

The Grow-Up® Product Brochure outlines a whole life insurance plan designed for children, offering coverage up to \$50,000 for children aged 14 days to 14 years. The policy features child-size premiums that remain constant throughout the life of the policy. Notably, the coverage amount automatically doubles when the child turns 18, without any increase in premium costs. The policy guarantees future insurability, allowing the child to purchase additional insurance as an adult at specified ages or life events, with the potential to increase coverage significantly. An optional Payment Protection Option (PPO) Rider is available, which covers premium payments if the policy owner becomes totally disabled or dies before the child turns 21. The policy is owned by the parent or grandparent until the child reaches 21, at which point ownership transfers to the child. Gerber Life Insurance Company, with over 50 years of experience and an "A" (Excellent) rating from A.M. Best, provides this plan, emphasizing its commitment to affordable life insurance. The policy includes a 30-day free look period for cancellation with a full premium refund. Additional information, including limitations and exclusions, is available in the policy documentation.