



## **Gerber Life Insurance**

# **2016 Commission Schedule**

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## GERBER LIFE FINAL EXPENSE COMMISSION SCHEDULE

Select Level with corresponding %'s	<b>□4 plus</b>
Grow Up FA<\$24,999	51%
FA>\$24,999	64%
Guaranteed Life	66%
College Plan Maturity 10 -15 yrs	10.3%
Maturity 16- 20 yrs	18.3%
College Plan Single Premium	3%
5 Years of Premium	4%
Accident Protection FA=\$100,000	53%
FA<\$100,000	38%
Term Life Insurance	66%
Whole Life Insurance	66%



Gerber Life  
Insurance Company

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*Compensation & Product Schedule*  
*Medicare Supplement*

**This Compensation & Product Schedule** (this “Schedule”) is part of your agreement or contract with Company ("Agreement") and is in effect on the later to occur of: (1) the date this Schedule was first approved by an Authorized Representative, (2) the effective date of the Agreement, or (3) the effective date assigned by Company for the latest approved transmittal sheet, for Company’s Medicare Supplement product (the “Product”), as submitted by your Master General Agency. In no event does this Schedule apply to persons with Special Agent Contracts. Terms not otherwise defined in this Schedule shall have the meaning set forth in the Agreement.

**A. Commission (Excluding Florida)**

The Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submit Product applications that designate you. Your rate for each policy will be reduced by any rates the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Schedule.

- Authorized affiliated company is  
Gerber Life Insurance Company
- Application and premium submitted to  
Gerber Life Insurance Company
- Commission paid by  
Gerber Life Insurance Company

Policy Form: MTG20, MTG21, MTG22, MTG23, MTG24, MTG25 and State Equivalents and State Special Plans

<b>Alabama, Arizona, Iowa, Montana, Nebraska, Nevada, New Mexico, North Dakota, Utah, Virginia, Wyoming</b>			
<b>Commission Rates New Business, Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%

<b>Arkansas</b>			
<b>Commission Rates New Business, Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65-67</b>	22.0%	3.0%	0.0%
<b>Ages 68-73</b>	12.0%	3.0%	0.0%
<b>Ages 74+</b>	4.0%	4.0%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65-67</b>	11.0%	1.5%	0.0%
<b>Ages 68-73</b>	6.0%	1.5%	0.0%
<b>Ages 74+</b>	2.0%	2.0%	0.0%

<b>California</b>				
<b>Commission Rates New Business (Open Enrollment, Underwritten)</b>				
	<b>Policy Years</b>			
	<b>1</b>	<b>2-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	18.0%	9.0%	1.0%	0.0%
<b>Ages 65-80</b>	18.0%	9.0%	1.0%	0.0%
<b>Ages 81+</b>	9.0%	4.5%	0.5%	0.0%
<b>Commission Rates Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>				
	<b>Policy Years</b>			
	<b>1</b>	<b>2-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	9.0%	9.0%	1.0%	0.0%
<b>Ages 65-80</b>	9.0%	9.0%	1.0%	0.0%
<b>Ages 81+</b>	4.5%	4.5%	0.5%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>				
	<b>Policy Years</b>			
	<b>1</b>	<b>2-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	13.5%	6.75%	0.75%	0.0%
<b>Ages 65-80</b>	13.5%	6.75%	0.75%	0.0%
<b>Ages 81+</b>	6.75%	3.375%	0.375%	0.0%

<b>Colorado</b>			
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>All Ages</b>	19.5%	2.5%	0.0%

<b>Delaware</b>			
<b>Commission Rates New Business, Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	2.1%	0.3%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	1.05%	0.15%	0.0%
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%

<b>Georgia</b>			
<b>Not Paid by 3rd Party Non-Profit Charitable Organization</b>			
<b>Commission Rates</b>			
<b>New Business</b>			
<b>(Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1</b>	<b>2-6</b>	<b>7+</b>
<b>Ages &lt; 65</b>	1.6%	0.8%	0.0%
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates</b>			
<b>Internal &amp; External Replacements</b>			
<b>(Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1</b>	<b>2-6</b>	<b>7+</b>
<b>Ages &lt; 65</b>	0.8%	0.8%	0.0%
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates</b>			
<b>New Business, Internal &amp; External Replacements</b>			
<b>(Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1</b>	<b>2-6</b>	<b>7+</b>
<b>Ages &lt; 65</b>	0.8%	0.4%	0.0%
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%



<b>Georgia</b>			
<b>Paid by 3rd Party Non-Profit Charitable Organization</b>			
<b>Commission Rates</b>			
<b>New Business</b>			
<b>(Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1</b>	<b>2-6</b>	<b>7+</b>
<b>Ages &lt; 65</b>	0.175%	0.0875%	0.0%
<b>Ages 65-80</b>	1.4%	0.7%	0.0%
<b>Ages 81+</b>	0.7%	0.35%	0.0%
<b>Commission Rates</b>			
<b>Internal &amp; External Replacements</b>			
<b>(Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7+</b>	
<b>Ages &lt; 65</b>	0.0875%	0.0%	
<b>Ages 65-80</b>	0.7%	0.0%	
<b>Ages 81+</b>	0.35%	0.0%	
<b>Commission Rates</b>			
<b>New Business, Internal &amp; External Replacements</b>			
<b>(Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1</b>	<b>2-6</b>	<b>7+</b>
<b>Ages &lt; 65</b>	0.0875%	0.0438%	0.0%
<b>Ages 65-80</b>	0.7%	0.35%	0.0%
<b>Ages 81+</b>	0.35%	0.175%	0.0%

<b>Idaho</b>			
<b>Commission Rates New Business, Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65+</b>	19.5%	2.5%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65+</b>	9.75%	1.25%	0.0%

<b>Illinois</b>			
<b>Commission Rates New Business, Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	12.6%	1.8%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	6.3%	0.9%	0.0%
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%

<b>Indiana</b>		
<b>Commission Rates New Business, Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>		
	<b>Policy Years</b>	
	<b>1-8</b>	<b>9+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%
<b>Ages 65+</b>	17.0%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>		
	<b>Policy Years</b>	
	<b>1-8</b>	<b>9+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%
<b>Ages 65+</b>	8.5%	0.0%

<b>Kansas, Kentucky, Wisconsin</b>			
<b>Commission Rates New Business, Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	21.0%	3.0%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	10.5%	1.5%	0.0%
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%

**Louisiana, Minnesota, Mississippi,  
South Dakota**

**Commission Rates  
New Business, Internal & External Replacements  
(Open Enrollment, Underwritten)**

	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	10.5%	1.5%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%

**Commission Rates  
New Business, Internal & External Replacements  
(Guaranteed Issue)**

	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	5.25%	0.75%	0.0%
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%

**Maryland, New Jersey,  
North Carolina, Oklahoma**

**Commission Rates  
New Business, Internal & External Replacements  
(Open Enrollment, Underwritten)**

	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b> <b>MD - Plans</b> <b>A&amp;C*</b> <b>NJ - Plan C*</b> <b>NC - Plans</b> <b>A&amp;F*</b> <b>OK - Plan A*</b>	10.5%	1.5%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%

**Commission Rates  
New Business, Internal & External Replacements  
(Guaranteed Issue)**

	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b> <b>MD - Plans</b> <b>A&amp;C*</b> <b>NJ - Plan C*</b> <b>NC - Plans</b> <b>A&amp;F*</b> <b>OK - Plan A*</b>	5.25%	0.75%	0.0%
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%

**\*All Other Plans are paid 0% commission for under Age 65**

<b>Michigan</b>			
<b>Commission Rates New Business, Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-3</b>	<b>4-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65-80</b>	27.0%	3.0%	0.0%
<b>Ages 81+</b>	13.5%	1.5%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-3</b>	<b>4-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65-80</b>	13.5%	1.5%	0.0%
<b>Ages 81+</b>	6.75%	0.75%	0.0%

<b>Missouri</b>				
<b>Commission Rates New Business (Open Enrollment, Underwritten)</b>				
	<b>Policy Years</b>			
	<b>1</b>	<b>2-6</b>	<b>7-10</b>	<b>11+</b>
<b>All Ages</b>	16.0%	8.0%	2.0%	0.0%
<b>Commission Rates Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>				
	<b>Policy Years</b>			
	<b>1</b>	<b>2-6</b>	<b>7-10</b>	<b>11+</b>
<b>All Ages</b>	8.0%	8.0%	2.0%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>				
	<b>Policy Years</b>			
	<b>1</b>	<b>2-6</b>	<b>7-10</b>	<b>11+</b>
<b>All Ages</b>	12.0%	6.0%	1.5%	0.0%

<b>New Hampshire</b>			
<b>Commission Rates</b>			
<b>New Business, Internal &amp; External Replacements</b>			
<b>(Guaranteed Issue, Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	10.5%	1.5%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%

<b>Ohio</b>		
<b>Commission Rates</b>		
<b>New Business, Internal &amp; External Replacements</b>		
<b>(Open Enrollment, Underwritten)</b>		
	<b>Policy Years</b>	
	<b>1-8</b>	<b>9+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%
<b>Ages 65-80</b>	19.0%	0.0%
<b>Ages 81+</b>	9.5%	0.0%

  

<b>Commission Rates</b>		
<b>New Business, Internal &amp; External Replacements</b>		
<b>(Guaranteed Issue)</b>		
	<b>Policy Years</b>	
	<b>1-8</b>	<b>9+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%
<b>Ages 65-80</b>	9.5%	0.0%
<b>Ages 81+</b>	4.75%	0.0%

<b>Oregon</b>			
<b>Commission Rates</b>			
<b>New Business, Internal &amp; External Replacements</b>			
<b>(Guaranteed Issue, Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>All Ages</b>	19.5%	2.5%	0.0%

<b>Pennsylvania</b>			
<b>Commission Rates</b>			
<b>New Business, Internal &amp; External Replacements</b>			
<b>(Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>All Ages</b>	19.5%	2.5%	0.0%
<b>Commission Rates</b>			
<b>New Business, Internal &amp; External Replacements</b>			
<b>(Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>All Ages</b>	9.75%	1.25%	0.0%

<b>South Carolina</b>			
<b>Commission Rates</b>			
<b>New Business, Internal &amp; External Replacements</b>			
<b>(Guaranteed Issue, Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%



<b>Tennessee</b>			
<b>Commission Rates New Business (Open Enrollment, Underwritten)</b>			
<b>Policy Years</b>			
	<b>1</b>	<b>2-6</b>	<b>7+</b>
<b>Ages &lt; 65</b>	4.0%	2.0%	0.0%
<b>Policy Years</b>			
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>			
<b>Policy Years</b>			
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	2.0%	0.0%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>			
<b>Policy Years</b>			
	<b>1</b>	<b>2-6</b>	<b>7+</b>
<b>Ages &lt; 65</b>	2.0%	1.0%	0.0%
<b>Policy Years</b>			
	<b>1-6</b>	<b>7-10</b>	<b>11+</b>
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%

<b>Texas</b>			
<b>Commission Rates New Business, Internal &amp; External Replacements (Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-7</b>	<b>8-10</b>	<b>11+</b>
<b>Ages &lt; 65 Plan A Only*</b>	10.5%	1.5%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-7</b>	<b>8-10</b>	<b>11+</b>
<b>Ages &lt; 65 Plan A Only*</b>	5.25%	0.75%	0.0%
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%
<b>*All Other Plans are paid 0% commission for under Age 65</b>			

<b>Washington</b>	
<b>Commission Rates New Business, Internal &amp; External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)</b>	
	<b>All Policy Years</b>
<b>Ages &lt; 65</b>	0.0%
<b>Ages 65+</b>	6.0%

<b>West Virginia</b>			
<b>Commission Rates</b>			
<b>New Business, Internal &amp; External Replacements</b>			
<b>(Open Enrollment, Underwritten)</b>			
	<b>Policy Years</b>		
	<b>1-5</b>	<b>6-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65-80</b>	21.0%	3.0%	0.0%
<b>Ages 81+</b>	10.5%	1.5%	0.0%
<b>Commission Rates</b>			
<b>New Business, Internal &amp; External Replacements</b>			
<b>(Guaranteed Issue)</b>			
	<b>Policy Years</b>		
	<b>1-5</b>	<b>6-10</b>	<b>11+</b>
<b>Ages &lt; 65</b>	0.0%	0.0%	0.0%
<b>Ages 65-80</b>	10.5%	1.5%	0.0%
<b>Ages 81+</b>	5.25%	0.75%	0.0%

## **B. Commission Rules (Excluding Florida)**

1. The commission rate is the rate that is in effect on the application sign date of the issued policy.
2. The age used to determine the commission rate, is the age at the application sign date, except for insured's ages 65 and under, where the age at the policy effective date will be used. For insured's within one month of their 65<sup>th</sup> birthday, age 65 will be used to determine the commission rate.
3. Commission is calculated on the lesser of initial premium or paid premium, except for the state of Washington, where commission is calculated on paid premium.
4. Medicare Part B deductible premium is not commissionable, except for the states of Indiana and Washington. Commission is not calculated on premium increases, except for the state of Washington.
5. For states that have Policy/Application fees, the fees are not commissionable.
6. Unearned commission within any policy year will be charged back on any premium refunded to the policy owner.
7. Commission will not be charged back for a policy terminated due to death of the insured.

8. For the state of Georgia:
  - (a) for premiums paid by a third party, who is an immediate family member of a person lawfully exercising an in-force power of attorney or legal guardianship, commission will be calculated using the commission rates in the commission table titled "Georgia Not Paid by 3<sup>rd</sup> Party Non-Profit Charitable Organization."
  - (b) once premiums are paid by a third party, who is a non-profit, charitable organization, commission will be calculated for the life of the policy using the commission rates in the commission table titled "Georgia Paid by 3<sup>rd</sup> Party Non-Profit Charitable Organization." Premium payments from third party non-profit charitable organizations are only acceptable if the organization is the named requestor of an advisory opinion issued by the United States Department of Health and Human Services (HHS) Office of Inspector General under the requirements of 42 C.F.R. Part 1008.
9. The commission for the Product is vested and may be credited to you after the termination date if (a) the policy related to the Product remains in force, (b) the premiums for the policy are credited to Company, and (c) you are the writing agent and you remain the producer of record.
10. Internal Replacements. Commission will be calculated when a new Gerber Life Insurance Company Medicare Supplement policy replaces an existing Gerber Life Insurance Company Medicare Supplement policy, or an existing Gerber Life Insurance Company Medicare Select policy, and the producer of record does not change. The commission on the new internal replacement policy will be calculated based upon the policy year of the policy currently being replaced.
11. The Company may, from time to time, issue compensation/product schedules with respect to the Product which (a) amend, replace or terminate this Schedule, or (b) identify whether the Product is eligible for bonuses, except in the state of Washington, where the Product is not eligible for bonuses.

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### **C. Commission (Florida)**

The Company shall use the following amounts for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submit Product applications that designate you. Your amount for each policy will be reduced by any amount the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the amount credited to you and your down line distribution for each policy exceed the amount provided on this Schedule.

- Authorized affiliated company is  
Gerber Life Insurance Company
- Application and premium submitted to  
Gerber Life Insurance Company
- Commission paid by  
Gerber Life Insurance Company

Policy Form: MTG20, MTG24, MTG25.

<b>Florida</b>		
<b>Annual Commission Amounts New Business, Internal &amp; External Replacements (Guaranteed Issue, Open Enrollment, Underwritten)</b>		
	<b>Policy Years</b>	
<b>All Ages</b>	<b>1-6</b>	<b>7+</b>
<b>Plan A</b>	\$90	\$0
<b>Plans F &amp; G</b>	\$250	\$0

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### **D. Commission Rules (Florida)**

1. The commission amounts are the annual amounts that are in effect on the application sign date of the issued policy.
2. The age used to determine the commission amount, is the age at the application sign date, except for insured's ages 65 and under, where the age at the policy effective date will be used. For insured's within one month of their 65<sup>th</sup> birthday, age 65 will be used to determine the commission amount.
3. Policy/Application fees are not commissionable.
4. Unearned commission within any policy year will be charged back on any premium refunded to the policy owner.
5. Commission will not be charged back for a policy terminated due to death of the insured.