the statements and answers given by You in any part of the application which occur before the policy is approved and payment is received by Us. Times referred to in the Policy begin at 12:01 A.M. Standard Time at the residence of the Insured.

NOTICE OF 30 DAY RIGHT TO EXAMINE POLICY

If for any reason You are not satisfied with this Policy, You may cancel it no later than thirty (30) days after the Policy has been received by You. You may cancel it by returning the Policy, with a written request to cancel, to the agent who sold it or to Our Administrative Office. Upon Our receipt of the Policy and request to cancel, the Policy shall be void from the inception. We will refund all premiums paid and it shall be as if no Policy was issued.

Signed by the Company:

TERM LIFE POLICY

Level Premiums During Initial Term Period

Yearly Renewable with Premiums Increasing After Initial Term Period

Insurance Payable at Death of Insured Prior to Expiry Date

Convertible – Non-Participating

See Policy Specifications for Amount of Insurance and Premiums