

Foresters Prepared Producer Guide

This guide is intended to answer your questions, provide ideas to help you sell Foresters Prepared Accidental Death Term Insurance and is for information purposes only. Check Foresters™ ezbiz producer website for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state. Products and features may not be available in all jurisdictions, and certain restrictions may apply. Consult ezbiz for more detailed product information and availability.

Foresters Prepared and its riders may not be available or approved in all states, and state variations may apply. Foresters Prepared and its optional riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Prepared: ADTERM-XX01-2010
Waiver of Premium Rider (Accident Only): ADTERM-WP-XX01-2010
Disability Income Rider (Accident Only): ADTERM-DIR-XX01-2010
Return of Premium Rider: ADTERM-ROP-XX01-2010

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisors on their specific situations.

This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable certificate and rider wording.

For producer use only

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Foresters Prepared

Foresters Prepared Accidental Death Term Insurance is a simple and low-cost way to help your clients protect their family from financial hardship in the event of an accidental death.

Key Benefits

Affordable rates	Available as low as \$10/month
Guaranteed premium*	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

Base Product Specifications

Foresters Prepared is filed and governed under health insurance regulations in most states. Producers will require a health insurance license to sell in those states. (Refer to summary chart on page 11 for details)

Issue Ages (age last birthday)	18 to 60		
Issue Face Amount Limits	\$50,000 - \$300,000 <i>Note: The total accidental death insurance coverage from all in force Foresters' accidental death coverage cannot exceed \$300,000</i>		
Underwriting Basis	Simplified Issue (non-medical basis). Sub-standard is not available		
Insurance Classes	Male & female - There are no smoker or non-smoker classes		
Premium	Payable to expiry. Rates vary by age band and gender		
Payment Modes, Modal Factors and certificate fees (Commissionable)		<u>Modal Factor</u>	<u>Certificate Fee</u>
	Annual	1.000000	\$60.00
	Semi-annual	0.533333	\$32.00
	Quarterly	0.275000	\$16.50
	Monthly	0.091667	\$5.50
Minimum Premium Amount	Annual = \$120	Semi-annual = \$60	Quarterly = \$30 Monthly = \$10
Death Benefit Payout	If insured dies within 180 days from an accidental bodily injury		
Expiry Date	Certificate anniversary on which the insured is age 75 <i>Note: The certificate may end before the certificate expiry date.</i>		
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. And, the premium rate is guaranteed* to remain level and unchanged for the life of the certificate		
Convertibility	Non-convertible		
Commission Schedule & Chargeback	State variations may apply. 100% chargeback will be applied for non-accidental death within the first certificate year		

* 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.

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

Optional Rider Specifications

Disability Income Rider (Accident Only)

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 (age last birthday) 18 to 60

Minimum Benefit Amount \$100 per month

Maximum Benefit Amount The lower of:

- \$2,000 per month; and
- 60% of the insured's monthly pay (at time of application)

Note: The total disability income, including accident only or accident & 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.

Waiting Period 90 days (from onset of total disability, not the date of injury)

Note: DIR benefits will NOT be paid during the waiting period

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:

- Actively employed when total disability begins,
- Continuously totally disabled during the waiting period, and
- Under the care of a physician while totally disabled

Definition of Total Disability Total disability is defined in the rider, and for the:

1st Injury - Insured's inability to work at *own occupation*

2nd Injury - Insured's inability to work at *any occupation*

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 Not guaranteed but cannot be increased more than once in each 12-month period

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.

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

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.

Expiry Date The DIR expiry date is the certificate anniversary on which the insured is age 65

Note: The rider may end before the rider expiry date.

Add After Issue Currently, DIR can be added within the first 5 years after the certificate issue date. This is subject to change

Changes 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

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Waiver of Premium Rider (Accident Only)

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 (age last birthday) 18 to 55

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 & Injury 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 The rider expiry date is the certificate anniversary on which the insured turns age 65

Note: The rider may end before the rider expiry date.

Waiving Premium Beyond Expiry Date 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

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 a) the date when the insured is no longer totally disabled, b) the certificate anniversary on which the insured is age 65 or c) the day the certificate is no longer in effect

Add After Issue Currently, WPR can be added after the certificate issue date. This is subject to change

Return of Premium Rider

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.

To meet state requirements, for certain states, ROP may be a mandatory rider that must be included with the base plan. Refer to the Plan Design Variations document on Foresters ezbiz producer website for details.

Issue Ages (age last birthday) 18 to 60

Benefit Payout Payable on certificate expiry, lapse and surrender, ROP returns a percentage of the eligible premiums paid:

- 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)

Eligible Premiums Eligible premiums mean premiums paid for:

- Base certificate & certificate fees
- ROP
- WPR (Accident Only)
- DIR (Accident Only)

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 ezbiz producer website.

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

Return of Premium Rider (cont.)

Expiry Date	The rider expiry date is the certificate anniversary on which the insured is age 75 <i>Note: The rider may end before the rider expiry date.</i>
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
Add After Issue	Rider may <u>not</u> be added after the certificate issue date

Exclusions (Risks not covered)

(Applicable to the Base Plan and Optional Riders. State variations may apply)

Death benefit will not be payable if the insured dies 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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State or Plan Variations

As with other stand alone accidental death term insurance products, Foresters Prepared is governed under health insurance regulations in most states. In order to meet various states' requirements and make Foresters Prepared 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 ezbiz producer website:

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

Premium Basis, Modes, Fees and Factors

Premium rates for Foresters Prepared vary by issue age band and gender. It is based on the insured's age last birthday. Client can choose one of the four premium payment modes:

Premium Mode	Modal Factors	Certificate Fees	Minimum Premium
Monthly PAC	0.091667	\$5.50	\$10
Quarterly	0.275000	\$16.50	\$30
Semi-Annual	0.533333	\$32.00	\$60
Annual	1.000000	\$60.00	\$120

Premium Calculations and Example

Example Use: Male from State of Michigan, age 35, face amount of \$200,000 with DIR of \$1,500/month, WPR and ROP (mandatory for MI), monthly premium mode

1 Base certificate

a) Face amount per \$1,000 of base certificate	200	
b) Multiply by the rate per 1,000	x \$0.69	
c) Multiply by the modal factor	x 0.091667	
d) Add the certificate fee	+ \$5.50	= \$18.15

2 Disability Income Rider – Accident Only (DIR)

a) DIR amount per \$100 of monthly benefit	.15	
b) Multiply by the rate per 1,000	x \$8.98	
c) Multiply by the modal factor	x 0.091667	= \$12.35

3 Waiver of Premium Rider – Accident Only (WPR)

a) Face amount per \$1,000 of base certificate	200	
b) Multiply by the rate per 1,000	x \$0.04	
c) Multiply by the modal factor	x 0.091667	= \$0.73

4 Return of Premium Rider (ROP)

To calculate ROP premium, simply add the premiums for the base certificate (incl. cert fee) and DIR, and then multiply the total by the ROP factor from the applicable rate table. *Note: If WPR is selected, the WPR premiums will be included as part of the ROP benefit payout. However, the WPR premium amount should not be included in the ROP premium calculation.*

a) Total of Base certificate plus DIR premium	\$30.50	
b) Multiply by the % from the applicable table	x 0.10	= \$3.05

Total monthly premium	= \$34.28
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State variations and restrictions may apply to the features and benefits outlined in this document.

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Premium Rates – Base Certificate (refer to the summary chart on page 11)

Alternate Base Rates		
Premium Rate Per \$1,000 of Base Coverage		
Issue Age	Male	Female
18 – 29	0.84	0.35
30 – 39	0.69	0.35
40 – 49	0.62	0.38
50 – 60	0.74	0.47

Base Rates For MT (Unisex Basis)	
Premium Rate per \$1,000 of Base Coverage	
Issue Age	Male & Female
18 – 29	0.84
30 – 39	0.69
40 – 49	0.62
50 – 60	0.74

U.S. General Base Rates		
Premium Rate per \$1,000 of Base Coverage		
Issue Age	Male	Female
18 – 29	1.09	0.49
30 – 39	0.89	0.49
40 – 49	0.81	0.53
50 – 60	0.96	0.66

Premium Rates – Disability Income Rider (Accident Only)

For all approved states, except for MT uses male rates for both male and female (i.e. unisex basis)		
Premium Rate Per \$100 of DIR Monthly Benefit		
Issue Age	Male & Unisex Basis for MT	Female
18 – 29	8.15	8.09
30 – 39	8.98	9.59
40 – 49	9.40	10.72
50 – 60	9.82	11.96

Premium Rates – Waiver of Premium Rider (Accident Only)

For all approved states, except for MT uses male rates for both male and female (i.e. unisex basis)					
Premium Rate Per \$1,000 of Base Coverage					
Issue Age	Male & Unisex Basis for MT	Female	Issue Age	Male & Unisex Basis for MT	Female
18	0.04	0.02	41	0.06	0.06
19	0.04	0.02	42	0.06	0.06
20	0.04	0.02	43	0.06	0.06
21	0.04	0.02	44	0.06	0.06
22	0.04	0.02	45	0.06	0.07
23	0.04	0.02	46	0.08	0.07
24	0.04	0.02	47	0.09	0.08
25	0.04	0.02	48	0.10	0.09
26	0.04	0.02	49	0.10	0.10
27	0.04	0.02	50	0.12	0.10
28	0.04	0.03	51	0.12	0.11
29	0.04	0.03	52	0.13	0.11
30	0.04	0.03	53	0.13	0.11
31	0.04	0.03	54	0.15	0.11
32	0.04	0.03	55	0.15	0.11
33	0.04	0.03	56	n/a	n/a
34	0.04	0.04	57	n/a	n/a
35	0.04	0.04	58	n/a	n/a
36	0.04	0.04	59	n/a	n/a
37	0.04	0.05	60	n/a	n/a
38	0.04	0.05			
39	0.05	0.06			
40	0.06	0.06			

Also refer to the easy-to-use premium quote calculator available on Foresters ezbiz producer website.

Premium rates contained on this page are for reference purposes only and are subject to state restrictions, variations and eligibility requirements. If there are any discrepancies between the premium rates on this page and the issued certificate, the issued certificate shall take precedence.

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Premium Factor – Return of Premium Rider

$$\text{ROP premium}^* = \text{ROP factor} \times (\text{base premium with certificate fee} + \text{DIR premium})$$

Note: If WPR is selected, the WPR premiums will be included as part of the ROP benefit payout. However, the WPR premium amount should not be included in the ROP premium calculation.

Alternate ROP Rates *					
* For MI & NH, ROP is a mandatory rider so it will be automatically included in all accidental death insurance certificates issued in this state. For all other approved states, ROP rider is optional.					
Premium Rate Per \$1,000 of Base Coverage					
Age	Male	Female	Age	Male	Female
18	0.20	0.15	41	0.12	0.20
19	0.20	0.15	42	0.14	0.20
20	0.20	0.15	43	0.16	0.20
21	0.18	0.15	44	0.18	0.20
22	0.16	0.15	45	0.20	0.20
23	0.14	0.15	46	0.24	0.26
24	0.12	0.15	47	0.28	0.32
25	0.10	0.15	48	0.32	0.38
26	0.09	0.15	49	0.36	0.44
27	0.08	0.15	50	0.40	0.50
28	0.07	0.15	51	0.44	0.54
29	0.06	0.15	52	0.48	0.58
30	0.05	0.15	53	0.52	0.62
31	0.06	0.16	54	0.56	0.66
32	0.07	0.17	55	0.60	0.70
33	0.08	0.18	56	0.74	0.83
34	0.09	0.19	57	0.88	0.96
35	0.10	0.20	58	1.02	1.09
36	0.10	0.20	59	1.16	1.22
37	0.10	0.20	60	1.30	1.35
38	0.10	0.20			
39	0.10	0.20			
40	0.10	0.20			

ROP Rates For MT (Unisex Basis)			
Premium Rate Per \$1,000 of Base Coverage			
Age	Male & Female	Age	Male & Female
18	0.30	41	0.22
19	0.30	42	0.24
20	0.30	43	0.26
21	0.28	44	0.28
22	0.26	45	0.30
23	0.23	46	0.34
24	0.21	47	0.38
25	0.18	48	0.42
26	0.17	49	0.46
27	0.15	50	0.50
28	0.14	51	0.54
29	0.12	52	0.58
30	0.10	53	0.62
31	0.12	54	0.66
32	0.14	55	0.70
33	0.16	56	1.08
34	0.18	57	1.16
35	0.20	58	1.24
36	0.20	59	1.32
37	0.20	60	1.40
38	0.20		
39	0.20		
40	0.20		

Also refer to the easy-to-use premium quote calculator available on Foresters ezbiz producer website.

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Premium Factor – Return of Premium Rider

$$ROP\ premium^* = ROP\ factor \times (base\ premium\ with\ certificate\ fee + DIR\ premium)$$

Note: If WPR is selected, the WPR premiums will be included as part of the ROP benefit payout. However, the WPR premium amount should not be included in the ROP premium calculation.

U.S. General ROP Rates					
Premium Rate Per \$1,000 of Base Coverage					
Age	Male	Female	Age	Male	Female
18	0.30	0.22	41	0.22	0.30
19	0.30	0.22	42	0.24	0.30
20	0.30	0.22	43	0.26	0.30
21	0.28	0.22	44	0.28	0.30
22	0.26	0.22	45	0.30	0.30
23	0.23	0.22	46	0.34	0.36
24	0.21	0.22	47	0.38	0.42
25	0.18	0.22	48	0.42	0.48
26	0.17	0.23	49	0.46	0.54
27	0.15	0.24	50	0.50	0.60
28	0.14	0.25	51	0.54	0.64
29	0.12	0.26	52	0.58	0.67
30	0.10	0.26	53	0.62	0.71
31	0.12	0.26	54	0.66	0.74
32	0.14	0.26	55	0.70	0.77
33	0.16	0.27	56	1.08	1.08
34	0.18	0.27	57	1.16	1.16
35	0.20	0.27	58	1.24	1.24
36	0.20	0.28	59	1.32	1.32
37	0.20	0.28	60	1.40	1.45
38	0.20	0.29			
39	0.20	0.30			
40	0.20	0.30			

Also refer to the easy-to-use premium quote calculator available on Foresters ezbiz producer website.

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Return of Premium Rider - Benefit % of Eligible Premiums

Applicable to All ROP Rate Scales							
Certificate Year	ROP Benefit %	Certificate Year	ROP Benefit %	Certificate Year	ROP Benefit %	Certificate Year	ROP Benefit %
	Issue Age 18 - 45		Issue Age 46 - 50		Issue Age 51 - 55		Issue Age 56 - 60
1-5	0%	1-5	0%	1-5	0%	1-5	0%
6	3%	6	4%	6	5%	6	7%
7	4%	7	6%	7	8%	7	12%
8	5%	8	8%	8	11%	8	17%
9	6%	9	10%	9	14%	9	22%
10	7%	10	12%	10	17%	10	25%
11	9%	11	15%	11	24%	11	40%
12	11%	12	18%	12	31%	12	55%
13	13%	13	20%	13	35%	13	70%
14	15%	14	24%	14	43%	14	85%
15	17%	15	25%	15	50%	15 & up	100%
16	19%	16	30%	16	60%		
17	21%	17	35%	17	70%		
18	22%	18	40%	18	80%		
19	23%	19	45%	19	90%		
20	25%	20	50%	20 & up	100%		
21	30%	21	60%				
22	35%	22	70%				
23	40%	23	80%				
24	45%	24	90%				
25	50%	25 & up	100%				
26	60%						
27	70%						
28	80%						
29	90%						
30 & up	100%						

ROP benefit percentages contained on this page are for reference purposes only and are subject to state restrictions, variations and eligibility requirements. If there are any discrepancies between the benefit percentages on this page and the issued certificate, the issued certificate shall take precedence.

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State Availability & Rate Variation Summary Chart - Effective March 6, 2011

For those states where Foresters Prepared is filed and approved under health insurance regulations, producers will require a health insurance license to sell Foresters Prepared.

For the two states where Foresters Prepared is filed and approved under life insurance regulations, producers will require a life insurance license to sell Foresters Prepared and all point of sale life requirements, such as replacement forms and the life insurance buyer's guide, will apply.

STATE	Product Line Filed/ Approved	Base Certificate		Riders			
		Base Rates - US general	Base Rate - Alternate	DIR (Accident Only) - US general	WPR (Accident Only) - US general	ROP - US general	ROP - Alternate
AK	Health	✓		✓	✓	✓	
AL	Health	✓		✓	✓	✓	
AZ	Health	✓		✓	✓	✓	
AR	Health	✓		✓	✓	✓	
CT	Health	✓			✓		
DE	Health		✓	✓	✓	✓	
DC	Health	✓		✓	✓	✓	
FL	Life	✓			✓		
GA	Health	✓		✓	✓		
HI	Health	✓		✓	✓	✓	
ID	Health	✓		✓	✓		
IL	Health	✓		✓	✓		
IN	Life	✓		✓	✓		
IA	Health		✓	✓	✓		
KY	Health		✓	✓	✓	✓	
LA	Health	✓		✓	✓	✓	
ME	Health	✓		✓	✓	✓	
MI	Health		✓	✓	✓		✓ (mandatory)
MS	Health	✓		✓	✓	✓	
MO	Health	✓		✓	✓	✓	
MT	Health		✓ (Unisex rates)	✓ (Unisex rates)	✓ (Unisex rates)	✓ (Unisex rates)	
NE	Health	✓		✓	✓	✓	
NV	Health	✓		✓	✓	✓	
NH	Health		✓		✓		✓ (mandatory)
NM	Health	✓		✓	✓	✓	
NC	Health	✓		✓	✓	✓	
ND	Health		✓	✓	✓		
OH	Health		✓	✓	✓	✓	
OK	Health	✓		✓	✓	✓	
OR	Health	✓		✓	✓	✓	
SC	Health	✓		✓	✓	✓	
TN	Health	✓		✓	✓		
TX	Health	✓			✓	✓	
UT	Health		✓		✓	✓	
WA	Health	✓		✓	✓		
WV	Health	✓		✓	✓	✓	
WI	Health	✓		✓	✓	✓	
WY	Health	✓		✓	✓	✓	

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

Foresters Prepared

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 submitting the application, we encourage you to pre-screen your client by referencing to 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 these health/lifestyle questions:

Not Eligible for Foresters Prepared
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.)
In addition to the above 3 questions, for certain states, there is an additional "knock-out" question – be sure to use the correct application applicable to your state
4. 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?
Not Eligible for Disability Income Rider (Accident Only) – Applicable only if applying for DIR
5. 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?

- Additionally, the base and/or DIR may not be available based on whether a client is engaged in one of the excluded occupations (shown as "D", which means declined, in the following table):

Occupations			
Industry/Occupation	Job Title	Will Be Declined for (shown as "D")	
		Base Contract and WPR	DIR
Athletes	Horse Breaker	Accepted risk	D
	Professional Athletes	Accepted risk	D
	Jockey	Accepted risk	D

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

Foresters Prepared

Occupations (cont.)			
Industry/Occupation	Job Title	Will Be Declined for (shown as "D")	
		Base Contract and WPR	DIR
Construction	Blaster	D	D
	Explosives Worker	D	D
	Rofer	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	Prison Guard	Accepted risk	D
	Other	Accepted risk	D
Lumber	Raftmen	D	D
	Rigger	D	D
	Shearer	Accepted risk	D
	Treefeller	Accepted risk	D
Metal	Furnace room worker	Accepted risk	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 hours per 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 per 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

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

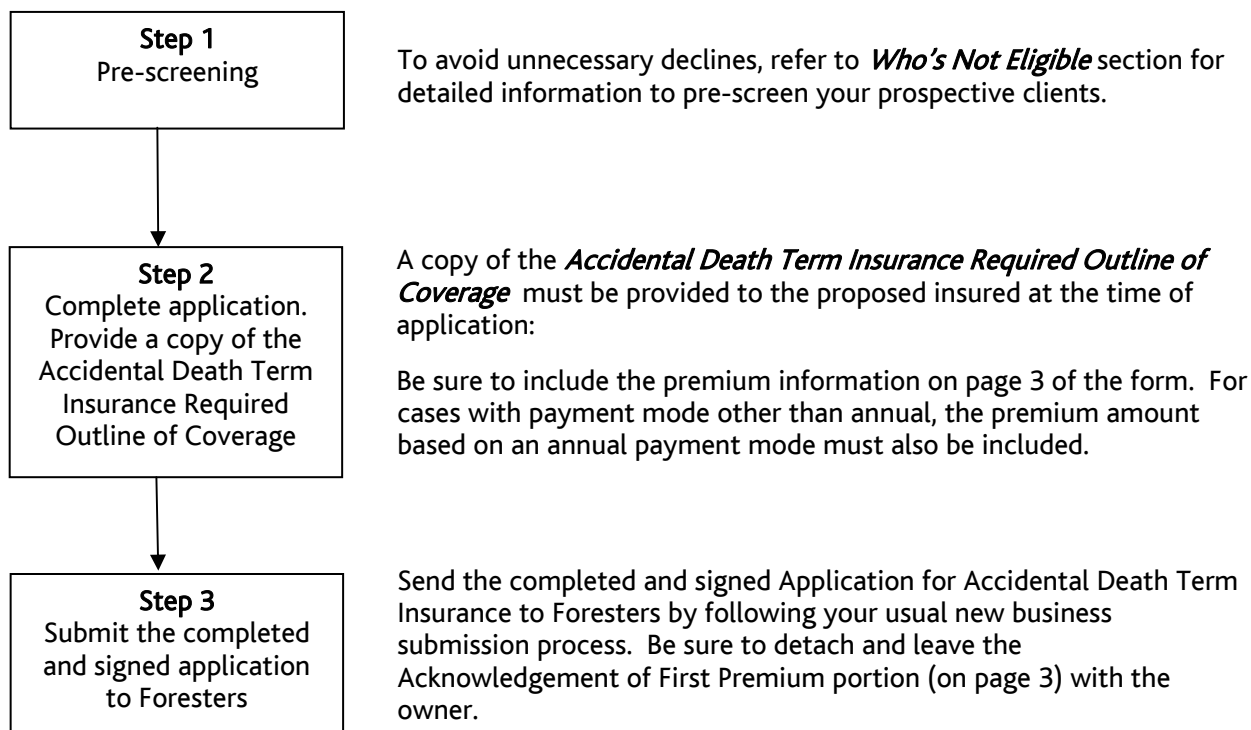
New Business Opportunities

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

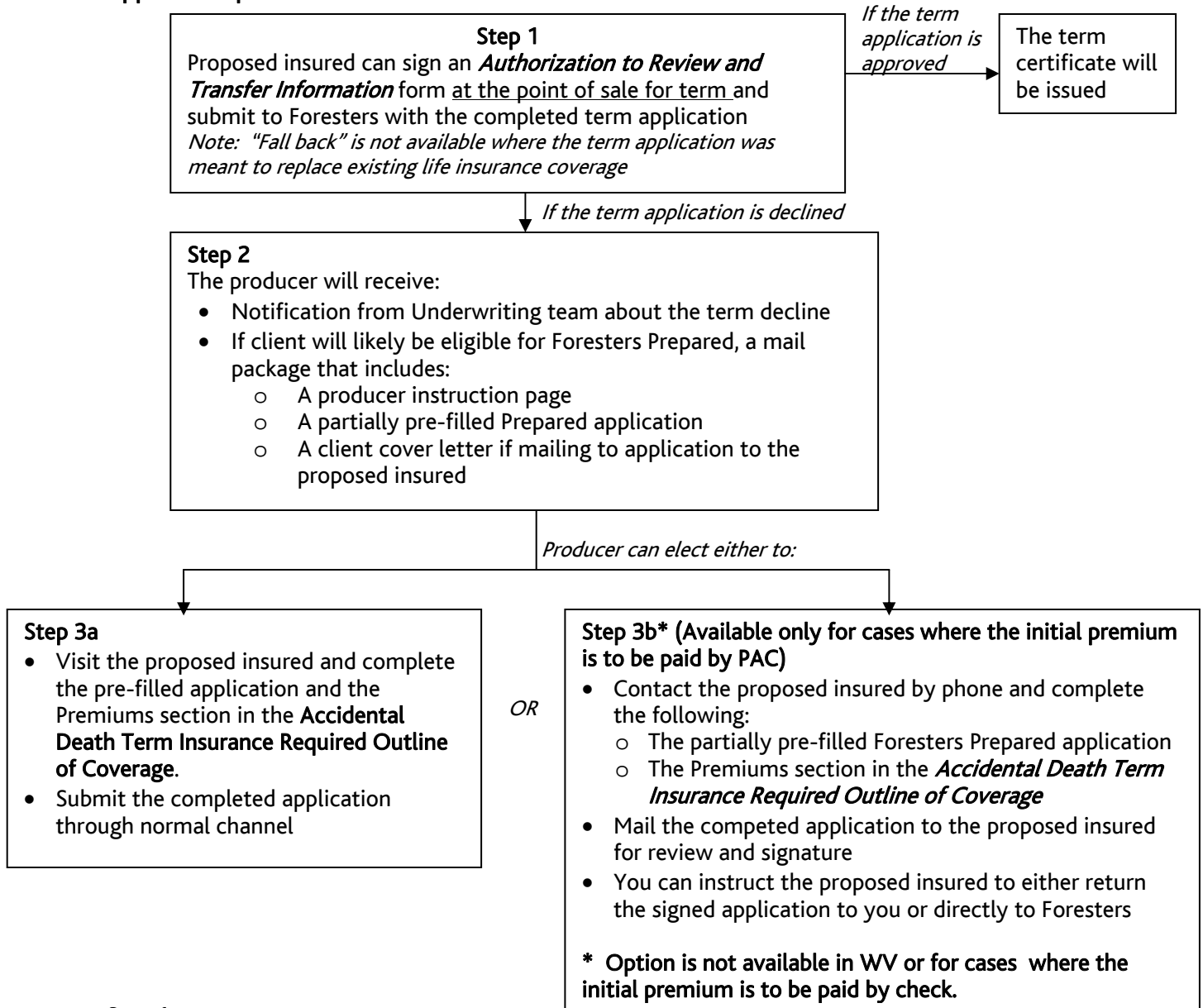


Important Notes

- 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 and the payer. An assignment form or a change request can be submitted to change certificate owner or payer respectively after the certificate is issued.

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 ezbiz 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.

To Apply for Foresters Prepared As a “Fall Back” Solution – cont.

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.
- 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 and the payer. An assignment form or a change request can be submitted to change certificate owner or payer after the certificate is issued.

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 elected for monthly premium mode, the modal premium payment check made payable to Foresters;
3. If First Premium on PAC is elected for monthly premium mode, specific preferred draw date for the first premium is not allowed for Foresters Prepared;

New Business Submission (cont.)

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.

Foresters Prepared

Benefits of Membership

Our customers are our members¹. Foresters members may be eligible for a valuable package of benefits² – at no additional premium. They can attend member events with family and friends, make a difference in their community; as well as access life, health, and education member benefits – all compliments of Foresters! Member benefits include Competitive Scholarships, Orphan Scholarships, Critical Illness member benefit, Orphan member benefit, and the Everyday Money and Legal Link member benefits. **(Note: The Terminal Illness member benefit, which may normally be included in the package of member benefits, is not available with Foresters Prepared.)**

This is the Foresters difference. This is why membership with Foresters means so much more. For more than 135 years, Foresters has used its financial strength and prosperity to help improve the lives of its members and their communities.

For more information on member benefits, please visit www.foresters.com/membership

For More Information

Log on to Foresters ezbiz producer website at <https://portal.foresters.biz>

¹ Foresters members includes the insureds and annuitants under Foresters insurance and annuity certificates. For details on eligibility and benefits of membership, go to www.foresters.com/membership

² Foresters member benefits are non-contractual and not part of the Foresters Prepared insurance contract. Member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time by Foresters.