



Agent Instruction for Submitting New Application

Guaranteed Life

In addition to the insurance application, the following forms may be required at time of application and all applicable forms should be submitted at the same time 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.

- For Checking- Up to 8% discount on premium
- If Checking, submit copy of voided check with the form. Mail with application.

Note: Do not submit live check for initial premium if payments are to be withdrawn from checking account or customer may be charged twice.

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.

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

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



Gerber Life Guaranteed Life Sample Rates*

- Issued up to Age 80
- \$5,000 to \$25,000 Face Amounts

Male

Issue Age	Monthly Premium per 1,000 (no Pol fee)	Annual Premium per 1,000 (no Pol fee)	Monthly Premium (Incl Pol fee) ¹	Monthly Premium (Incl Pol fee) ¹	Graded Death Benefit ²		
					Annual Premium per 1,000		
					\$10,000 Coverage	\$15,000 Coverage	
50	4.09	44.99	38.41	57.15	49.49	98.98	1,000.00
51	4.21	46.31	39.51	58.80	50.94	101.88	1,000.00
52	4.36	47.96	40.88	60.87	52.76	105.51	1,000.00
53	4.55	50.05	42.63	63.48	55.06	110.11	1,000.00
54	4.74	52.14	44.37	66.09	57.35	114.71	1,000.00
55	4.93	54.23	46.11	68.70	59.65	119.31	1,000.00
56	5.11	56.21	47.76	71.18	61.83	123.66	1,000.00
57	5.31	58.41	49.59	73.93	64.25	128.50	1,000.00
58	5.56	61.16	51.88	77.37	67.28	134.55	1,000.00
59	5.82	64.02	54.27	80.94	70.42	140.84	1,000.00
60	6.08	66.88	56.65	84.52	73.57	147.14	1,000.00
61	6.30	69.30	58.67	87.54	76.23	152.46	1,000.00
62	6.53	71.83	60.78	90.70	79.01	158.03	1,000.00
63	6.77	74.47	62.98	94.00	81.92	163.83	1,000.00
64	7.05	77.55	65.54	97.85	85.31	170.61	1,000.00
65	7.35	80.85	68.29	101.98	88.94	177.87	1,000.00
66	7.62	83.82	70.77	105.69	92.20	184.40	1,000.00
67	8.00	88.00	74.25	110.92	96.80	193.60	1,000.00
68	8.48	93.28	78.65	117.52	102.61	205.22	1,000.00
69	9.00	99.00	83.42	124.67	108.90	217.80	1,000.00
70	9.49	104.39	87.91	131.40	114.83	229.66	1,000.00
71	10.10	111.10	93.50	139.79	122.21	244.42	1,000.00
72	10.80	118.80	99.92	149.42	130.68	261.36	1,000.00
73	11.60	127.60	107.25	160.42	140.36	280.72	1,000.00
74	12.50	137.50	115.50	172.79	151.25	302.50	1,000.00
75	13.50	148.50	124.67	186.54	163.35	326.70	1,000.00
76	15.00	165.00	138.42	207.17	181.50	363.00	1,000.00
77	16.80	184.80	154.92	231.92	203.28	406.56	1,000.00
78	19.00	209.00	175.08	262.17	229.90	459.80	1,000.00
79	21.40	235.40	197.08	295.17	258.94	517.88	1,000.00
80	24.00	264.00	220.92	330.92	290.40	580.80	1,000.00

Female

Issue Age	Monthly Premium per 1,000 (no Pol fee)	Annual Premium per 1,000 (no Pol fee)	Monthly Premium (Incl Pol fee) ¹	Monthly Premium (Incl Pol fee) ¹	Graded Death Benefit ²		
					Annual Premium per 1,000		
					\$10,000 Coverage	\$15,000 Coverage	
50	2.97	32.67	28.14	41.75	35.94	71.87	1,000.00
51	3.11	34.21	29.43	43.68	37.63	75.26	1,000.00
52	3.26	35.86	30.80	45.74	39.45	78.89	1,000.00
53	3.42	37.62	32.27	47.94	41.38	82.76	1,000.00
54	3.60	39.60	33.92	50.42	43.56	87.12	1,000.00
55	3.81	41.91	35.84	53.30	46.10	92.20	1,000.00
56	4.01	44.11	37.68	56.05	48.52	97.04	1,000.00
57	4.23	46.53	39.69	59.08	51.18	102.37	1,000.00
58	4.46	49.06	41.80	62.24	53.97	107.93	1,000.00
59	4.71	51.81	44.09	65.68	56.99	113.98	1,000.00
60	4.97	54.67	46.48	69.25	60.14	120.27	1,000.00
61	5.16	56.76	48.22	71.87	62.44	124.87	1,000.00
62	5.36	58.96	50.05	74.62	64.86	129.71	1,000.00
63	5.55	61.05	51.79	77.23	67.16	134.31	1,000.00
64	5.75	63.25	53.63	79.98	69.58	139.15	1,000.00
65	5.95	65.45	55.46	82.73	72.00	143.99	1,000.00
66	6.18	67.98	57.57	85.89	74.78	149.56	1,000.00
67	6.45	70.95	60.04	89.60	78.05	156.09	1,000.00
68	6.74	74.14	62.70	93.59	81.55	163.11	1,000.00
69	7.06	77.66	65.63	97.99	85.43	170.85	1,000.00
70	7.40	81.40	68.75	102.67	89.54	179.08	1,000.00
71	7.80	85.80	72.42	108.17	94.38	188.76	1,000.00
72	8.22	90.42	76.27	113.94	99.46	198.92	1,000.00
73	8.67	95.37	80.39	120.13	104.91	209.81	1,000.00
74	9.18	100.98	85.07	127.14	111.08	222.16	1,000.00
75	9.75	107.25	90.29	134.98	117.98	235.95	1,000.00
76	10.88	119.68	100.65	150.52	131.65	263.30	1,000.00
77	12.16	133.76	112.38	168.12	147.14	294.27	1,000.00
78	13.54	148.94	125.03	187.09	163.83	327.67	1,000.00
79	14.98	164.78	138.23	206.89	181.26	362.52	1,000.00
80	16.50	181.50	152.17	227.79	199.65	399.30	1,000.00

¹Monthly premiums shown above include a policy fee and a discount for ACH (pre-authorized checking) billing. The maximum face amount is \$25,000 (\$15,000 in South Dakota).

²For covered insureds there is a graded death benefit during the first two years. 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, the full death benefit will be paid. After the two-year Graded Death Benefit period (Year 3 and beyond), if the insured dies for any reason the full face amount of the policy shall be paid to the beneficiary (\$1,000 per every \$1,000 of coverage). 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.

Premium Modal Factors (no ACH)

Annual: 11 x monthly
 Semi-annual: 5.7 x monthly
 Quarterly: 2.9 x monthly
 Monthly: Annual / 11

ACH Premium Modal Factors

Annual: 11 x monthly
 Semi-annual: Annual / 2
 Quarterly: Annual / 4
 Monthly: Annual / 12
ACH Discount = Up to 8%

To calculate monthly premium, multiply per thousand rate by the # of thousands of coverage

Example (with ACH discount): Male; Age 50; \$10,000 Face Amount

\$4.09 (monthly per \$1,000) x 10 (\$10K) = \$40.90
 Annual: \$40.90 x 11 = \$449.90 + \$11.00 (policy fee) = \$460.90
 Semi-annual: \$460.90 / 2 = \$230.45
 Quarterly: \$460.90 / 4 = \$115.23
 Monthly: \$460.90 / 12 = **\$38.41**

*Guaranteed Life is issued in all states except AR, CA & MT. State requirements vary somewhat. Please refer to the policy for limitations and exclusions that may apply. Policy Form Series ICC12-GWLP and GWLP-12.



Gerber Life Insurance Company

Home Office: White Plains, New York

Agency Application

Agent Name _____

Agency # _____ Agent # _____

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) _____

ICC12-AGWLP

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, 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; active participation in a riot, insurrection or 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.

Important Notice About This Policy: This life insurance policy does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance policy may use the proceeds for any purpose, unless otherwise directed.

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.

Requirements vary somewhat in AZ, CA, CT, DC, DE, FL, NY, ND & SD. Before your policy is issued, and depending on your state's regulations, you will either receive additional information or a different application to sign and return.

Not available in AR & MT.

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 ICC12-GWLP



Gerber Life Insurance Company

Home Office: White Plains, New York

Agency Application

Agent Name _____

Agency # _____ Agent # _____

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 _____

ICC12-AGNT

IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

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

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, or 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. A 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 the following 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 will be replaced or used as a source of financing:

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

REPLNOTA

9/8/08

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

Will you pay surrender charges on your old contract?

What are the interest rate 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.)

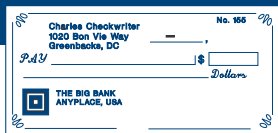
Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?

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. Please be sure that your checking account is adequately funded.
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.
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, 8am to 9pm and Saturday 9am to 5pm (ET)

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. 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)

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 charged until 3 days after my application is approved by Underwriting. 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)

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.
DO NOT MAKE CHECK PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK.**

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#: _____