



Gerber Life Insurance Company

Product Overview

Underwriting	Guaranteed Issue - No Questions
Issue Ages	50-80
State Availability	All except Montana
Dual Contracting	Yes
Minimum Face Amount	\$5,000
Maximum Face Amount	\$25,000
E&O Required - Yes/No	Yes
Death Benefit Months 1-24	110% of cumulative premiums paid
Death Benefit Months 25+	100% of Face Amount
Accidental Death Benefit	Full Face Amount

Sales Information

E-App Available - Yes/No	Yes
Telesale Available - Yes/No	Yes
Paper App Available - Yes/No	Yes
Payments Acceptable	Bank Draft and Credit Card
Face to Face Required	No

Commission Information

Renewals - Yes/No	Yes
Advancing	No
Commissions Paid	Twice a Month
Chargebacks	Death within first policy year, 100% of commission will be charged back. Death within second policy year, 50% of commission will be charged back.