

20 Year Term

With Gerber Life you can get an affordable term life insurance policy and secure it at a fixed premium rate that is guaranteed not to increase for the term of the policy. Unlike other types of term coverage that raise rates each year, with the Gerber Life Term Life Insurance Plan, you are assured you will pay the same budget-friendly premiums for the initial 10, 15, 20, or 30 year term you own the policy. Premiums will never increase during the initial term. Premiums quoted are based on applicant's tobacco use and assumed good health. Other premium rates are available