

Gerber Life  
445 State St  
Fremont, MI 49412  
800-428-4947  
[www.gerberlife.com](http://www.gerberlife.com)

- New Business Fax: 231-928-3078
- AM Best Rating: A+
- E&O: Yes
- Plans Offered: Modified (2 Years, ROP)
- Release Policy: 6 Months, No Production
- Point of Sale Approval: No
- Issue Ages: 50-80
- Phone Interview Number: No
- Phone Sales: Yes
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Approval Needed Before New Business: No, Must Submit App with Contract
- Face Amounts: \$5K-\$25K
- Application Submission:
  - o Fax
  - o Online App
  - o Mail
- Advancing Options: As Earned only
- Commissions:
  - o Split Commissions on App: No
  - o Chargeback Policy:
    - Year 1- 100%
    - Year 2- 50%
  - o As-Earned: Once a Week
- Turn Around Time:
  - o Faxed: 7 Days after 1<sup>st</sup> Piece of Business
  - o Online App: 7 Days
  - o Mail: 7+ Days
- Initial Draft: On Effective (Client can pick 1st-28<sup>th</sup>)
- Payment Method
  - o Draft: Monthly, Quarterly, Semi Annual, Annual
  - o Credit Card: Monthly, Quarterly, Semi Annual, Annual
  - o Check: Quarterly, Semi Annual, Annual
- Agent Incentive Trip: No
- State Availability: Every State except AR & MT

FE Production Requirements:

- 60%- Street