



# 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



## 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 1-800-497-4947 to receive support on application status, commissions, etc.