



**Gerber Life
Insurance Company**

Gerber Life Agency Administration Manual

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

Copyright© 2014 Gerber Life Insurance Company/Home Office: White Plains, NY 10605.
A financially separate affiliate of the Gerber Products Company. All rights reserved.

AGT-OP043 (0814)

Introduction

This Administration Manual sets forth the current processes, guidelines and procedures for the administration of Gerber Life Insurance Company business. This Administration Manual may be revised from time to time.

Table of Contents

Contact Information.....	1
Compliance	2
Agent Appointment and Licensing.....	3
License Appointment Chart.....	4
Application Process	5
Policy Delivery.....	7
Premium Notices	8
Status Report	8
Commissions	9
Agent Portal.....	10
Policy Servicing	11
Death Claims	11

Contact Information

Department	Contacts/Purpose	Email	Phone
1st point of Contact Customer Service	Policy Inquiry		800-428-4947
	Billing Inquiry		Agents use
	Application Inquiry		800-253-3074
	Changes/Updates		Clients use
	Commission Inquiry		
Fax	Applications and Appointment Paperwork		877-608-4634
Agency Operations		usgerberlifeagencyops@us.nestle.com	
	Gabe Albert Sr. Agency Business Specialist	gabralene.albert@us.nestle.com	231-928-2465
	Kathy Machuta Lead Agency Business Specialist	Kathy.machuta@us.nestle.com	231-928-3758
	Jennifer Brown Business Analyst	Jennifer.brown@us.nestle.com	231-928-2690
	Katherine Birchler Director of Agency Operations	Katherine.birchler@us.nestle.com	231-928-3960
Licensing	Appointment Status	glic.appointment.status@us.nestle.com	
	Michele Schlafer Manager	Michele.schlafer@us.nestle.com	231-928-3921
Commissions		glic.agency.commissions@us.nestle.com	
	Dan Kinsey Commission Specialist		231-928-3132
	Barb Ebel-Langdon Commission Analyst		231-928-2531
	Kim DeKryger Commission Specialist		231-928-2931
Underwriting		glic.agency.underwriting@nestle.com	
National Accounts Support	Leah Glowacki-Bishop Director of Sales	leah.glowacki-bishop@us.nestle.com	617-797-7907
Pre-Sales Support		gerberlifeagencysales@us.nestle.com	
	Molly Ricketts Sales Manager	molly.ricketts@us.nestle.com	914-272-4008
	Mary Ellen Kinsella Sales Manager	maryellen.kinsella@us.nestle.com	914-272-4083

*All emails will be responded to within a 48 hour time period.

Rev. 04/14

Compliance

Advertising: Gerber Life is committed to ensuring that all advertising, sales materials, internet and social media postings are in compliance with laws, regulations and our own internal standards. Gerber Life Insurance requires agents to have prior approval if you plan on using Gerber Life's name, logo or products in advertising and marketing.

This includes, but is not limited to, any use of the following regarding Gerber Life and or Gerber products:

- Agent created websites
- Agent created sales material
- Use of Rate Cards with Third Party Vendors
- Postings on Social Media such as:
 - Facebook
 - Twitter
 - MySpace
 - LinkedIn
 - Any URLs

If you have created any websites, postings to social media or URLs and you have posted them without Gerber Life's prior approval please take these down immediately.

Please send the materials, links or screen shots you would like to use for compliance review and approval to Gerber Life Insurance Company at: gerberlifeagencyops@us.nestle.com.

Replacements: Gerber Life accepts applications for life insurance replacements in certain circumstances. The agent must make themselves aware of these circumstances before accepting an application that indicates that it is a replacement. The Agent has the responsibility to make sure that the client has all of the necessary facts in order to determine if the replacement is in his or her best interest.

Comparisons between an existing product and a proposed product must accurately and fairly describe the contracts' provisions and values. The agent should discuss the advantages and disadvantages of any potential replacement with their client. For additional information regarding replacement rules, refer to the Compliance Manual.

Graded Death Benefit for Guaranteed Life: You must inform your client of the two year graded death benefit on the Gerber Life Guaranteed Life product at the time of application. 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.

Contract and Compliance Manual: Keep a copy of your contract and compliance manual. Countersigned contracts are available upon request by submitting an email to usgerberlifeagencyops@us.nestle.com.

License Appointment Chart

STATE	AGENCY MANAGER (Levels 9-5) Receiving DIRECT COMMISSIONS from downline Agents at Level 0		INDIVIDUAL MANAGER (Levels 9-5) Receiving DIRECT COMMISSIONS from downline Agents at Level 0		WRITING AGENT / WRITING PRINCIPAL See Note 1 (Levels 4-0)	WRITING AGENT / WRITING PRINCIPAL (Levels 4-0)	Receiving OVERRIDES from downline agents (Levels 4-1)	Pre- Appointment Status	Appointment Backdating Guidelines (Days)
	License Required	Appointment Required	License Required	Appointment Required	License Required	Appointment Required	License Required		Appointment Paperwork Required for all agents
AL	X	X	X	X	X	X			15
AK	X		X		X				30
AZ	X		X		X				No Appointments
AR	X	X	X	X	X	X			15
CA	X	X	X	X	X	See Note 2	X		14
CO	X		X		X				No Appointments
CT	X	X	X	X	X	X			15
DE	X		X	X	X	X			15
DC	X	X	X	X	X	See Note 2			30
FL	X		X	X	X	X	X		45
GA	X		X	X	X	X	X	X	0
HI	X	X	X	X	X	See Note 2			15
ID	X	X	X	X	X	See Note 2			15
IL	X		X		X				No Appointments
IN	X		X		X				No Appointments
IA			X	X	X	X			30
KS	X	X	X	X	X	See Note 2			30
KY	X	X	X	X	X	See Note 2			15
LA	X	X	X	X	X	See Note 2		X	0
ME	X	X	X	X	X	X			15
MD	X		X		X				30
MA	X	X	X	X	X	See Note 2	X		15
MI	X	X	X	X	X	X			15
MN	X		X	X	X	X			15
MS	X		X	X	X	X	X		15
MO	X		X		X				No Appointments
MT	X	X	X	X	X	See Note 2	X		15
NE	X		X	X	X	X			15
NV	X	X	X	X	X	See Note 2			15
NH	X	X	X	X	X	X			15
NJ	X	X	X	X	X	X			15
NM	X		X	X	X	X	X		15
NY	X	X	X	X	X	See Note 2			15
NC	X		X	X	X	X			15
ND	X	X	X	X	X	X			30
OH	X	X	X	X	X	X			30
OK	X	X	X	X	X	X			15
OR	X		X		X				No Appointments
PA	X	X	X	X	X	X		X	0
PR	X	X	X	X	X	X	X	X	0
RI	See Note 3		X		X				No Appointments
SC	X		X	X	X	X			15
SD	X	X	X	X	X	X	X		15
TN			X	X	X	X			15
TX	X	X	X	X	X	See Note 2	X		30
UT	X	X	X	X	X	See Note 2			15
VT			X	X	X	X			15
VA	X	X	X	X	X	X			30
WA	X	X	X	X	X	See Note 2			15
WV	X		X	X	X	X			15
WI			X	X	X	X		X	0
WY	X	X	X	X	X	X			15

Note 1: A non-writing principal must be licensed in resident state only.

Note 2: YES — Appointment needed if agency not appointed or no affiliation with appointed agency.

NO — Appointment not needed if principal affiliated with appointed agency.

Note 3: Agency license is not required however principal's license must name the agency.

Agent Appointment and Licensing

1. Submit Completed Appointment Documents and New Business Application.

- Once the General Agency reviews the documents for accuracy and completion, submit the following:
 - Fax Cover Sheet
 - Completed Agent Required Appointment Documents
 - Payment Hierarchy Schedule — form to select commission level Gerber Life is to pay Agent.
 - New Business Application

If a Check or Money Order is collected with the application, all paperwork must be mailed to:*

Gerber Life Insurance Company
Attention: New Business Department
445 State Street
Fremont, MI 49412

If not mailing, fax all documents to:

877-608-4634

* If one check is submitted for two or more applications, indicate how much money to be applied to each application.

2. Appointment Information

- **Just in Time Appointment except in the following Pre-appointment States/Territories:**
 - GA, LA, PA, WI, Puerto Rico
 - An agent should not solicit business prior to appointments in these states
- **Average turnaround time for the appointment process is 4 business days:**
 - Background investigation is done in all states for all agents.
- **Upon approval, Gerber Life will email the Agent ID# to Agent and General Agent and New Business application will be processed.**

3. Appointment Renewal

- An Agent's appointment is renewed automatically.
 - Gerber Life must be notified immediately of any agent that is terminated and/or will not be renewing his/her appointment. Email all notifications to: glic.agentlicensing@us.nestle.com.

4. Appointment and Renewal Fees

- **Appointment** – Gerber Life will pay associated appointment fees when new business is provided.
- **Renewal** – Gerber Life will pay renewal fees if two or more applications are Issued Paid in the preceding 12 months.

Application Process

Submitting an Application

Paper applications can be submitted by fax or US mail.

1. Required Documents

- Cover sheet (fax only)
- Application
- ACH/Credit Card Form
- Replacement forms (if applicable)
- Conditional Receipt – **only required when accepting check or money order**
- HIPAA (if applicable)

2. Payment Options

- ACH – **Preferred Method** (Discount will be applied on monthly, quarterly and semi-annual premiums)
- All credit/debit cards, prepaid cards and direct express cards with a Visa or Mastercard logo.
- Direct Bill

3. Replacements

- Replacements not available in all states
- No 1035 Exchanges
- No Internal Replacements
- No Term Conversions

4. Submission Process

- Agent completes all required paperwork
- Agent submits paperwork to General Agency.
- If agent is not yet appointed, appointment documents must be submitted with application.
- General Agent reviews documents for accuracy and completion.

If a Premium Check or Money Order is included with application, mail to:*

Gerber Life Insurance Company
Attention: New Business Department
445 State Street
Fremont, MI 49412

If not mailing, fax all documents to:

877-608-4634

* If one check is submitted for two or more applications, indicate how much money to be applied to each application.

Application Tips

1. **Power of Attorney (POA)** – if someone other than insured (on adult policies) signs as insured, POA papers for the insured must be submitted with the application.
 - The insured must have the mental capacity to enter into a legal and binding contract.
2. **‘X’ used as signature:**
 - Guaranteed Life – for face to face applications, if insured signs with an ‘X’, the writing agent must send a statement with the application that they witnessed the proposed insured sign with an ‘X’.
 - For all other products, or if the agent is not with the insured at the time of signature, the signature must be witnessed and notarized if signed with an ‘X’.
 - The insured must have the mental capacity to enter into a legal and binding contract.
3. **Beneficiaries:**
 - If there is more than one beneficiary, note whether it is a primary or contingent.
 - If multiple primary or multiple contingent beneficiaries are chosen, the percentage must equal 100%.
 - Do not use punctuation marks (example: John Doe Jr not John Doe, Jr.).
 - Use full legal names.
 - If multiple children or grandchildren are listed as beneficiaries providing first and last name of each child must be entered.
4. **Owner is different than the insured:**
 - Both parties must sign the application.
5. **Split Commissions:** Split Commissions are allowed between two agents only.
 - The second agent must already be appointed with Gerber Life in the application state prior to the split commission request.
 - The name, agent ID, and split percentage for both agents must be included in the request.
 - If complete information is not provided for the second agent, the primary agent will receive 100% of the commissions for the life of that policy.
 - If the percentage of the split is missing, it will default to 50% for each agent for the life of the policy.
 - Only the first writing agent will be able to see the customer information on the Gerber Life Portal.
 - *Important Note:* For paper application submissions, the second agent’s information must be provided on the cover sheet, NOT the application.
6. **Save Age** – If an applicant has a birthday within 2 weeks following the signed date of the application, please contact Gerber Life at usgerberlifeagencyops@us.nestle.com as soon as application is submitted to request that the age is saved at issue. This option is not available in “Pre” Appointment States (GA, LA, PA, PR or WI) if you are not already appointed with Gerber Life.

Underwriting

Once all paperwork is received in good order:

1. The Application is submitted to Underwriting.
2. Case is underwritten based on product and current guidelines.
3. Underwriting Decision is made:
 - If Application is Approved
 - If ACH/Credit Card information is received with application, the premium will be drafted 3 days after the policy is approved (exclude the 29th, 30th and 31st of the month from the count).
Please note: For the first premium draft Gerber Life Insurance is unable to honor a specific draft date. Once first payment has drafted after issuance of policy, the agent or customer can call in to change the bill date for future drafts.

Agent Call Center: 800-428-4947 (Agent Only)

Customer Service: 800-253-3074 (Customer Only)

- If no payment or ACH/Credit Card form is received, a letter is sent to the applicant with offer of coverage and a premium notice.
- Policy is effective the date the first premium payment is received.
- If Application is Declined or Closed Out
 - A letter is sent to the Applicant informing him or her of the decision.
 - Gerber Life Insurance Company will refund any money collected directly to applicant.
 - Status will change to Declined or Closed Out on the Agent Portal.

Cycle Times to Approval

Guaranteed Issue Products – Average Days for Approval:

- Guaranteed Life – 3 days
- Accident Protection – 5 days

Underwritten Products – Average Days for Approval:

- The Grow-Up[®] Plan – 6 days
- Gerber Life College Plan – 7 days

Policy Delivery

1. Policies will be mailed only after the application is approved and first payment is received by Gerber Life Insurance.
2. Policy is printed and sent to either:
 - The Insured via First Class U.S. Mail (Gerber Life Standard)
 - General Agency or Agent for delivery
 - The option to have the policy delivered to the Agency or Agent is selected at the MGA level and cannot be changed on a case-by-case basis.
 - If the policy is sent to the General Agency or Agent for delivery to the insured, a **delivery receipt will be included with the policy. The delivery receipt must be signed and returned to Gerber Life for commission to be paid to the agent.**

Premium Notices

1. **If policy owner is not set up to pay by credit card or ACH, a premium notice will be sent to them.**
 - No copy is sent to Agent
2. **Notice of Late Payment**
 - Sent to Policy Owner if premium not paid by due date
 - Indicates the current premium due and the amount past due
 - Status changes to Pending Lapse on Agent Portal

Status Report

Reporting is located on the Agent Portal and will update on a daily basis.

1. **Pending App:**
 - This status means Gerber Life Underwriting has not taken a final action. Underwriting will review application within 2 business days (first look) of receipt. If a final decision is not made at first look, additional information is required. Underwriting uses Gerber Life's Tele-Services Department to make outbound calls whenever possible to gather required information, rather than mailing to the applicant. '
2. **Closed-out:**
 - An application that requires additional information not received will be closed-out. Underwriting performs follow ups on cases and will do final close-out at day 90 if information is not received, as a decision cannot be made on the case.
3. **Declined:**
 - Underwriting has sufficient data to either decline at time of application, or after receiving follow up requirements. Risk is unacceptable and case is declined.
4. **Issued Not Paid:** The application has been approved and an approval letter sent to customer.
 - If ACH/Credit Card information is received with application, the premium will be drafted 3 days after the policy is approved (exclude the 29th, 30th and 31st of the month from the count)
5. **Issued Not Paid-Await PDR:** The application has been approved and an approval letter sent to customer.
 - If ACH/Credit Card information is received with application, the premium will be drafted 3 days after the policy is approved (exclude the 29th, 30th and 31st of the month from the count).
 - Commissions are held until the signed PDR is received.
6. **Issued Paid:**
 - First premium has been paid and a policy is mailed to the customer.
7. **Issued Paid-Await PDR:**
 - First premium has been paid. The policy has been sent to the Agency/Agent. Gerber Life is waiting for the return of the Policy Delivery Receipt (PDR) from the agency/agent. Commissions are held until the signed PDR is received.
8. **Reversed Not Paid:**
 - The initial ACH/CC or check payment is reversed due to NSF type of reasons a letter will be sent to the customer and Gerber Life will begin sending paper bills. Policy is not inforce until a valid payment is received.

9. **Not Taken:**
 - A policy was approved and customer requested cancellation.
10. **Pending Lapse:**
 - Policy in Grace Period
11. **Lapsed:**
 - The policy has fallen outside the grace period.
12. **Rescinded:**
 - Termination of a contract from the beginning (as if it never existed) rendering it void due to concealment or material misrepresentation.
13. **Cancelled:**
 - Policy has been cancelled
14. **Death Claim**
15. **Extended Term:**
 - Policy has converted to extended term insurance option.
16. **Reduced Paid Up:**
 - Policy has converted to reduced paid up option.

Commissions

1. Agency/Agent will be compensated per the terms of the contract.
2. Commissions will be paid two times per month. The annual commission cycle is located on the Agent Portal.
3. Commission statements are available on the Gerber Life Agent Portal. (www.gerberlifeatagency.com)
4. \$25.00 is the minimum amount for generating a commission.
5. **Guaranteed Life Chargeback** – the following chargeback rules shall apply:
 - If the insured dies within the first policy year, 100% of the compensation paid shall be returned to Company.
 - If the insured dies within the second policy year, 50% of the compensation paid shall be returned to Company.
 - Policy year is defined as the 12 months following the date that a policy becomes effective.

Important Note: Gerber Life pays commissions on collected premium only.

Agent Portal

1. System Requirements

- Browser Requirements
 - FireFox 4.0 and newer versions
 - Safari and Chrome (all versions – these auto update)
 - Internet Explorer 9 (IE9) and newer versions
- Operating System Requirements
 - Windows Vista, Windows 7
- MS Office Requirements
 - Excel 2007 or newer versions
 - Adobe Reader 10.0 or above
 - Adobe Flash Player 9.0 or above

2. Initial General Agent/Sub Agency Portal Sign-on (agent IDs ending in 0000):

- **USER ID** – the agent number provided by Licensing (**do not include the dash**)
- **Password** – Initial password is the last segment of the Agency name as shown on the welcome letter from Gerber Life Licensing. (Example: the initial password is INC. for XYZ Agency INC.)
- You will be asked to change your password after initial login. The new password must contain at least 8 characters including one letter and one number.

3. Initial Agent Portal Sign-on:

- **USER ID** – the agent number provided by Licensing (**do not include the dash**)
- **Password** – initially their last name up to 8 letters.
- Agent will be asked to change your password after initial login. The new password must contain at least 8 characters including one letter and one number.

4. Agent Portal Contents and Functionality:

- Quoting
- Sales Proposals
- Straight Through Processing
- Case Monitoring
- Commissions
- Appointment Status
- Compliance Updates
- Marketing Materials
- Training Presentations and Videos
- Paper Applications
- Forms



**Gerber Life
Insurance Company**