



## 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:

**Replacement Form**<sup>1</sup> - 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.

**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 application. Information regarding the secondary agent should be provided in the designated area on the Producer Certification.

**(CA Only) Fraud Notice** - The fraud notice is required to be presented to the person who applies for a policy. A copy should be kept on file (Do Not send to Gerber Life).

**(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.

**(NY Only) I Certify Form** - In compliance with NY state law, submission of the completed 'I Certify Form' is required to be sent with your application packet verifying your adherence to NY PIF and BG process.

Commissions will be withheld until the document is received.

**(NY Only) Agent Best Interest Certification** - In compliance with NY Regulation 187, it is required that agents act in their customers best interest. This form is a certification that the product selected is in the best interest of the customer. This form must be signed and submitted with all NY applications. Failure to comply will result in the application being closed out.

**(NY Only) Producer Checklist** - In compliance with NY Regulation 187, agents are required to retain documentation related to recommendations made to a customer regarding life insurance products. This form is for your records only and is not to be submitted with applications.

**(NY Only) Life Suitability and Best Interest Questionnaire** - In compliance with NY Regulation 187, agents are required to determine the suitability of a product(s), prior to making a recommendation to the customer. This questionnaire is required to establish product suitability in accordance with the NY Regulation 187. One form is required per policy and is owner specific (*you cannot list multiple insureds on one questionnaire.*) This form is required to be completed in full and failure to comply will result in the application being closed out.

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

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

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**Gerber Life Insurance**

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 \_\_\_\_\_

## 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) \_\_\_\_\_

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### **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 (one year in ND), the only amount payable will be the premiums paid for the policy plus 10%, less any debt against the 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.

**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 by: disease or infirmity of mind or body or medical or surgical treatment for such disease or infirmity; any attempt at suicide, or intentionally self-inflicted injury, while sane or insane; travel in or descent from an aircraft, if the Insured acted in a capacity other than as a passenger; travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, used for travel beyond earth's atmosphere; (except in CT) active participation in a riot, insurrection or (except in CA) terrorist activity; committing or

attempting to commit a felony; occurring while the Insured is incarcerated; intoxication as defined by the jurisdiction where the accident occurred; riding or driving an air, land or water vehicle in a race, speed or endurance contest; rock or mountain climbing; aeronautics (hang-gliding, skydiving, parachuting, ultra light, soaring, ballooning and parasailing) and/or caused or materially contributed to by voluntary intake or use by any means of any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions, or poison, gas or fumes, unless a direct result of an occupational accident (except in CT).

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.

### **In CA, Disclosure to Individuals Age 65 or Older**

You should be aware that the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation.

You or someone on your behalf may wish to consult independent legal, tax, or financial advice before selling or liquidating any assets and prior to the purchase of any life insurance or annuity products being solicited, offered for sale, or sold.

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**GERBER LIFE INSURANCE COMPANY**

This Endorsement modifies the form to which it is attached.

The following paragraph is hereby added to the form:

**CALIFORNIA FRAUD NOTICE**

California Residents: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

END-001-CA-2023



**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: \_\_\_\_\_

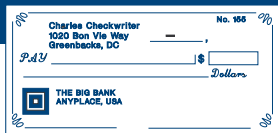
Gerber Life Agent ID: \_\_\_\_\_ (if agent ID is not known, write in 9999-9999) Percent of Split: \_\_\_\_\_ %

**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 will not charge your account any money until 1-3 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 charged 1-3 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 1-3 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 1-3 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 \_\_\_\_\_ Date \_\_\_\_\_  
(Accountholder's Signature)

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. Payment date must be within 28 days of submission

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 1-3 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 \_\_\_\_\_ Date \_\_\_\_\_  
(Cardholder's Signature)

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. Payment date must be within 28 days of submission

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

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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

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**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.**



**AGENTS - IF YOU PLAN TO MEET WITH A CALIFORNIA SENIOR IN THEIR HOME READ THE FOLLOWING COMMUNICATION CAREFULLY!**

California Insurance Law requires agents to provide a written notice to individuals age 65 or older before meeting with the senior in their home. This notice must be provided no less than 24 hours, and no more than 14 days, prior to the initial meeting. However, if the senior has an existing relationship with an insurance agent and requests a meeting in the senior's home the same day, the notice may be hand delivered to the senior prior to the meeting. For your convenience, Gerber Life has created a form for our agents to use when meeting with a California senior in their home to sell Gerber Life products.

**INSTRUCTIONS**

- ✓ Please use the attached California Sales to Seniors Notice Form [DISC-SCRA (1012)] if you plan to meet with a California Senior in their home. This form should be provided to the senior within the time period specified above.
- ✓ You must provide your contact information (name, address, license number and telephone number) exactly as it appears on your California Insurance License.
- ✓ A copy should be kept on file (Do Not send to Gerber Life).

**IMPORTANT REMINDER**

When contacting a California senior in person or by phone, before making any statement other than a greeting, or asking the senior any other questions, you must:

- ✓ State that the purpose of the visit or call is to talk about insurance, or to gather information for a follow up visit to sell insurance; and
- ✓ state the name and titles of all persons arriving for appointment; and
- ✓ provide name of the insurer; and
- ✓ present a business card or other written identification to the senior.





# California Sales Disclosure to Seniors

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Agent Name: \_\_\_\_\_

License #: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

I am a licensed insurance agent. My purpose for coming to your home is to sell, discuss, and/or deliver one of the following [indicate all that apply]:

- Life insurance, including annuities
- Other insurance products [specify]: \_\_\_\_\_

You have the right to have other persons present at the meeting, including family members, financial advisors or attorneys.

You have the right to end the meeting at any time.

You have the right to contact the Department of Insurance for information, or to file a complaint.

California Consumer Communication Bureau:  
800-927-4357      TDD: 800-482-4833

The following individuals will be coming to your home: [list all attendees and insurance license information, if applicable].

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Phone: \_\_\_\_\_

License #: \_\_\_\_\_

License #: \_\_\_\_\_