

Term Life Insurance



Help Protect What Matters Most

Life insurance helps you look out for your loved ones. For today and the future, term life is a simple, sensible solution.

Do loved ones depend on you financially? Here's how you can better protect them.

Term Life Insurance offers you:

- **Confidence:** Guarantees a lump-sum death benefit paid upon claim
- **Customization:** Choice of benefit amount (from \$100,000 to \$5 million) and term period (from 10 to 30 years):

Term Period	Issue Ages	Underwriting	Issue Ages	Benefit Amounts
10	21-70	Immediate offer, usually no medical exam, expect a decision in minutes ¹	21-60	\$100,000 to \$1.499 million
15	21-65			
20	21-60			
25	21-50	Full underwriting (offline processing with health-related information)	61-70	\$1.5 million to \$5 million
30	21-45			

- **Convenience:**
 - Apply online anytime
 - Choice of automatic payment options (credit/debit card, Apple Pay, Google Pay)
 - Free-look period of 30 days
 - Fully portable
- **Certainty:** Level premium never increases

Simple Experience. Sensible Approach. Sound Protection.

¹ Depending on the individual, full underwriting and a health exam may be required for lower ages/face amounts. It can't be determined if an applicant qualifies for an immediate offer and/or no exam until an application is submitted. A health exam is not required of most applicants. Being referred to underwriting doesn't mean an exam will automatically be required.

Issuer: Western-Southern Life Assurance Company

Life Insurance Protection from a Long-Standing Provider

Gerber Life Agency is a member of Western & Southern Financial Group, a recognized leader in life insurance. Western & Southern and its family of insurance companies stand on the strength of these important pillars.



Strong Issuer Ratings

- **A+/Superior** – A.M. Best (2nd highest of 13)
- **AA-/Very Strong** – S&P (4th highest of 21)
- **Aa3/Excellent** – Moody's (4th highest of 21)

95

Strong Comdex Ranking

- Comdex is a composite of industry ratings.
- We rank in the upper tier of a **1-100** scale.



Member of a Mutual Holding Company

No publicly traded company pressure to manage for quarterly earnings.



U.S. Owned and Operated

We're proud of our U.S. roots, of **people helping people**, centered in Cincinnati.



Historic Strength

- **Decades** of parent company history.
- **Generations** of experience.
- **Scores** of stability.



Fortune 500® Company

The **Fortune 500®** represents two-thirds of the U.S. GDP.²

Is **Term Life Insurance** right for you? Find out more about this simple, sensible, customized solution at WesternSouthern.com/worksite

2 From *Fortune* ©2025 Fortune Media (USA) Corporation All rights reserved. Used under license., Fortune and Fortune 500 are registered trademarks of Fortune Media (USA) Corporation and are used under license. Fortune and Fortune Media (USA) Corporation are not affiliated with, and do not endorse products or services of Western & Southern Financial Group.

Gerber Life is a registered trademark. Used under license from Société des Produits Nestlé S.A. and Gerber Products Company.

In the State of California, Gerber Life Agency, LLC is known as and does business as Gerber Life Insurance Agency, LLC.

Ratings shown are correct as of October 2025. Financial strength ratings apply to individual insurance companies affiliated with Western & Southern Financial Group. Ratings are subject to change from time to time. Specific rating details are as follows: A+ AM BEST (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings; rating held since June 2009; for six out of seven of Western & Southern Financial Group's life insurance subsidiaries, rating held since February 2024 for Gerber Life Insurance company, which is rated only by A.M. Best. AA- S&P (Very Strong) Very strong financial security characteristics. Fourth highest of 21 ratings; rating held since August 2018. Aa3 MOODY'S (Excellent) Excellent financial security. Fourth highest of 21 ratings; rating held since February 2009.

This may contain information obtained from third parties, including ratings from credit ratings agencies such as Standard & Poor's. Reproduction and distribution of third-party content in any form is prohibited except with the prior written permission of the related third party. Third party content providers do not guarantee the accuracy, completeness, timeliness or availability of any information, including ratings, and are not responsible for any errors or omissions (negligent or otherwise), regardless of the cause, or for the results obtained from the use of such content. THIRD PARTY CONTENT PROVIDERS GIVE NO EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE. THIRD PARTY CONTENT PROVIDERS SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, EXEMPLARY, COMPENSATORY, PUNITIVE, SPECIAL OR CONSEQUENTIAL DAMAGES, COSTS, EXPENSES, LEGAL FEES, OR LOSSES (INCLUDING LOST INCOME OR PROFITS AND OPPORTUNITY COSTS OR LOSSES CAUSED BY NEGLIGENCE) IN CONNECTION WITH ANY USE OF THEIR CONTENT, INCLUDING RATINGS. Credit ratings are statements of opinions and are not statements of fact or recommendations to purchase, hold or sell securities. They do not address the suitability of securities or the suitability of securities for investment purposes and should not be relied on as investment advice.

Comdex ranking, current as of March 2025 and subject to change, is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scales.

Term Life Insurance Policy Series ICC22 2205-4004 WSA issued by Western-Southern Life Assurance Company, Cincinnati, OH which operates in DC and all states except NY, and distributed by Gerber Life Agency, LLC using Fabric Technologies. Gerber Life Agency, LLC is an affiliate of Gerber Life Insurance Company (est. 1967). All are members of Western & Southern Financial Group (Western & Southern). Issuance of coverage for Term Life Insurance is subject to underwriting review and approval. Please see a copy of the policy for the full terms, conditions and exclusions. Product provisions, availability, definitions and benefits may vary by state. Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by, the issuing company. Guarantees are based on the claims-paying ability of the issuer. Products are backed by the full financial strength of the issuing company.

No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.

© 2024-2025 Western & Southern Financial Group. All rights reserved.