



Gerber Life Guaranteed Life Insurance

Agent Instruction for Submitting New Application

The Producer Certification page is part of the Guaranteed Life application and must be submitted

at same time as the application. Please note that the application for Gerber Life's Guaranteed Life does not ask any health questions. Consequently, the "Insurability of any Person proposed for Insurance" certify statement refers to the responses on the application and not the health of the proposed insured. In addition to the insurance application and producer certification, the following forms may be required at time of application and should be submitted at the same time as the application:

(CA Only) Disclosure to Seniors - If individual is age 65 or older and agent is meeting in their home, provide completed form to individual. A copy should be kept on file (Do Not send to Gerber Life).

(NY Only) Definition of Replacement - Replacements are not allowed in New York, although the Definition of Replacement form must be filled out for all life insurance applications. The document must be signed by the Applicant and the Agent, and a copy left with the Applicant. This document must be returned to the Company with the application. The signed date on the form must be the same signed date as the application.

Replacement Form¹- if Gerber Life policy will replace another policy, complete appropriate state required form. Form must be submitted with application.

NAIC-Replacement Sales/Marketing Materials Form - In compliance with the NAIC Model Replacement Act, if the Gerber Life policy will replace another policy, the Replacement Sales/Marketing form must be completed. Commissions will be withheld until the document is received.

Payment Authorization Form- For automatic payment from Checking or by Credit Card, complete ACH-AP form.

Receipt for Guaranteed Issue Policies- For Check or Money Order ONLY. If check or money order is collected with application, provide Receipt CRGI to customer and submit copy of receipt with the application and check.*

*In **KS** if a check, money order or authorization of payment is collected with the application, please provide receipt CRGI-2015-KS to customer and submit a copy of the receipt with the application and payment. The receipt must be signed by the agent.

Split Commissions - Split commissions are allowed between 2 agents. Check off Agent Split near the upper right hand corner of the 2nd page of application. Information regarding the secondary agent should be provided in the designated area on the Producer Certification.

- Please follow your Marketing Office procedures for application submission to Gerber Life.

¹Replacements are not accepted in following states: CA, DE, FL, ID, IL, KY, MA, MO, NY, PA, PR, TN, WA



Gerber Life Guaranteed Life

Male and Female Rates

Guaranteed Life Monthly ACH Premiums*

*Premiums deducted directly from a Checking or Savings Account.

Male						Female					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	\$19.66	\$38.41	\$57.15	\$75.90	\$94.65	50	\$14.53	\$28.14	\$41.75	\$55.37	\$68.98
51	\$20.21	\$39.51	\$58.80	\$78.10	\$97.40	51	\$15.17	\$29.43	\$43.68	\$57.93	\$72.19
52	\$20.90	\$40.88	\$60.87	\$80.85	\$100.83	52	\$15.86	\$30.80	\$45.74	\$60.68	\$75.63
53	\$21.77	\$42.63	\$63.48	\$84.33	\$105.19	53	\$16.59	\$32.27	\$47.94	\$63.62	\$79.29
54	\$22.64	\$44.37	\$66.09	\$87.82	\$109.54	54	\$17.42	\$33.92	\$50.42	\$66.92	\$83.42
55	\$23.51	\$46.11	\$68.70	\$91.30	\$113.90	55	\$18.38	\$35.84	\$53.30	\$70.77	\$88.23
56	\$24.34	\$47.76	\$71.18	\$94.60	\$118.02	56	\$19.30	\$37.68	\$56.05	\$74.43	\$92.81
57	\$25.25	\$49.59	\$73.93	\$98.27	\$122.61	57	\$20.30	\$39.69	\$59.08	\$78.47	\$97.85
58	\$26.40	\$51.88	\$77.37	\$102.85	\$128.33	58	\$21.36	\$41.80	\$62.24	\$82.68	\$103.13
59	\$27.59	\$54.27	\$80.94	\$107.62	\$134.29	59	\$22.50	\$44.09	\$65.68	\$87.27	\$108.86
60	\$28.78	\$56.65	\$84.52	\$112.38	\$140.25	60	\$23.70	\$46.48	\$69.25	\$92.03	\$114.81
61	\$29.79	\$58.67	\$87.54	\$116.42	\$145.29	61	\$24.57	\$48.22	\$71.87	\$95.52	\$119.17
62	\$30.85	\$60.78	\$90.70	\$120.63	\$150.56	62	\$25.48	\$50.05	\$74.62	\$99.18	\$123.75
63	\$31.95	\$62.98	\$94.00	\$125.03	\$156.06	63	\$26.35	\$51.79	\$77.23	\$102.67	\$128.11
64	\$33.23	\$65.54	\$97.85	\$130.17	\$162.48	64	\$27.27	\$53.63	\$79.98	\$106.33	\$132.69
65	\$34.60	\$68.29	\$101.98	\$135.67	\$169.36	65	\$28.19	\$55.46	\$82.73	\$110.00	\$137.27
66	\$35.84	\$70.77	\$105.69	\$140.62	\$175.54	66	\$29.24	\$57.57	\$85.89	\$114.22	\$142.54
67	\$37.58	\$74.25	\$110.92	\$147.58	\$184.25	67	\$30.48	\$60.04	\$89.60	\$119.17	\$148.73
68	\$39.78	\$78.65	\$117.52	\$156.38	\$195.25	68	\$31.81	\$62.70	\$93.59	\$124.48	\$155.38
69	\$42.17	\$83.42	\$124.67	\$165.92	\$207.17	69	\$33.28	\$65.63	\$97.99	\$130.35	\$162.71
70	\$44.41	\$87.91	\$131.41	\$174.90	\$218.40	70	\$34.83	\$68.75	\$102.67	\$136.58	\$170.50
71	\$47.21	\$93.50	\$139.79	\$186.08	\$232.38	71	\$36.67	\$72.42	\$108.17	\$143.92	\$179.67
72	\$50.42	\$99.92	\$149.42	\$198.92	\$248.42	72	\$38.59	\$76.27	\$113.94	\$151.62	\$189.29
73	\$54.08	\$107.25	\$160.42	\$213.59	\$266.75	73	\$40.65	\$80.39	\$120.13	\$159.87	\$199.61
74	\$58.21	\$115.50	\$172.79	\$230.09	\$287.38	74	\$42.99	\$85.07	\$127.14	\$169.22	\$211.29
75	\$62.79	\$124.67	\$186.54	\$248.42	\$310.29	75	\$45.60	\$90.29	\$134.98	\$179.67	\$224.36
76	\$69.67	\$138.42	\$207.17	\$275.92	\$344.67	76	\$50.78	\$100.65	\$150.52	\$200.38	\$250.25
77	\$77.92	\$154.92	\$231.92	\$308.92	\$385.92	77	\$56.65	\$112.38	\$168.12	\$223.85	\$279.58
78	\$88.00	\$175.08	\$262.17	\$349.25	\$436.34	78	\$62.98	\$125.03	\$187.09	\$249.15	\$311.21
79	\$99.00	\$197.08	\$295.17	\$393.25	\$491.34	79	\$69.58	\$138.23	\$206.89	\$275.55	\$344.21
80	\$110.92	\$220.92	\$330.92	\$440.92	\$550.92	80	\$76.54	\$152.17	\$227.79	\$303.42	\$379.04

*Additional premium rates are available on the Gerber Life Agent Portal quote tool located at: www.gerberlifeagency.com

Guaranteed Life is issued in all states except MT. State requirements may vary somewhat. Maximum face amount is \$15,000 in South Dakota. Please refer to the policy for limitations and exclusions that may apply. Policy form series ICC12-GWLP and GWLP-12.

Gerber Life's guarantee to accept all applicants age 50 to 80 is made possible by a two year graded death benefit limitation. If death occurs within the first two policy years for any reason other than an accident, all premiums shall be paid to the beneficiary, plus 10% interest on earned premiums. If death is due to accidental causes, the full death benefit will be paid. After the two-year Graded Death Benefit period, if the insured dies for any reason the full face amount of the policy shall be paid to the beneficiary. If the insured dies by suicide within two years from the Issue Date (one year in ND), the only amount payable will be the premiums paid for the policy plus 10% interest on earned premiums.

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Not FDIC Insured | Not Bank Guaranteed | Not a Deposit or Other Bank Obligation

GL-RC (0815)



Gerber Life Guaranteed Life

Male and Female Rates

Guaranteed Life Monthly Premiums for Direct Bill, Debit or Credit Card Payments*

Male						Female					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	\$21.45	\$41.90	\$62.35	\$82.80	\$103.25	50	\$15.85	\$30.70	\$45.55	\$60.40	\$75.25
51	\$22.05	\$43.10	\$64.15	\$85.20	\$106.25	51	\$16.55	\$32.10	\$47.65	\$63.20	\$78.75
52	\$22.80	\$44.60	\$66.40	\$88.20	\$110.00	52	\$17.30	\$33.60	\$49.90	\$66.20	\$82.50
53	\$23.75	\$46.50	\$69.25	\$92.00	\$114.75	53	\$18.10	\$35.20	\$52.30	\$69.40	\$86.50
54	\$24.70	\$48.40	\$72.10	\$95.80	\$119.50	54	\$19.00	\$37.00	\$55.00	\$73.00	\$91.00
55	\$25.65	\$50.30	\$74.95	\$99.60	\$124.25	55	\$20.05	\$39.10	\$58.15	\$77.20	\$96.25
56	\$26.55	\$52.10	\$77.65	\$103.20	\$128.75	56	\$21.05	\$41.10	\$61.15	\$81.20	\$101.25
57	\$27.55	\$54.10	\$80.65	\$107.20	\$133.75	57	\$22.15	\$43.30	\$64.45	\$85.60	\$106.75
58	\$28.80	\$56.60	\$84.40	\$112.20	\$140.00	58	\$23.30	\$45.60	\$67.90	\$90.20	\$112.50
59	\$30.10	\$59.20	\$88.30	\$117.40	\$146.50	59	\$24.55	\$48.10	\$71.65	\$95.20	\$118.75
60	\$31.40	\$61.80	\$92.20	\$122.60	\$153.00	60	\$25.85	\$50.70	\$75.55	\$100.40	\$125.25
61	\$32.50	\$64.00	\$95.50	\$127.00	\$158.50	61	\$26.80	\$52.60	\$78.40	\$104.20	\$130.00
62	\$33.65	\$66.30	\$98.95	\$131.60	\$164.25	62	\$27.80	\$54.60	\$81.40	\$108.20	\$135.00
63	\$34.85	\$68.70	\$102.55	\$136.40	\$170.25	63	\$28.75	\$56.50	\$84.25	\$112.00	\$139.75
64	\$36.25	\$71.50	\$106.75	\$142.00	\$177.25	64	\$29.75	\$58.50	\$87.25	\$116.00	\$144.75
65	\$37.75	\$74.50	\$111.25	\$148.00	\$184.75	65	\$30.75	\$60.50	\$90.25	\$120.00	\$149.75
66	\$39.10	\$77.20	\$115.30	\$153.40	\$191.50	66	\$31.90	\$62.80	\$93.70	\$124.60	\$155.50
67	\$41.00	\$81.00	\$121.00	\$161.00	\$201.00	67	\$33.25	\$65.50	\$97.75	\$130.00	\$162.25
68	\$43.40	\$85.80	\$128.20	\$170.60	\$213.00	68	\$34.70	\$68.40	\$102.10	\$135.80	\$169.50
69	\$46.00	\$91.00	\$136.00	\$181.00	\$226.00	69	\$36.30	\$71.60	\$106.90	\$142.20	\$177.50
70	\$48.45	\$95.90	\$143.35	\$190.80	\$238.25	70	\$38.00	\$75.00	\$112.00	\$149.00	\$186.00
71	\$51.50	\$102.00	\$152.50	\$203.00	\$253.50	71	\$40.00	\$79.00	\$118.00	\$157.00	\$196.00
72	\$55.00	\$109.00	\$163.00	\$217.00	\$271.00	72	\$42.10	\$83.20	\$124.30	\$165.40	\$206.50
73	\$59.00	\$117.00	\$175.00	\$233.00	\$291.00	73	\$44.35	\$87.70	\$131.05	\$174.40	\$217.75
74	\$63.50	\$126.00	\$188.50	\$251.00	\$313.50	74	\$46.90	\$92.80	\$138.70	\$184.60	\$230.50
75	\$68.50	\$136.00	\$203.50	\$271.00	\$338.50	75	\$49.75	\$98.50	\$147.25	\$196.00	\$244.75
76	\$76.00	\$151.00	\$226.00	\$301.00	\$376.00	76	\$55.40	\$109.80	\$164.20	\$218.60	\$273.00
77	\$85.00	\$169.00	\$253.00	\$337.00	\$421.00	77	\$61.80	\$122.60	\$183.40	\$244.20	\$305.00
78	\$96.00	\$191.00	\$286.00	\$381.00	\$476.00	78	\$68.70	\$136.40	\$204.10	\$271.80	\$339.50
79	\$108.00	\$215.00	\$322.00	\$429.00	\$536.00	79	\$75.90	\$150.80	\$225.70	\$300.60	\$375.50
80	\$121.00	\$241.00	\$361.00	\$481.00	\$601.00	80	\$83.50	\$166.00	\$248.50	\$331.00	\$413.50

*Additional premium rates are available on the Gerber Life Agent Portal quote tool located at: www.gerberlifeagency.com

Guaranteed Life is issued in all states except MT. State requirements may vary somewhat. Maximum face amount is \$15,000 in South Dakota. Please refer to the policy for limitations and exclusions that may apply. Policy form series ICC12-GWLP and GWLP-12.

Gerber Life's guarantee to accept all applicants age 50 to 80 is made possible by a two year graded death benefit limitation. If death occurs within the first two policy years for any reason other than an accident, all premiums shall be paid to the beneficiary, plus 10% interest on earned premiums. If death is due to accidental causes, the full death benefit will be paid. After the two-year Graded Death Benefit period, if the insured dies for any reason the full face amount of the policy shall be paid to the beneficiary. If the insured dies by suicide within two years from the Issue Date (one year in ND), the only amount payable will be the premiums paid for the policy plus 10% interest on earned premiums.



Gerber Life Guaranteed Life

Guaranteed Life Rate Calculator

Product Overview

Issue Ages: 50 – 80
Face Amounts: \$5,000 to \$25,000
Payment Options:
ACH – Discount up to 8% – Preferred method
Credit Card: Visa and MasterCard
Direct Express

Highlights

- One Page Application
- Guaranteed Approval
 - No Health Questions
 - No Medical Exam

Two Year Graded Death Benefit:

Gerber Life’s guarantee to accept all applicants age 50 to 80 is made possible by a two year graded death benefit limitation. If death occurs within the first two policy years for any reason other than an accident, all premiums shall be paid to the beneficiary, plus 10% interest on earned premiums. Earned premium refers to the portion of paid premium that has been applied to the policy. For example, if an annual premium payment is made, six months into the policy year, half of the total premium is considered “earned. If death is due to accidental causes, the full death benefit will be paid. After the two-year Graded Death Benefit period, if the insured dies for any reason the full face amount of the policy shall be paid to the beneficiary.

Commission Chargebacks:

If the insured dies within the first policy year, 100% of the commission paid shall be returned to the company. If the insured dies within the second policy year, 50% of the commission shall be returned to the company.

Annual Premium per \$1,000
 (rates do not include \$11.00 annual policy fee)

Issue Age	Male	Female
50	\$44.99	\$32.67
51	\$46.31	\$34.21
52	\$47.96	\$35.86
53	\$50.05	\$37.62
54	\$52.14	\$39.60
55	\$54.23	\$41.91
56	\$56.21	\$44.11
57	\$58.41	\$46.53
58	\$61.16	\$49.06
59	\$64.02	\$51.81
60	\$66.88	\$54.67
61	\$69.30	\$56.76
62	\$71.83	\$58.96
63	\$74.47	\$61.05
64	\$77.55	\$63.25
65	\$80.85	\$65.45
66	\$83.82	\$67.98
67	\$88.00	\$70.95
68	\$93.28	\$74.14
69	\$99.00	\$77.66
70	\$104.39	\$81.40
71	\$111.10	\$85.80
72	\$118.80	\$90.42
73	\$127.60	\$95.37
74	\$137.50	\$100.98
75	\$148.50	\$107.25
76	\$165.00	\$119.68
77	\$184.80	\$133.76
78	\$209.00	\$148.94
79	\$235.40	\$164.78
80	\$264.00	\$181.50

How to Calculate Premium

Example

Age: 60
 Gender: Female
 Face Amount: \$25,000
 Premium Mode: Monthly ACH

1. Locate the annual premium per \$1,000 rate under the female column for age 60.
 $\$54.67$
2. Multiply the number of per thousand units requested by the annual premium per thousand rate.
 $\$54.67 \times 25 = \$1,366.75$
 (round to 2 decimal places)
3. Add the annual policy fee of \$11.00 to the base annual premium.
 $\$1,366.75 + \$11.00 = \$1,377.75$
 (round to 2 decimal places)
4. Multiply the total annual premium by the requested modal factor.
 $\$1,377.75 \times 0.083334 = \114.81
 (round to 2 decimal places)

Modal Factors

Monthly ACH	Annual Rate x 0.083334
Monthly	Annual Rate x 0.090909
Quarterly	Annual Rate x 0.263637
Semi-Annually	Annual Rate x 0.518182

Guaranteed Life is issued in all states except MT. State requirements may vary somewhat. Maximum face amount is \$15,000 in South Dakota. Please refer to the policy for limitations and exclusions that may apply. Policy form series ICC12-GWLP and GWLP-12.

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Not FDIC Insured | Not Bank Guaranteed | Not a Deposit or Other Bank Obligation



Gerber Life Insurance Company

445 State Street • Fremont, Michigan 49412
www.gerberlife.com

Agency Application

Agent Name _____ Agency Name _____ Agent # _____

Agent Phone # _____ Agent Email _____ Agent Split

PERSONAL INFORMATION **GUARANTEED LIFE**

APPLICATION FOR: INDIVIDUAL LIFE INSURANCE

PROPOSED INSURED: (Give full legal name)

First Name _____ Last Name _____ Middle Initial _____

Gender Male Female Date of Birth _____ Social Security Number _____
(Month Day Year)

Legal Residence Address _____

City _____ State _____ Zip _____

Email Address _____

Primary Phone _____ Cell: Yes No Secondary Phone _____ Cell: Yes No

Are you a United States citizen or do you have Permanent Legal Resident (Green Card) status?..... Yes No

CHECK THE AMOUNT OF LIFE INSURANCE WANTED:

\$5,000 \$7,000 \$10,000 \$15,000 or Other (must be from \$5,000-\$25,000) \$ _____,000

OWNERSHIP INFORMATION: (Complete this section only if the policy will be owned by someone other than the insured listed above.)

First Name _____ Last Name _____

Relationship to Insured _____ Social Security Number _____

Legal Residence Address _____

City _____ State _____ Zip _____

Email Address _____ Phone _____ Cell: Yes No

BENEFICIARY INFORMATION: (Insurance proceeds shall be divided equally among Primary Beneficiaries. If none survive, then Contingent Beneficiaries)

Primary Beneficiary(ies) _____ Relationship to the Insured _____

Contingent Beneficiary(ies) _____ Relationship to the Insured _____

OTHER COVERAGE

Does the Proposed Insured have any life insurance or annuities in force or is any application for life insurance or reinstatement now pending? .. Yes No

Will the coverage applied for replace any life insurance or annuity coverage now in force or pending on the life of the Proposed Insured? .. Yes No

If "Yes", please complete below.

Company Name _____ Face Amount _____ Month/Year Issued _____

Company Name _____ Face Amount _____ Month/Year Issued _____

I have read the Important Replacement Notice [on the back of the application].

ACKNOWLEDGEMENT OF INFORMATION PROVIDED

It is understood and agreed that:

All statements and answers made in all parts of this application are true and complete to the best of my knowledge and belief, and shall be the basis for and become part of any policy issued as a result of this application. Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law. Any policy issued will not take effect until it has been approved and the initial full premium(s) due have been received by the Company while the proposed insured is alive and all statements and answers in all parts of the application continue to be true and complete. I will notify the Company of any changes to the statements and answers given in any part of the application which occur before the policy is approved and payment is received by the Company.

Signature of Proposed Insured _____ Date _____

Signature of Policyowner (if other than Proposed Insured) _____ Date _____

Signed at (City, State) _____

Graded Death Benefit Limitation

Our guarantee to accept all applicants age 50 to 80 is made possible by a Graded Death Benefit Limitation. It applies to the first two years of coverage when the policy is issued. If death occurs within the first two policy years for any reason other than an accident, all premiums plus 10% interest shall be paid to the beneficiary. If death is due to accidental causes within the first two policy years, the full death benefit shall be paid to the beneficiary. Applicant may qualify for a full death benefit policy that provides full benefits from inception.

After the two-year Graded Period, if the insured dies for any reason, the full face amount of the policy shall be paid to the beneficiary. If the insured dies by suicide within two years from the Issue Date, the only amount payable will be the premiums paid for the policy plus 10%, less any debt against the policy.

Since this policy is issued without medical underwriting, the premium rate being charged includes an extra mortality risk charge. If you are healthy enough to qualify as a “standard” risk, premiums would likely have been lower if you had applied for a fully underwritten policy.

Exclusions and Limitations

Accidental Death: Death is considered accidental if it occurs as a direct result of, and within 180 days of, an accidental bodily injury. In order to qualify as a death from accidental causes, the death must occur while the policy is in force and within 180 days following the date of the accidental injury as defined further by the policy.

IMPORTANT REPLACEMENT NOTICE

It may not be in your best interest to replace an existing life insurance policy or annuity contract when purchasing a new life insurance policy, whether from the same or a different insurer. A replacement will occur if, as a part of your purchase of a new life insurance policy, existing coverage has been, or is likely to be, lapsed, surrendered, forfeited, assigned, terminated, changed or modified into paid-up insurance or other forms of benefits, loaned against or withdrawn from, reduced in value by use of cash values or other policy values, changed in the length of time or in the amount of insurance that would continue, or continued with a stoppage or reduction in the amount of premium paid. Prior to replacing an insurance coverage, you may want to contract the insurance company or agent who sold you that coverage, to help you decide whether the replacement is in your best interest.

Exclusions: A Death Benefit will not be paid for an Accidental Death if it is an infection not occurring as a direct result or consequences of the Accidental Bodily Injury, and/or if it is caused or contributed to by: mental or emotional disorder, or medical or surgical treatment for such disease or infirmity; any attempt at suicide, or intentionally self-inflicted injury, while sane or insane; aviation, other than as a fare paying passenger on a scheduled or charter flight operated by a scheduled airline; active participation in a riot or insurrection; committing or attempting to commit a felony; intoxication; and/or caused or materially contributed to by voluntary intake or use by any means of being under the influence of any narcotic unless administered or consumed on the advice of a physician and taken in accordance with the physician’s instructions.

Benefit amounts are subject to Gerber Life insurance limits.

To approve your insurance and service your policy, we may collect or disclose information about you, as permitted by law, which may include certain disclosures made without your prior authorization. You have the right to access and correct personal information that we have about you. You may also receive a detailed notice on Gerber Life’s Information Practices, upon request.

A Buyer’s Guide to Life Insurance and a Policy Summary are sent with all policies. You can get them without applying for insurance by writing to us.

Policy Form GWLP-12-NY



Gerber Life Insurance Company

445 State Street • Fremont, Michigan 49412
www.gerberlife.com

Agency Application

Applicant's Name _____

ALL AGENTS MUST DISCLOSE THE GRADED DEATH BENEFIT TO ALL APPLICANTS

PRODUCER CERTIFICATION Must be Completed by Producer if applicable

To the best of your knowledge,

1. Does the Proposed Insured have any life insurance or annuities in force or is any application for life insurance or reinstatement now pending? (If Yes, complete appropriate replacement forms)..... Yes No

2. Will the coverage applied for replace any life insurance or annuity coverage now in force or pending on the life of the Proposed Insured? (If Yes, complete appropriate replacement forms)..... Yes No

Is this a 1035 Exchange? Yes No

Is this an internal term conversion? Yes No

I certify that I have no knowledge of anything which might affect the insurability of any person proposed for insurance which is not fully set forth herein Yes No

Agent ID _____ Date _____

Signature of Licensed Agent _____ Printed Name of Licensed Agent _____

AGNT-12

Please note that the application for Gerber Life's Guaranteed Life does not ask any health questions. Consequently, the "Insurability of any Person proposed for Insurance" statement above refers to the responses on the application and not the health of the proposed insured.

- By answering 'YES' to the "I certify" statement above, the application CAN be processed. You are indicating that you have no knowledge of anything that could affect the insurability (responses on the application) of the proposed insured.
- By answering 'NO' to the "I certify" statement above, the application CANNOT be processed. You are indicating that you have knowledge that could affect the insurability (responses to questions) of the proposed insured.

Please provide secondary agent information for split commissions:

First Name: _____ Last Name: _____

Gerber Life Agent ID: _____ (if agent ID is not known, write in 9999-9999) Percent of Split: _____ %

Please review the following outline of requirements:

- ✓ This form must be sent in at time of application in order for a split commission to be applied.
- ✓ Split Commissions are allowed only between two agents.
- ✓ The name, agent ID, and split percentage for the secondary agent must be included in the request.
 - If the percentage of the split is missing, it will default to 50% for each agent for the life of the policy.

GERBER LIFE INSURANCE COMPANY
Operations Division
445 State Street
Fremont, MI 49412

**This document must be signed by the Applicant and the Agent
and a copy left with the Applicant.**

This document must be returned to the Company with the application.

DEPARTMENT OF FINANCIAL SERVICES OF THE STATE OF NEW YORK
DEFINITION OF REPLACEMENT

IN ORDER TO DETERMINE WHETHER YOU ARE REPLACING OR OTHERWISE CHANGING THE STATUS OF EXISTING LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS, AND IN ORDER TO RECEIVE THE VALUABLE INFORMATION NECESSARY TO MAKE A CAREFUL COMPARISON IF YOU ARE CONTEMPLATING REPLACEMENT, THE AGENT IS REQUIRED TO ASK YOU THE FOLLOWING QUESTIONS AND EXPLAIN ANY ITEMS THAT YOU DO NOT UNDERSTAND.

AS PART OF YOUR PURCHASE OF A NEW LIFE INSURANCE POLICY OR A NEW ANNUITY CONTRACT, HAS EXISTING COVERAGE BEEN, OR IS IT LIKELY TO BE:

1) LAPSED, SURRENDERED, PARTIALLY SURRENDERED, FORFEITED, ASSIGNED TO THE INSURER REPLACING THE LIFE INSURANCE POLICY OR ANNUITY CONTRACT, OR OTHERWISE TERMINATED?

YES _____ NO _____

2) CHANGED OR MODIFIED INTO PAID-UP INSURANCE; CONTINUED AS EXTENDED TERM INSURANCE OR UNDER ANOTHER FORM OF NONFORFEITURE BENEFIT; OR OTHERWISE REDUCED IN VALUE BY THE USE OF NONFORFEITURE BENEFITS, DIVIDEND ACCUMULATIONS, DIVIDEND CASH VALUES OR OTHER CASH VALUES?

YES _____ NO _____

3) CHANGED OR MODIFIED SO AS TO EFFECT A REDUCTION EITHER IN THE AMOUNT OF THE EXISTING LIFE INSURANCE OR ANNUITY BENEFIT OR IN THE PERIOD OF TIME THE EXISTING LIFE INSURANCE OR ANNUITY BENEFIT WILL CONTINUE IN FORCE?

YES _____ NO _____

4) REISSUED WITH A REDUCTION IN AMOUNT SUCH THAT ANY CASH VALUES ARE RELEASED, INCLUDING ALL TRANSACTIONS WHEREIN AN AMOUNT OF DIVIDEND ACCUMULATIONS OR PAID-UP ADDITIONS IS TO BE RELEASED ON ONE OR MORE OF THE EXISTING POLICIES?

YES _____ NO _____

5) ASSIGNED AS COLLATERAL FOR A LOAN OR MADE SUBJECT TO BORROWING OR WITHDRAWAL OF ANY PORTION OF THE LOAN VALUE, INCLUDING ALL TRANSACTIONS WHEREIN ANY AMOUNT OF DIVIDEND ACCUMULATIONS OR PAID-UP ADDITIONS IS TO BE BORROWED OR WITHDRAWN ON ONE OR MORE EXISTING POLICIES?

YES _____ NO _____

6) CONTINUED WITH A STOPPAGE OF PREMIUM PAYMENTS OR REDUCTION IN THE AMOUNT OF PREMIUM PAID?

YES _____ NO _____

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, A REPLACEMENT AS DEFINED BY NEW YORK INSURANCE REGULATION NO. 60 HAS OCCURRED OR IS LIKELY TO OCCUR AND YOUR AGENT IS REQUIRED TO PROVIDE YOU WITH A COMPLETED DISCLOSURE STATEMENT AND THE **IMPORTANT** NOTICE REGARDING REPLACEMENT OR CHANGE OF LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS.

DATE: _____ Signature of Policyowner: _____
Must be signed same date as application

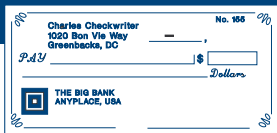
DATE: _____ Signature of Proposed Insured: _____
(if different than Policyowner) *Must be signed same date as application*

TO THE BEST OF MY KNOWLEDGE, A REPLACEMENT IS INVOLVED IN THIS TRANSACTION:
YES _____ NO _____

DATE: _____ Signature of Agent or Broker: _____
Must be signed same date as application

Gerber Life will not charge your account any money until 3 days after your application is approved.

How to pay your premiums automatically through your CHECKING ACCOUNT:



- 1. Complete and sign the Authorization Form below.
2. Please provide the required financial information. Contact your financial institution for the correct account and routing numbers.
3. Your first premium will be withdrawn 3 days after your application is approved by Underwriting unless a Preferred Payment Date has been requested.
4. Premiums will continue to be automatically withdrawn each month unless you indicate a different time period by selecting 3 months, 6 months or 12 months in the space provided on this Form.

How to pay your premiums automatically through MASTERCARD or VISA:



- 1. Complete and sign the Credit Card Authorization Form below.
2. Your first premium will be charged 3 days after your application is approved by Underwriting unless a Preferred Payment Date has been requested.
3. Premiums will continue to be charged monthly to the credit card you select, unless you indicate a different time period by selecting 3 months, 6 months or 12 months in the space provided on the Form.

Questions? Call our toll-free number: 1-800-428-4947 Monday-Friday, 8:30am to 6pm (EST)

Use this Authorization Form for payment by automatic withdrawal from CHECKING ACCOUNT

Yes, I hereby authorize the bank or financial institution named below to pay my insurance premiums as indicated below, by automatic withdrawal from my checking account. I understand that my 1st premium will not be withdrawn until 3 days after my application is approved by Underwriting unless a Preferred Payment Date has been requested. I also understand that I may cancel this authorization at any time by notifying Gerber Life Insurance Company.

Name Last Name First Name Middle Initial

Address Phone

City State Zip

Insured's name: Date of Birth:

Name of Financial Institution

Type of Account: Checking Savings Bank Transit # Account #

X (Accountholder's Signature) Date

Preferred Payment Date

If application not approved by date selected, premium will be withdrawn on the date selected the following month. If the insured's age changes prior to selected date, the premium will be based on the new age.

Please automatically withdraw my premiums every (check one): month 3 months 6 months 12 months

Use this Credit Card Authorization Form for payment by MASTERCARD or VISA

Yes, please charge my premiums to my credit card account. I understand that my 1st premium will not be withdrawn until 3 days after my application is approved by Underwriting unless a Preferred Payment Date has been requested. I also understand that I may cancel this authorization at any time by notifying Gerber Life Insurance Company.

Please check one: Mastercard - Must contain 16 numbers VISA - Must contain 13 or 16 numbers

Card Number: Exp. Date

Name Last Name First Name Middle Initial

Address Phone

City State Zip Code

Insured's Name: Date of Birth:

X (Cardholder's Signature) Date

Preferred Payment Date

If application not approved by date selected, premium will be withdrawn on the date selected the following month. If the insured's age changes prior to selected date, the premium will be based on the new age.

Please charge my premiums every (check one): month 3 months 6 months 12 months

GERBER LIFE INSURANCE COMPANY • Home Office: 1311 Mamaroneck Avenue, Suite 350, White Plains, NY 10605

RECEIPT FOR GUARANTEED ISSUE POLICIES

THIS RECEIPT MUST BE DELIVERED TO THE APPLICANT WHEN THE FIRST PREMIUM IS PAID BY CHECK OR MONEY ORDER. PAYMENT IN CASH IS NOT ACCEPTABLE.

All checks and money orders must be made payable to: GERBER LIFE INSURANCE COMPANY.

Any insurance issued will be effective from the date of the completed application provided that:

2. The insurance applied for does not exceed Gerber Life Insurance Company's over-insurance limit.

1. The first premium is paid on the date of the completed application by check or money order that is honored and collectable; and

Received from _____ the sum of \$ _____ paid by check or money order at the time of signing the insurance application.

The proposed insured is: _____

Date: _____
Month /Date/ Year

Signature: _____
Licensed Agent

Agent#: _____

CRGI-2011

Agent Instructions:

PLEASE NOTE THIS RECEIPT MUST BE DELIVERED TO THE APPLICANT AND **A COPY MUST BE SENT TO GERBER LIFE INSURANCE** WHEN THE FIRST PREMIUM IS PAID BY CHECK OR MONEY ORDER. THIS MUST BE DONE AT THE TIME OF APPLICATION. ADDITIONALLY, **THE CONDITIONAL RECEIPT, APPLICATION AND THE CHECK MUST ALL HAVE THE SAME DATE.**