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## PRODUCT SPECIFICATIONS

### DESCRIPTION

FORESTERS PREPARED ACCIDENTAL DEATH TERM Insurance (Prepared AD) is a simple and low-cost way to help your clients protect their family from financial hardship in the event of an accidental death.

***Prepared AD is filed and governed under health insurance regulations in most states. Producers will require a health insurance license to sell in those states.***

### KEY BENEFITS

Affordable rates	Available as low as \$10/month
Guaranteed premium <sup>1</sup>	Premium is level and guaranteed to expiry date
Simplified issue	Easy to apply: A few health/lifestyle questions with no medical requirements
Can be a viable alternative for declined term life insurance application	By simply signing an authorization form, clients can have us partially complete an Accidental Death Term Insurance application in case their Foresters term life insurance application is declined – at the time we notify you regarding your client's declined term application, we can confirm whether or not your client would likely qualify for Foresters Prepared if they apply
Optional riders (where available)	3 riders to help provide a valuable insurance protection package: Disability Income Rider (Accident Only); Waiver of Premium Rider (Accident Only) and Return of Premium Rider

### MINIMUM FACE AMOUNT

- \$50,000 - \$300,000

*Note: The total accidental death insurance coverage from all in force Foresters accidental death coverage cannot exceed \$300,000.*

<sup>1</sup> Guaranteed premium applies to base certificate, Waiver of Premium Rider (Accident Only) and Return of Premium Rider. Premium for Disability Income Rider (Accident Only) may change. For details, refer to the Disability Income Rider (Accident Only) section in this guide.

### ISSUE AGES

- 18 to 60 (age last birthday)

### UNDERWRITING BASIS

- Simplified Issue (non-medical) basis
- Sub-standard is not available

### INSURANCE CLASSES

- Male
- Female

*Note: There are no smoker or non-smoker classes*

### PREMIUM

- Payable to expiry
- Rates vary by age band and gender

### MINIMUM PREMIUMS

- Annual: \$120
- Semi-Annual: \$60
- Quarterly: \$30
- Monthly (PAC): \$10

### MODAL FACTORS

- Annual: 1.00
- Semi-Annual: 0.533333
- Quarterly: 0.275000
- Monthly: 0.091667

### CERTIFICATE FEES

- Annual: \$60
- Semi-Annual: \$32
- Quarterly: \$116.50
- Monthly (PAC): \$5.50

### DEATH BENEFIT PAYOUT

If insured dies within 180 days from an accidental bodily injury

### EXPIRY DATE

The certificate expires on the anniversary on which the insured is age 75.

*Note: The certificate may end before the certificate expiry date.*

### GUARANTEES

Non-cancelable and guaranteed renewable: the certificate can't be canceled and is guaranteed to provide coverage to the certificate expiry date as long as the premiums are paid as due. The premium rate is guaranteed<sup>1</sup> to remain level and unchanged for the life of the certificate.

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## CONVERTIBILITY

Prepared AD is non-convertible.

## COMMISSION SCHEDULE & CHARGEBACK

State variations may apply. 100% chargeback will be applied for non-accidental death within the first certificate year.

## STATE OR PLAN VARIATIONS

As with other stand alone accidental death term insurance products, Prepared AD is governed under health insurance regulations in most states. In order to meet various states requirements and make Prepared AD available in most states, certain plan variations such as below, have been applied:

- 2 different premium rate series for the base plan, depending on state
- 2 different premium rate series for the Return of Premium Rider, depending on state
- Mandatory Return of Premium Rider for certain states

Be sure to check plan/rider availability of your state. Documents available on Foresters Producer Website:

- State Availability Map
- Plan Design Variations
- This Producer Guide with premium rates

## EXCLUSIONS (RISKS NOT COVERED)

(Applicable to the base plan and some optional riders. State variations may apply)

Benefit will not be payable if the insured dies or becomes totally disabled (where applicable) directly or indirectly from any of the following:

- Suicide, attempted suicide or intentionally self-inflicted injuries, while sane or insane.
- Voluntary participation in a riot or civil commotion.
- Committing or attempting to commit a felony.
- Involvement in an illegal occupation.
- War or act of war, whether declared or undeclared.
- Exposure to abnormal hazards because of service in the armed forces of any country or association of countries, whether war is declared or not and whether on active duty or not.

- Aviation, of any form, unless as a fare paying passenger in a fully licensed passenger carrying aircraft.
- Mountaineering, climbing, scuba diving or participation in a motor sport.
- Sky diving, gliding, parachuting, ultra-lighting, parasailing or bungee jumping.
- Disease or infirmity, of mind or body, or medical or surgical treatment therefore.
- Infection, other than septic infection occurring through and at the time of an accidental cut or wound.
- Stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, or aneurysm, even if the proximate or precipitating cause is an injury.
- The intentional administration, injection, or taking of a drug, hypnotic or narcotic, unless administered on the advice of a physician or, in the case of a legal, non-prescribed drug, as recommended by the drug manufacturer.
- Injury sustained in a motorized vehicle accident if the insured was the operator of the motorized vehicle and one or more of the following exists:
  - A test or report completed by or at the direction of a coroner, law enforcement, government agency or representative, based on a sampling obtained from the body of the insured within 24 hours of the accident, indicates the presence of either or both of the following:
    1. A narcotic in the body of the insured, regardless of the measurement or quantity.
    2. A concentration of alcohol in the insured's blood in excess of the quantity specified in the applicable legislation as an offense for the operation of that type of motorized vehicle.
  - A coroner, law enforcement or government report indicates that, as a result of testing, it was determined that the insured was operating the motorized vehicle while impaired, intoxicated or under the influence of alcohol or an intoxicant, above the legal limit, or a narcotic.

A narcotic does not include a drug that was consumed by the insured at the frequency and dosage instructed or prescribed by a licensed physician or, in the case of a legal, non-prescribed drug, as recommended by the drug manufacturer.

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## OPTIONAL RIDERS

### RETURN OF PREMIUM RIDER

Description	The Return of Premium Rider (ROP) can return 100% of the eligible premiums paid, to the owner, at the rider's expiry date if the insured lives to that date
Issue Ages	18 to 60 (age last birthday)
Benefit Payout	<p>Payable on certificate expiry, lapse and surrender, ROP returns a percentage of the eligible premiums paid:</p> <ul style="list-style-type: none"> <li>• Payout reaches to 100% in 15, 20, 25 or 30 years, depending on the issue age (for detailed benefit %, refer to the table on page 10)</li> </ul>
Eligible Premiums	<p>Eligible premiums mean premiums paid for:</p> <ul style="list-style-type: none"> <li>• Base certificate &amp; certificate fees WPR (Accident Only)</li> <li>• ROP</li> <li>• DIR (Accident Only)</li> </ul> <p><i>Note: Only a portion of eligible premiums may be returned if the ROP ends before the rider's expiry date. State variations may apply. For details, refer to the Plan Design Variations document and the rider for your state on Foresters producer website</i></p>
Expiry Date	<p>The rider expiry date is the certificate anniversary on which the insured is age 75</p> <p><i>Note: The rider may end before the rider expiry date</i></p>
Loans	Loans are not available
How Lapse or Cancellation Affects the Return of Premium Rider	Should a client either lapse or cancel the base certificate with a Return of Premium Rider benefit amount, the ROP benefit amount will be paid out to the owner
Notes:	<ul style="list-style-type: none"> <li>• <b>To meet state requirements, <u>for certain states, ROP may be a mandatory rider</u> that must be included with the base plan. Refer to the Plan Design Variations document on Foresters Producer Website for details.</b></li> <li>• ROP may <u>not</u> be added after the certificate issue date</li> </ul>

### WAIVER OF PREMIUM RIDER

Description	The Waiver of Premium Rider - Accident Only (WPR) will waive the total premium required on a premium due date if, on that date, the insured is totally disabled. (It does not provide benefits for loss due to sickness.)
Issue ages	18 to 55 (age last birthday)
Benefit Payout	If the insured is totally disabled for a period of at least six (6) months, solely due to, and within 180 days of, an injury that occurs while this rider is in effect, WPR will waive the total premium required on a premium due date
Definition of Total Disability	Total disability is defined in the rider and injury is defined in the certificate
Premium guarantees	Premiums will remain the same until the expiry of the rider
Expiry date	<p>The rider expiry date is the certificate anniversary on which the insured turns age 65</p> <p><i>Note: The rider may end before the rider expiry date</i></p>
Waiving Premium Beyond Expiry Date	<p>If total disability begins prior to the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after the rider expiry date, the premium will continue to be waived until the earlier of a) the date when the insured is no longer totally disabled or b) the day the certificate is no longer in effect</p> <p>If total disability begins on or after the certificate anniversary on which the insured is age 60 and the insured is continuously disabled after that anniversary, the premium will continue to be waived until the earlier of:</p> <ol style="list-style-type: none"> <li>a) the date when the insured is no longer totally disabled,</li> <li>b) the certificate anniversary on which the insured is age 65, and</li> <li>c) the day the certificate is no longer in effect</li> </ol>
Note:	<ul style="list-style-type: none"> <li>• <i>Currently, WPR can be added after the certificate issue date. This is subject to change</i></li> </ul>

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## DISABILITY INCOME RIDER (ACCIDENT ONLY)

Description	The Disability Income Rider – Accident Only (DIR) provides a monthly benefit for up to two years (for two separate and independent injuries) if the insured becomes totally disabled
Issue ages	18 to 60 (age last birthday)
Minimum Benefit Amount	\$100 per month
Maximum Benefit Amount	The lowest of: <ul style="list-style-type: none"> <li>\$2,000 (for Non-Medical), and</li> <li>60% of the insured's monthly pay (at time of application)</li> </ul> <i>Note: The total disability income, including accident only or accident &amp; sickness coverage, from all in force Foresters' simplified issue and fully underwritten products cannot exceed \$3,000, subject to a maximum of \$2,000 for all simplified issue products.</i>
Waiting Period	90 days (from onset of total disability, not the date of injury)  <i>DIR benefits will NOT be paid during the waiting period</i>
Benefit Payout	If the insured is totally disabled, solely due to and within 180 days of an injury that occurs while this rider is in effect, DIR can provide a monthly benefit for up to two years. As described in the rider, the insured must be: <ul style="list-style-type: none"> <li>Actively employed when total disability begins,</li> <li>Continuously totally disabled during the waiting period, and</li> <li>Under the care of a physician while totally disabled</li> </ul>
Definition of Total Disability	<i>Total disability is defined in the rider, and for the:</i> <ul style="list-style-type: none"> <li><b>1st injury</b> - Insured's inability to work at own occupation</li> <li><b>2nd injury</b> - Insured's inability to work at any occupation</li> </ul>
Definition of Injury	Injury is defined as an accidental bodily injury that is the direct result of an accident, independent of an illness, disease, condition or bodily infirmity
Number of Claims	Up to two (2) independent claims, not to exceed 24 months per independent claim

Claim Period	24 months, not required to be consecutive for a given claim
Premium guarantees	<ul style="list-style-type: none"> <li>Not guaranteed but cannot be increased more than once in each 12-month period</li> </ul> <i>Note: There will be no premium increase because the insured's health worsens or the insured's occupation changes. Each premium increase would be made on a uniform basis that does not discriminate unfairly within a class of lives insured</i>
Death Claims	If the insured dies as the result of an injury while this rider is in effect, Foresters will return 100% of the DIR premiums paid minus the sum of DIR benefits paid <i>Note: If the sum of DIR payouts is equal to or greater than the sum of premiums paid then there will be no return of DIR premiums upon death</i>
Expiry Date	The DIR expiry date is the certificate anniversary on which the insured is age 65 <i>Note: The rider may end before the rider expiry date</i>
Change After Issue	This is subject to change. Currently, the rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted
<i>Note:</i> <ul style="list-style-type: none"> <li>Currently, DIR can be added within the first 5 years after the certificate issue date. This is subject to change</li> </ul>	

# UNDERWRITING

## SIMPLIFIED ISSUE BASIS

Foresters Prepared is a true simplified issue term product that offers a simple underwriting process with quick issue turnaround. It uses a straightforward “accept or decline” approach with no build charts to match and no tobacco-use definition to consider.

## ACCEPT OR DECLINE APPROACH

To ensure the underwriting process is truly simplified issue, the application for Foresters Prepared is designed to be simple, precise and easy-to-use for you and your clients.

To avoid unnecessary declines, before completing the application, we encourage you to pre-screen your client by referencing the following “knock-out” criteria.

## WHO’S NOT ELIGIBLE

- Client who does not have a social security number
- Client who answered “yes” to any one of the health/lifestyle questions on the application. State variation will apply - **be sure to use the correct application applicable to your state**

<b>For most states, there are three “knock-out” questions for the base plan:</b>
1. Have you received notice of deployment or are you currently deployed, on active duty or alert with the Military or the Reserves?
2. Have you ever had your driver’s license suspended or revoked or within the past 5 years been convicted of or pled guilty to more than 3 moving violations?
3. Have you ever been diagnosed with a terminal illness? (Terminal illness means an illness that would reasonably be expected to cause death within 24 months.)

<b>Due to state variation, a fourth “knock-out” question applies:</b>
<b>To IL, NH, OK, OR, UT, VA, and WA:</b> <ul style="list-style-type: none"><li>• Have you, within the past 2 years, engaged, or do you currently have plans to engage, in motor vehicle or boat racing, mountain or rock climbing, bungee jumping, scuba diving, skydiving, ballooning, hang gliding or ultra light flying?</li></ul>
<b>To SC:</b> <ul style="list-style-type: none"><li>• Do you have a current Medicaid eligibility card?</li></ul>

<b>There is one “knock-out” question if applying for the Disability Income Rider (Accident Only):</b>
<ul style="list-style-type: none"><li>• Are you currently disabled or have you, within the past 5 years, been unable to work at your regular job for more than 20 consecutive days?</li></ul>

- Additionally, the base and/or DIR may not be available based on whether a client is engaged in a hazardous occupation which may predispose the applicant to an accident. Following is a list of hazardous occupations that will lead to decline in base and/or DIR coverage (shown as “D”, which means declined, in the table)

However, please note that the list is not exhaustive and Foresters underwriting will review any hazardous occupations and duties and make the final decision.

State variations and restrictions may apply to the features and benefits outlined in this document.



**WHO'S NOT ELIGIBLE (CON'T)**

<b>Occupations</b>			
<b>Industry/Occupation</b>	<b>Job Title</b>	<b>Will Be Declined for (shown as "D")</b>	
		<b>Base Contract and WPR</b>	<b>DIR</b>
Athletes	Horse Breaker, jockey	Accepted risk	D
	Professional Athletes	Accepted risk	D
Construction	Blaster, explosives worker	D	D
	Roofer	Accepted risk	D
	Sandblaster	Accepted risk	D
	Steeplejack	D	D
	Structural Steel Worker	D	D
	Tunnel Worker	Accepted risk	D
	Crane Driver	Accepted risk	D
Chemical	Caustic Material Handler	Accepted risk	D
	Still and Tank Cleaner	Accepted risk	D
Entertainment	Circus/Carnival Acrobat/Aerialist	Accepted risk	D
	Wild Animal Handler (Trainer)	Accepted risk	D
	Stuntperson	D	D
Firefighters	All	Accepted risk	D
Fishing	Deep Sea Fishing	Accepted risk	D
	Divers	D	D
Homemakers	All	Accepted risk	D
Law Enforcement	Jailer/Prison Guard/ Narcotics/Vice/Undercover Police	Accepted risk	D
Lumber	Raftmen, rigger	D	D
	Shearer, treefeller	Accepted risk	D
Metal	Furnace room worker	Accepted risk	D
Missionaries	All	D	D
Oil & Gas	Field Workers/Roughnecks:		
	<i>Refinery worker</i>	Accepted risk	D
	<i>Tanker driver</i>	Accepted risk	D
	<i>Pipeline onshore</i>	Accepted risk	D
	<i>Offshore worker/rig</i>	D	D
Part-time workers (who work less than 30 hrs/week)	All	Accepted risk	D
Public Utilities	Linesman	D	D
	Tree Trimmer (Surgeon)	Accepted risk	D
Railroad	Track Worker	Accepted risk	D
Retired Persons	All	Accepted risk	D
Search & Rescue	All	D	D
Seasonal workers (who work less than 26 weeks/year)	All	Accepted risk	D
Self-employed persons (who work 50% or less outside their home)	All	Accepted risk	D
Students	All	Accepted risk	D
Underground Mining	Underground Miner	D	D
Unemployed		Accepted risk	D

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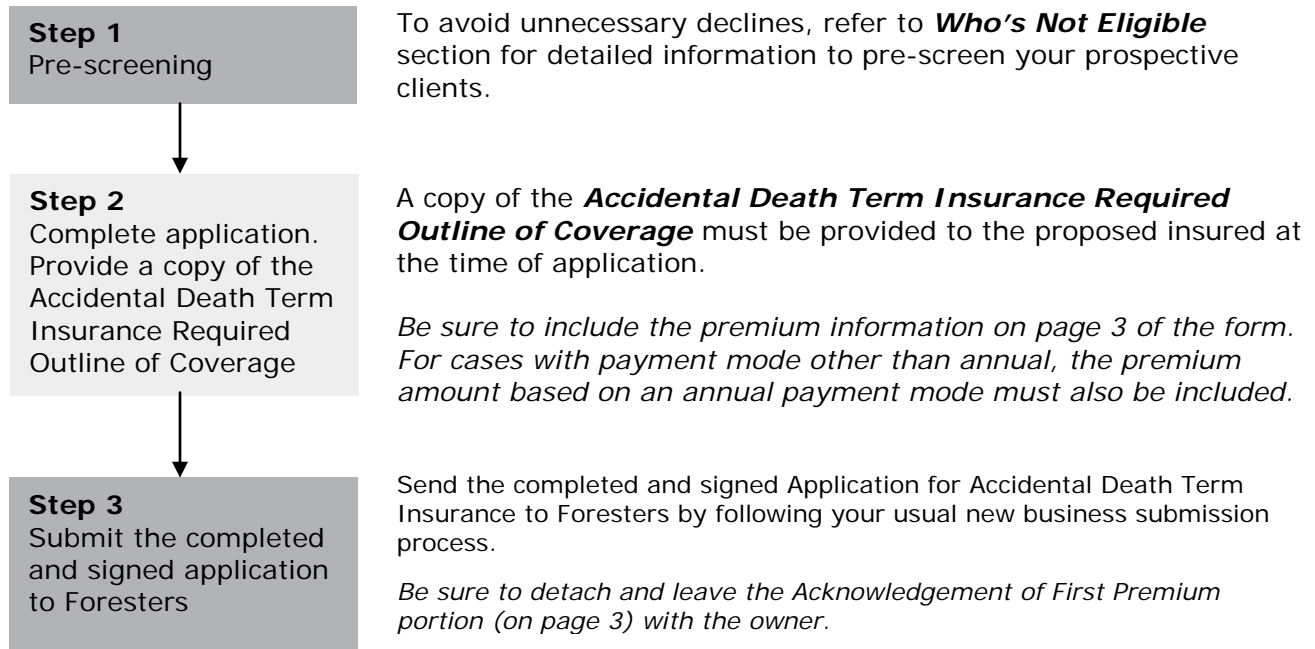
## NEW BUSINESS OPPORTUNITIES

Your clients may be interested in applying for Foresters Prepared if they are looking for:

- Affordable insurance protection from an accidental death
- A “fall back” solution in case their Foresters term life application is declined

## TO APPLY FOR FORESTERS PREPARED AS AFFORDABLE ACCIDENTAL DEATH TERM INSURANCE PROTECTION

### APPLICATION PROCESS



### IMPORTANT NOTES

- There is no conditional or temporary insurance coverage (TIA) even though an amount was collected with the Foresters Prepared application.
- At the time of application, the proposed insured must be the certificate owner. An assignment form can be submitted to change certificate owner\* after the certificate is issued.
- If the payer is not the proposed insured at the time of application, complete:
  1. The Application for Accidental Death Term Insurance – ***leaving the PAC Banking Information section blank***
  2. The Pre-Authorized Check (PAC) Plan Authorization Form - with built-in payer identification questions in one form (Important note: If the same payer is applicable for more than one Prepared application, a separate authorization form is required to be submitted with each application)

\* Death of the insured within 3 years of the assignment of a life insurance contract will cause the death benefit proceeds to be included in calculating the gross estate of the person who was the owner before the assignment. To avoid potential unfavorable tax consequences, your client should consult his/her tax attorney about possible tax implications before making the assignment.

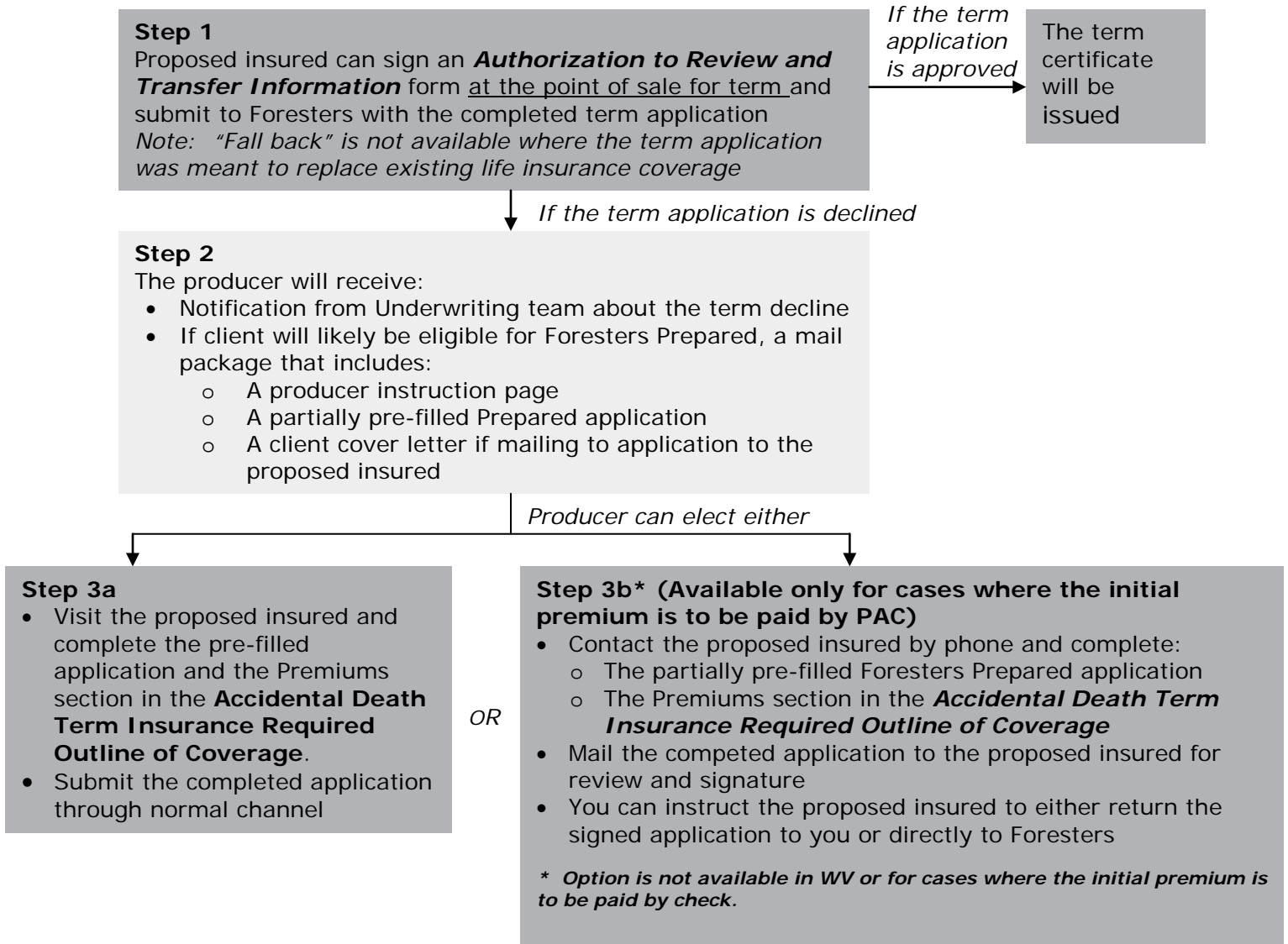
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# TO APPLY FOR FORESTERS PREPARED AS A "FALL BACK" SOLUTION

## APPLICATION PROCESS



### Step 1

- The Authorization to Review and Transfer Information form and other Foresters Prepared supporting materials such as consumer brochure can be found on Foresters producer website.

### Step 2

- If your client's term life insurance application is indeed declined and a signed Authorization to Review and Transfer Information form was submitted, based on the information provided in the term life application, our underwriters will evaluate whether or not your client will likely be eligible for Foresters Prepared if they apply.
- If your client will likely be eligible for Foresters Prepared, you will receive a partially pre-filled Prepared application – certain sections has been conveniently completed for you by using the same information provided in the term application.

### Step 3

- When completing the Accidental Death Term Insurance Required Outline of Coverage, be sure to include the correct premium information - for cases with payment mode other than annual, the premium amount based on an annual payment mode must also be included.

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## TO APPLY FOR FORESTERS PREPARED AS A "FALL BACK" SOLUTION (CON'T)

- *For step 3b:*
  - Note that if the initial premium is to be paid by check, you will not be able to complete and sign the Acknowledgement of First Premium section over the phone. In that case, you can request the proposed insured to mail you a check (payable to Foresters), prior to completing and signing the section.
  - Be sure to mail the completed Prepared application to the proposed insured with the provided client cover letter. It contains important instructions for the proposed insured to proceed with the application process.

### IMPORTANT NOTES

- As part of the normal term life insurance application decline process, any premium amount submitted with the term life application will be refunded, i.e. we will not retain the term premium and use it in the Foresters Prepared application process.
- If the term life application is meant to be a replacement for existing life insurance coverage, using Foresters Prepared as a "Fall Back" solution is not allowed. In that case, Foresters Prepared information will not be included in the decline notification sent to you even if a signed Authorization to Review and Transfer Information form was submitted.
- There is no conditional or temporary insurance coverage (TIA) even though an amount was collected with the Foresters Prepared application.
- At the time of application, the proposed insured must be the certificate owner. An assignment form can be submitted to change certificate owner\* after the certificate is issued.
- If the payer is not the proposed insured at the time of application, complete:
  1. The Application for Accidental Death Term Insurance – **leaving the PAC Banking Information section blank**
  2. The Pre-Authorized Check (PAC) Plan Authorization Form - with built-in payer identification questions in one form (Important note: If the same payer is applicable for more than one Prepared application, a separate authorization form is required to be submitted with each application)

\* Death of the insured within 3 years of the assignment of a life insurance contract will cause the death benefit proceeds to be included in calculating the gross estate of the person who was the owner before the assignment. To avoid potential unfavorable tax consequences, your client should consult his/her tax attorney about possible tax implications before making the assignment.

## REPLACEMENTS

In the states where Foresters Prepared is approved and governed under health insurance regulations, replacement forms are not required.

In the states where Foresters Prepared is approved and governed under life insurance regulations, life replacement forms will be required.

## NEW BUSINESS SUBMISSION

When submitting Foresters Prepared applications to Foresters, you are required to include the following items:

1. The appropriate signed application for the state in which the application was signed (being the state of solicitation);
2. If First Premium on PAC is not, the modal premium payment check made payable to Foresters (Note: COD is not allowed for Prepared);
3. If First Premium on PAC is elected, specific preferred draw date for the first premium is not allowed for Foresters Prepared;
4. An Application Remittance form outlining the payment submitted with the application (usually submitted by your Business Center).

## ADDITIONAL GUIDELINES

- Foresters Prepared applications can only be approved as standard; substandard ratings are not available for this product.
- If the proposed insured is uninsurable, any premium received will be refunded and a decline letter will be mailed to the proposed insured with a notice sent to you.

## WITHDRAWN APPLICATIONS

If the proposed insured contacts Foresters directly to request the withdrawal of the application, Foresters will let you know as an attempt to conserve the business.

## BUSINESS CONSERVED:

- Please call Foresters Producer Support line to advise conservation effort was successful. Notification must be made to Foresters within five business days.

## BUSINESS NOT CONSERVED:

- Foresters proceeds with the request to withdraw after five business days, unless notified by you.

If, after the application is sent to us but before the certificate is issued, the proposed insured contacts you directly to request withdrawal of the application, and you are unable to conserve the business, please notify us of the withdrawal and submit a dated decline request in writing including the proposed insured's name and address. Foresters will return to the proposed insured/owner any premium collected with a letter confirming the request for withdrawal of the application(s).

If you are notified by the proposed insured to request the withdrawal of application before the application is sent to Foresters, please submit the application along with the cancellation request, and Foresters will process the request, return the premium along with a letter directly to the proposed insured.

## NOT TAKEN OPTION

Certificates that are returned as "Not taken within the free look period" will be processed as a refund of premium. This refund will be sent to the proposed insured within ten business days of receipt with a notice to you.

## BENEFITS OF MEMBERSHIP

Eligible members have access to complimentary benefits<sup>1</sup>. For details on membership, visit our website at: [www.foresters.com/membership](http://www.foresters.com/membership).

Important note: Terminal Illness Benefit is not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

## FOR MORE INFORMATION

Log on to Foresters producer website.

<sup>1</sup> Descriptions of member benefits that your client may receive assume that your client is a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled without notice.