



Agent Instruction for Submitting New Application

Guaranteed Life

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

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

Note: Kansas- Cannot accept a check or money order with application.

Split Commissions - Split commissions are allowed between 2 agents. The second agent must already be appointed with Gerber Life. On the coversheet note **Commission Split** and provide for the second agent: the agent name, agent id, and their percentage of the split. This should not be noted on the application. The primary agent will receive the balance of commissions.

NOTE: If only the percentage of the split is missing, it will default to 50% for each agent for the life of the policy. If complete information is not provided for the second agent, the primary agent will receive 100% of the commissions.

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

* Replacements 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.

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 will be paid to the beneficiary. 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.

Copyright ©2014 Gerber Life Insurance Company, White Plains, NY 10605. All rights reserved.
For Financial Professional Internal Use Only. Not to Be Used With or Distributed to the General Public.

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



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.

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 will be paid to the beneficiary. 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.



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.

Copyright ©2014 Gerber Life Insurance Company, White Plains, NY 10605. All rights reserved.
 For Financial Professional Internal Use Only. Not to Be Used With or Distributed to the General Public.

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 # _____ Agent # _____

Agent Phone # _____ Agent Email _____

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-\$15,000) \$ _____,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) _____

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.

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, while sane; 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; active participation in a riot, insurrection or terrorist activity; committing or attempting to commit a felony; aeronautics (hang-gliding, skydiving, parachuting, ultra light, soaring, ballooning and parasailing).

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-SD



Gerber Life Insurance Company

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

Agency Application

Agent Name _____ **Agency #** _____ **Agent #** _____

Agent Phone # _____ **Agent Email** _____

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.

GERBER LIFE INSURANCE COMPANY
1311 Mamaroneck Avenue
White Plains, NY 10605
914-272-4000

IMPORTANT NOTICE REGARDING REPLACEMENTS

IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, otherwise terminated, or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. Financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer any questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?

___ YES ___ NO

2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?

___ YES ___ NO

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

INSURER NAME	CONTRACT OR POLICY #	INSURED OR ANNUITANT	REPLACED (R) OR FINANCING (F)
--------------	----------------------	----------------------	-------------------------------

- 1.
- 2.
- 3.

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because:

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant's Signature and Printed Name

Date

Producer's Signature and Printed Name

Date

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS:

Are they affordable?

Could they change?

You're older -- are premiums higher for the proposed new policy?

How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES:

New policies usually take longer to build cash values and to pay dividends.

Acquisition costs for the old policy may have been paid, you will incur costs for the new one.

What surrender charges do the policies have?

What expense and sales charges will you pay on the new policy?

Does the new policy provide more insurance coverage?

INSURABILITY:

If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.

You may need a medical exam for a new policy.

Claims on most new policies for up to the first two years can be denied based on inaccurate statements.

Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

How are premiums for both policies being paid?

How will the premiums on your existing policy be affected?

Will a loan be deducted from death benefits?

What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

Will you pay surrender charges on your old contract?

What are the interest guarantees for the new contract?

Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

What are the tax consequences of buying the new policy?

Is this a tax free exchange? (See your tax advisor.)

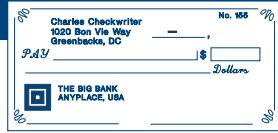
Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?

Will the existing insurer be willing to modify the old policy?

How does the quality and financial stability of the new company compare with your existing company?

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 _____ 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.

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 _____ 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.

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

GERBER LIFE INSURANCE COMPANY • 445 State Street, Fremont, Michigan 49412

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#: _____