

DEFINITIONS

ADMINISTRATIVE OFFICE – The Company's office at [445 State Street, Fremont, MI 49413]

AGE - The Insured's age at last birthday.

APPLICATION - The Application for this Policy, including all signed questionnaires and amendments which are attached to and made a part of this Policy.

BENEFICIARY - The person or persons named to receive the Death Benefits of this Policy subject to its terms.

DEATH BENEFIT – The Death Benefit, as stated in the Payment of Death Benefit provision, is the amount payable on the death of the Insured.

EXPIRY DATE – The date that the Policy ends as set forth on the Policy Specifications page.

FACE AMOUNT - The amount as specified on the Policy Specifications page.

GRACE PERIOD – The amount of time the Owner has to pay overdue premiums before the Policy lapses as defined in the Grace Period provision.

HOME OFFICE - Gerber Life Insurance Company's office at the address shown on the first page.

INITIAL TERM PERIOD - The period equal to the number of years from the Policy Date shown on the Policy Specifications page.

INSURED - The person whose life is insured under the Policy and is named as such on the Policy Specifications page.

ISSUE DATE – The date the Policy is issued by the Company.

LAPSE – The termination of the Policy as defined in the Nonpayment of Premium provision.

OWNER - The Owner of the Policy is the person named on the Policy Specifications page.

POLICY DATE - The effective date of coverage under this Policy if all the terms of the Application and Policy are satisfied, including the payment of all premiums due. This is the date from which Policy anniversaries, Policy years, Policy months and premium due dates are determined. This date is shown on the Policy Specifications page.

PREMIUM – The amount due to Us payable at Our Administrative Office in the amount set forth on the Policy Specifications Page.