



**Gerber Life
Insurance**

GERBER LIFE INSURANCE COMPANY

STATE	AGENCY MANAGER (Levels 9-5) Receiving <u>DIRECT</u> <u>COMMISSIONS</u> from downline Agents at Level 0		INDIVIDUAL MANAGER (Levels 9-5) Receiving <u>DIRECT</u> <u>COMMISSIONS</u> from downline Agents at Level 0		WRITING AGENT/ WRITING PRINCIPAL See Note 1 (Levels 4-0)	WRITING AGENT/ WRITING PRINCIPAL (Levels 4-0)	Receiving <u>OVERRIDES</u> from downline agents Levels 4-1	Pre- Appointment States	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		X	0
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		15
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		X	0
OR	X		X		X				No Appointments
PA	X	X	X	X	X	X		X	0
PR	X	X	X	X	X	See Note 2	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	X	0
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			15
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.

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