Gerber Life Insurance

The Gerber Life E-A-S-Y

1-877-885-7612

Monday - Friday 8:30 AM EST - 6:00 PM EST

You can get an **instant decision** in most states on Gerber Life's simplified issued products or submit an application over the phone for any of Gerber Life's products including our Guaranteed Life product.
You still keep the commission!

Pre-call check list:

Plan for the call to take 10 to 15 minutes

- ❑ Writing Agent must have readily available for authentication:
  - ❍ Agent Name
  - ❍ Gerber Life Writing Number (Must have Writing Number to proceed with call)
  - ❍ Email
- ❑ For Simplified Senior Life/Whole Life/Duet:
  - ❍ Client must have all doctor's names and addresses
  - ❍ Clients over the age of 71 will require a paramed and will not be eligible for an instant decision
  - ❍ Client must have an email address
- ❑ For Guaranteed Life:
  - ❍ Writing Agent must have explained product detail to client
  - ❍ Writing Agent must have reviewed 2 year Graded Death Benefit for Guaranteed Life
  - ❍ Client must have an email address in the state of NY
- ❑ Indiana Telemarketing Registration:
  - ❍ Agent is responsible for providing customer with their Indiana registration number prior to calling Gerber Life for application completion. (Telemarketing calls)
- ❑ New York Requirements:
  - ❍ NY agents must provide proof of Reg. 187 training prior to calling Gerber Life for application completion.
- ❑ Quote of premium amount and payment frequency must have been presented and accepted by Client
- ❑ Client must:
  - ❍ Have ID readily available if face-to-face
  - ❍ Provide Social Security number if not face-to-face
  - ❍ Have routing and account number or credit card information

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During the call with Agency Support Specialist:

- All calls will be recorded
- Calling Agent must be present and on the phone during entire application

- **Step 1:** Writing Agent must provide 2 of the 3 items below with the Agency Support Specialist:
  - ❍ Agent Name
  - ❍ Gerber Life Writing Number
  - ❍ Email on file
- **Step 2:** Agency Support Specialist verify customer ID has been shown (face-to-face)

- **Step 3:** Agent to provide Agency Support Specialist with:
  - ❍ Clients Name
  - ❍ Clients Age
  - ❍ Face Amount
  - ❍ Product
  - ❍ Premium quoted (monthly/annual)
  - ❍ State
  - ❍ Tobacco and Non tobacco for Simplified Senior Life/Whole Life

- **Step 4:** Agency Support Specialist will run the quote to verify amount and move forward with the application

- **Step 5:** Client (not Writing Agent) must answer all questions on application

- **Step 6:** Client email and phone number is required at time of application for Simplified Senior Life/Whole Life

- **Step 7:** Payment information is needed at time of application (ACH or Credit Card)

- **Step 8:** Agency Support Specialist will provide an application number

- **Step 9:** Agency Support Specialist will provide decision on Simplified Senior Life/Whole Life/Duet
  - ❍ Approved
  - ❍ Declined
  - ❍ More information needed (further details are needed to determine coverage, Gerber Life's Underwriting department will contact the client via email)

Please note: The Gerber Life Agency Support Specialist is a licensed agent but their role is not to sell the product, only to take the application on your behalf.

The E-A-S-Y phone number is for applications only. Please call 1-800-428-4947 to receive support on application status, commissions, etc.

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