

# Bulletin

## Graded Benefit Life (GBL)

- **GBL policy sales and policy deliveries must be conducted in person.**  
The application must be signed in the state in which the insured resides. “Out-of-state” applications are not acceptable. In addition, the application must be completed during a face-to-face meeting between the agent and the insured. This policy is not filed as a “mail order” product.
- **2 months premium** must accompany **new GBL applications** when the monthly premium payment mode is selected.
- The Direct Debit Authorization (**DDA**) form **#DDA Rev 5/05** must accompany GBL applications when the **monthly premium payment mode** is selected.

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