



Gerber Life
Insurance Company

Compensation & Product Schedule
Medicare Supplement

***** This Schedule is not valid until signed by an Authorized Representative of the Company ******

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: MTG1, MTG2, MTG3, MTG4, MTG5, MTG13, MTG20, MTG21, MTG22, MTG23, MTG24, MTG25 and State Equivalents and State Special Plans

Alabama, Arizona, Georgia, Iowa, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, South Carolina, Tennessee, Utah, Virginia, Wyoming			
Commission Rates New Business, Internal & External Replacement			
	Policy Years		
	1-6	7-10	11+
Ages < 65	0.0%	0.0%	0.0%
Ages 65-80	18.0%	1.0%	0.0%
Ages 81+	9.0%	0.5%	0.0%
Arkansas			
Commission Rates New Business, Internal & External Replacement			
	Policy Years		
	1-6	7-10	11+
Ages < 65	0.0%	0.0%	0.0%
Ages 65-67	18.0%	1.0%	0.0%
Ages 68-73	9.0%	1.0%	0.0%
Ages 74+	3.0%	1.0%	0.0%

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California				
Commission Rates New Business				
	Policy Years			
	1	2-6	7-10	11+
Ages < 65	15.0%	7.5%	0.0%	0.0%
Ages 65-80	15.0%	7.5%	0.0%	0.0%
Ages 81+	7.5%	3.75%	0.0%	0.0%
Commission Rates Internal & External Replacement				
	Policy Years			
	1	2-6	7-10	11+
Ages < 65	7.5%	7.5%	0.0%	0.0%
Ages 65-80	7.5%	7.5%	0.0%	0.0%
Ages 81+	3.75%	3.75%	0.0%	0.0%
Colorado, Pennsylvania				
Commission Rates New Business, Internal & External Replacement				
	Policy Years			
	1-6	7-10	11+	
All Ages	16.5%	0.5%	0.0%	
Delaware				
Commission Rates New Business, Internal & External Replacement				
	Policy Years			
	1-6	7-10	11+	
Ages < 65	1.8%	0.1%	0.0%	
Ages 65-80	18.0%	1.0%	0.0%	
Ages 81+	9.0%	0.5%	0.0%	
Idaho				
Commission Rates New Business, Internal & External Replacement				
	Policy Years			
	1-6	7-10	11+	
Ages < 65	0.0%	0.0%	0.0%	
Ages 65+	16.5%	0.5%	0.0%	

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Illinois			
Commission Rates New Business, Internal & External Replacement			
	Policy Years		
	1-6	7-10	11+
Ages < 65	10.8%	0.6%	0.0%
Ages 65-80	18.0%	1.0%	0.0%
Ages 81+	9.0%	0.5%	0.0%
Indiana			
Commission Rates New Business, Internal & External Replacement			
	Policy Years		
	1-8	9+	
Ages < 65	0.0%	0.0%	
Ages 65+	14.0%	0.0%	
Kansas, Kentucky, Wisconsin			
Commission Rates New Business, Internal & External Replacement			
	Policy Years		
	1-6	7-10	11+
Ages < 65	18.0%	1.0%	0.0%
Ages 65-80	18.0%	1.0%	0.0%
Ages 81+	9.0%	0.5%	0.0%
Louisiana, Minnesota, Mississippi, New Hampshire, South Dakota			
Commission Rates New Business, Internal & External Replacement			
	Policy Years		
	1-6	7-10	11+
Ages < 65	9.0%	0.5%	0.0%
Ages 65-80	18.0%	1.0%	0.0%
Ages 81+	9.0%	0.5%	0.0%

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Maryland, New Jersey, North Carolina, Oklahoma				
Commission Rates New Business, Internal & External Replacement				
	Policy Years			
	1-6	7-10	11+	
Ages < 65 MD - Plans A&C* NJ - Plan C* NC - Plans A&F* OK - Plan A*	9.0%	0.5%	0.0%	
Ages 65-80	18.0%	1.0%	0.0%	
Ages 81+	9.0%	0.5%	0.0%	
*All Other Plans are paid 0% commission for under Age 65				
Michigan				
Commission Rates New Business, Internal & External Replacement				
	Policy Years			
	1-3	4-10	11+	
Ages < 65	0.0%	0.0%	0.0%	
Ages 65-80	24.0%	1.0%	0.0%	
Ages 81+	12.0%	0.5%	0.0%	
Missouri				
Commission Rates New Business				
	Policy Years			
	1	2-6	7-10	11+
All Ages	10.0%	5.0%	0.0%	0.0%
Commission Rates Internal & External Replacement				
	Policy Years			
	1	2-6	7-10	11+
All Ages	5.0%	5.0%	0.0%	0.0%

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Oregon			
Commission Rates New Business, Internal & External Replacement			
	Policy Years		
	1-6	7-10	11+
All Ages	17.5%	0.5%	0.0%
Texas			
Commission Rates New Business, Internal & External Replacement			
	Policy Years		
	1-7	8-10	11+
Ages < 65 Plan A Only*	9.0%	0.5%	0.0%
Ages 65-80	18.0%	1.0%	0.0%
Ages 81+	9.0%	0.5%	0.0%
*All Other Plans are paid 0% commission for under Age 65			
Washington			
Commission Rates New Business, Internal & External Replacement			
	All Policy Years		
Ages < 65	0.0%		
Ages 65+	5.0%		
West Virginia			
Commission Rates New Business, Internal & External Replacement			
	Policy Years		
	1-5	6-10	11+
Ages < 65	0.0%	0.0%	0.0%
Ages 65-80	18.0%	1.0%	0.0%
Ages 81+	9.0%	0.5%	0.0%

B. Commission Rules (Excluding Florida)

1. The commission rate is the rate that is in effect on the application date of the issued policy.
2. Commission is calculated on the lesser of initial premium or paid premium, except
3. Medicare Part B deductible premium is not commissionable, except for the sates of

for the states of Indiana and Washington, where commission is calculated on paid premium.

- Indiana and Washington. Commission is not calculated on premium increases, except for the states of Indiana and Washington.
4. Policy/Application fees are not commissionable. Policy/Application fees are not applicable in the states of Arkansas, Minnesota, Washington and West Virginia.
 5. Unearned commission within any policy year will be charged back on any premium refunded to the policy owner.
 6. Commission will not be charged back for a policy terminated due to death of the insured.
 7. 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.
 8. Internal Replacements. Commission will be calculated at 100% of the applicable commission rate 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 former policy.
 9. External Replacements. Commission will be calculated the same as new business unless a state special rule applies.
 10. 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.

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Gerber Life Insurance Company

Policy Form: MTG1, MTG4, MTG5, MTG20, MTG24, MTG25.

Florida		
Annual Commission Amounts New Business, Internal & External Replacement		
	Policy Years	
All Ages	1-6	7+
Plan A	\$80	\$0
Plans F & G	\$200	\$0

D. Commission Rules (Florida)

1. The commission amounts are the annual amounts that are in effect on the application date of the issued policy.
2. Policy/Application fees are not commissionable.
3. Unearned commission within any policy year will be charged back on any premium refunded to the policy owner.
4. Commission will not be charged back for a policy terminated due to death of the insured.
5. When paid or reversed premium applied is less than 51% of the modal monthly premium amount, no commission calculation will take place. When the paid or reversed premium applied is greater than or equal to 51% of the modal monthly premium amount, the commission amount for the number of months the premium covers will be calculated.
6. 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.
7. Internal Replacements. Commission will be calculated at 100% of the applicable commission amount 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 former policy.
8. External Replacements. Commission will be calculated the same as new business.
9. 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.

E. General Provisions (All States)

1. **Product Included.** The provisions and conditions of this Schedule shall apply only to the Product specifically identified in this Schedule.
2. **Non-assignment.** You may not assign or pledge as collateral any commission payable under this Schedule. Any attempt to assign commission under this Schedule shall be void.
3. **Administrative Rules.** The Company's administrative rules, practices and procedures may be revised, modified or supplemented by the Company from time to time.
4. **Laws & Regulations.** Commission on the Product set forth above may be adjusted as required by any applicable laws or regulations.
5. **Confidential Information.** Confidential Information, as defined in your Agreement, does not include information relating to Compensation payments payable, paid or provided to you pursuant to this Schedule.

This Schedule is in addition to any other schedules currently in force or that may come into force in the future, but supersedes any prior schedule related to commission on the Product. This Schedule shall remain in effect until changed or terminated by Company.

Gerber Life Insurance Company

Date first approved by an Authorized Representative: _____