

# Foresters PlanRight Whole Life Insurance

## Producer Guide

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell Foresters PlanRight Whole Life Insurance. Check Foresters™ 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, availability may be modified from time to time and certain restrictions may apply. Consult Foresters producer website for more detailed product information and up to date availability.

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.

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## FAST FACTS

	PlanRight – Level	PlanRight – Graded <sup>1</sup>	PlanRight – Modified <sup>1</sup>
Death Benefit	Based on <sup>2</sup> 100% of the face amount in effect	For Years 1 and 2, based on <sup>2</sup> the greater of: 1. Return of Premium (ROP) plus 4.5% annual interest <sup>3</sup> or; 2. In year 1 – 30% of the face amount in effect In year 2 – 70% of the face amount in effect In Years 3+ – 100% of the face amount in effect	Based on <sup>2</sup> Year 1 – ROP plus 10% annual interest <sup>3</sup> Year 2 – ROP plus 10% annual interest <sup>3</sup> Year 3+ – 100% of the face amount in effect
Riders	Accidental Death Rider available (issue ages 50-80)  Common Carrier Accidental Death Rider included at no additional cost	Accidental Death Rider not available  Common Carrier Accidental Death Rider included at no additional cost	
Premiums	Level, payable to age 121		
Minimum Premium	\$10/month		
Issue Ages (Age last birthday)	50-85	50-85	50-80
Minimum Face Amount <sup>4</sup>	\$2,000		
Maximum Face Amounts	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A
Certificate fee (Subject to the modal factors)	\$36 annually (commissionable)		
Modal Factors	Monthly – 0.0875 Quarterly – 0.26 Semi-Annual – 0.51 Annual – 1.0		
Underwriting Class <sup>5</sup>	Non-Tobacco Tobacco		
Cash Values	Available (on full surrender only)		
Loans <sup>6</sup>	Available		
Insurer	The Independent Order of Foresters (Foresters)		

**Foresters reserves the right to modify the processes and guidelines within this guide. These processes and guidelines apply to face-to-face sales. For Voice Signature sales, please refer to the PlanRight Voice Signature Producer Guide.**

<sup>1</sup> For PlanRight Graded and Modified, the death benefit is based on 100% of the face amount (see footnote #2) in the event of accidental death during the first two years.

<sup>2</sup> Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.

<sup>3</sup> Interest is compounded annually and is accrued on a daily basis from certificate issue date to date of death.

<sup>4</sup> Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more. Member benefits are non-contractual and are subject to benefit specific eligibility requirements and limitations.

<sup>5</sup> Ratings do not apply on the PlanRight plans.

<sup>6</sup> Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).

## PRODUCT DESCRIPTION

Foresters PlanRight Whole Life Insurance (PlanRight) is a permanent, whole life product which provides a guaranteed, level premium and makes use of a simplified application and underwriting process.

PlanRight is designed to help cover final expenses such as the costs associated with funeral and burial expenses, probate fees, or other financial obligations that an Applicant's family may face in the event of death.

PlanRight has three certificate types that offer different levels of coverage:

- PlanRight Level: the death benefit is based on<sup>7</sup> 100% of the face amount in effect.
- PlanRight Graded: has a limited death benefit in the first two years, which is based on<sup>7</sup> the greater of a) the sum of the total premiums paid accumulated with 4.5% interest<sup>8</sup>, or b) 30% of the face amount in effect in the first year, and 70% of the face amount in effect during the second year. From year three onward, the death benefit is based on<sup>7</sup> 100% of the face amount in effect.
- PlanRight Modified: has a limited death benefit in the first two years which is based on<sup>7</sup> the return of premiums paid plus 10% interest<sup>8</sup>. From year three onward, the death benefit is based on<sup>7</sup> 100% of the face amount in effect.

## HOW TO QUALIFY

### General Qualification

To qualify for PlanRight, the Proposed Insured must:

- be able to answer 'no' to all of the Part A Medical Questions on the application
- be within height and weight guidelines

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<sup>7</sup> Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.

<sup>8</sup> Interest is compounded annually and is accrued on a daily basis from certificate issue date to date of death.

- not be taking any 'not eligible' prescription drugs as listed in the "PlanRight Medical Reference Guide"
- have a social security number
- be mentally competent (i.e. able to answer the application questions on their own)
- have the legal capacity to conduct their own affairs
- be able to complete the Personal History Interview (PHI) by telephone.
- not have been previously declined for any other Foresters product

Hearing or speech impaired clients are eligible for PlanRight if using TTY enabled interviews.

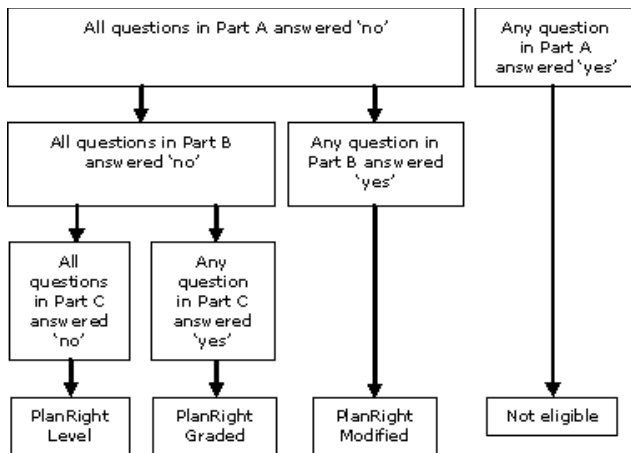
When screening a Proposed Insured, observe whether there is a wheelchair or scooter, oxygen tank, assisted living, or other obvious indicators of health issues that could disqualify the Proposed Insured from coverage.

PlanRight does not offer any preliminary underwriting inquiries or risk assessments.

### Qualifying for Level, Graded, or Modified Coverage

The level of coverage the Proposed Insured may qualify for depends in part on the answers to the medical questions in the application:

- If there is a "yes" answer in Part A of the Medical Questions, the Proposed Insured will not qualify to apply for a PlanRight benefit; do not continue with the application.
- If all answers in Part A are no, but there is a "yes" answer in Part B of the Medical Questions, the Proposed Insured may be eligible to apply for the Modified death benefit.
- If all answers in Part A and Part B are no, but there is a "yes" answer in Part C of the Medical Questions, the Proposed Insured may be eligible to apply for the Graded death benefit.
- If all the Medical Questions are answered "no", the Proposed Insured may be eligible to apply for the Level death benefit.



## RIDERS AND DEATH BENEFIT

### Accidental Death Rider

Available on	PlanRight Level only
Issue ages	50-80
Brief Description	Provides additional coverage in the event of an accidental death, caused by an accidental bodily injury, and death occurs within 180 days of the injury.
Issue amount	Minimum issue amount is \$2,000. Maximum issue amount is 100% of the face amount (subject to a maximum of \$300,000 across all Foresters certificates).
Expiry date	The certificate anniversary on which the insured is age 121.

### Common Carrier Accidental Death Rider

Available on	All PlanRight Certificate Types
Issue ages	50-85
Brief Description	This rider, automatically included on all eligible certificates (cost is included in basic certificate premium), provides additional coverage if the Insured dies within 180 days of an accidental bodily injury that occurred while riding as a fare paying passenger on a common carrier.
Issue amount	Two times the face amount (death benefit is subject to a maximum of \$300,000 across all Foresters accidental death coverage).
Expiry date	The certificate anniversary on which the insured is age 121.

For all PlanRight plans, the cost of the Common Carrier Accidental Death Rider is included in the basic certificate premium.

### Death Benefit Examples

The following are examples of a \$15,000 face amount with the Accidental Death Rider (ADR) and the Common Carrier Accidental Death Rider (CCADR). These examples assume there is no other existing accidental death coverage under another Foresters certificate.

Level	1. If cause of death is non-accidental	
	Yr 1+	\$15K
	2. If cause of death is accidental and CCADR does not apply, but with ADR at an additional cost	
		\$15K + \$15K (ADR) = \$30K
Level	3. If cause of death is accidental and CCADR applies, with no ADR	
		\$15K + 2 X \$15K (CCADR) = \$45K
	4. If cause of death is accidental and CCADR applies with ADR at an additional cost	
		\$15K + \$15K (ADR) + 2 X \$15K (CCADR) = \$60K

Graded <sup>9</sup>	1. If cause of death is non-accidental	
	Yr 1	\$15K X 30% = \$4.5K
	Yr 2	\$15K X 70% = \$10.5K
	Yr 3+	\$15K
Graded <sup>9</sup>	2. If cause of death is accidental and CCADR does not apply	
	Yr 1 <sup>10</sup>	\$15K
	Yr 2 <sup>10</sup>	\$15K
	Yr 3+	\$15K
Graded <sup>9</sup>	3. If cause of death is accidental and CCADR applies	
	Yr 1 <sup>10</sup>	\$15K + 2 X \$15K (CCADR) = \$45K
	Yr 2 <sup>10</sup>	\$15K + 2 X \$15K (CCADR) = \$45K
	Yr 3+	\$15K + 2 X \$15K (CCADR) = \$45K

<sup>9</sup> This scenario assumes a limited benefit death benefit of 30% in year 1 and 70% in year 2

<sup>10</sup> The death benefit is up to 100% of the face amount in years 1 and 2 in the event of accidental death.

Modified <sup>11</sup>	1. If cause of death is non-accidental	
	Yr 1 <sup>12</sup>	$1.10 \times \$700 = \$770$
	Yr 2 <sup>12</sup>	$1.10 \times (\$770 + \$700) = \$1,617$
	Yr 3+	\$15K
	2. If cause of death is accidental and CCADR does not apply	
	Yr 1 <sup>13</sup>	\$15K
	Yr 2 <sup>13</sup>	\$15K
	Yr 3+	\$15K
	3. If cause of death is accidental and CCADR applies	
	Yr 1 <sup>13</sup>	$\$15K + 2 \times \$15K \text{ (CCADR)} = \$45K$
	Yr 2 <sup>13</sup>	$\$15K + 2 \times \$15K \text{ (CCADR)} = \$45K$
	Yr 3+	$\$15K + 2 \times \$15K \text{ (CCADR)} = \$45K$

### Minimum and Maximum Face Amounts

The minimum face amount for all levels of coverage is \$2,000. The maximum face amount is:

#### *PlanRight Level:*

Ages 50-80: \$35,000  
Ages 81-85: \$15,000

#### *PlanRight Graded:*

Ages 50-80: \$20,000  
Ages 81-85: \$10,000

#### *PlanRight Modified:*

Ages 50-80: \$15,000  
Ages 81-85: N/A

## PREMIUMS

Premium rates vary by issue age, gender and Tobacco use. Non-Tobacco is defined as no cigarettes or any other form of tobacco or nicotine in the last 12 months. Premiums are payable during the Proposed Insured's life to age 121 and are based on the Proposed

<sup>11</sup> Assumes premium of \$700 is paid annually and that death occurs at the end of the year.

<sup>12</sup> Interest is compounded annually and is accrued on a daily basis from certificate date to date of death.

<sup>13</sup> The death benefit is up to 100% of the face amount in years 1 and 2 in the event of accidental death.

Insured's age last birthday. PlanRight is a non-illustrated product. A variety of premium calculators (including desktop, web-based, and mobile) are available for download through Foresters producer website (at foresters.com).

### Minimum Premiums

- PAC: \$10
- Direct Quarterly: \$30
- Direct Semi-Annually: \$50
- Direct Annually: \$100

### Modal Factors

- Monthly: 0.0875
- Quarterly: 0.26
- Semi-Annual: 0.51
- Annual: 1.0

## THE APPLICATION

### General Instructions

Be sure that you use the correct state version of the application, based upon the state in which the Proposed Insured (or the Owner, if other than the Proposed Insured) signs the application. You must also be licensed in the state that the solicitation and sale takes place.

A producer is required to interview the Proposed Insured (and Owner, if other than the Proposed Insured) in person and witness their signature(s). Sales by internet or mail are prohibited. Sales by phone are allowed to qualified producers through Foresters Voice Signature process (refer to the "PlanRight Voice Signature Producer Guide" for more information).

### Section 1: Proposed Insured

PlanRight uses age last birthday. Verify that the Proposed Insured's height and weight is recorded on the application and that the Proposed Insured's height and weight are within guidelines. Acceptable documents for verifying the identity of the Proposed Insured includes a driver's license, government issued photo ID card or passport.

### Section 2: Medical Questions

The coverage applied for is determined based on the answers to the questions in Parts A, B, and C and the outcome of the Point-of-Sale process.

Be sure to ask all the medical questions in their entirety (refer to the "PlanRight Medical Reference Guide" for explanations of the various conditions listed in the application).

### **Section 3: Other Insurance and Financial Questions**

Producers must comply with any replacement laws and regulations and are expected to offer suitable products and services to meet the Proposed Insured's needs. Indicate whether there is any inforce life insurance or annuities and whether any coverage will be replaced. Inforce life insurance or annuities include all certificates and/or policies inforce (including Foresters certificates which are inforce or lapse pending, or have been cancelled or lapsed during the past 13 months), as well as any group coverage.

### **Section 4: Insurance Applied For**

Select the certificate type being applied for and enter the insurance amount and premium amount. The Accidental Death Rider (ADR) is available for PlanRight Level only. If selecting ADR, be sure to indicate the amount of coverage; the ADR premium should be included in the premium amount.

### **Section 5: Payment Information**

Payment information must be completed in full. If a specific draft date has been selected, please ensure that the day and month has been specified. Draft dates cannot be greater than 30 days from the date of the Apptical interview.

If premiums are being paid for by Pre-Authorized Check (PAC), the Payment Information Form must be completed and signed; PAC authorization is effective immediately. If a preferred draft date is selected, the first premium will be drafted based upon the draft date selected. First Premium on PAC (FPOP) is the only payment option for applications submitted by either SecureDox or fax.

Payments by check must be made payable to Foresters and dated no later than the date the application was signed. Cash, post-dated checks, money orders, cashier's checks, or a check from the producer's personal/business account are not acceptable and will be returned to the producer unprocessed.

The only instance where we will accept a check from the producer's personal/business account is if the Proposed Insured is the producer or a member of the producer's family.

If the Payer is someone other than the Proposed Insured or Owner, the Other Payer Identification Form must also be completed.

### **Section 6: Beneficiary Information**

When Primary or Contingent beneficiaries are named, the relationship to the Proposed Insured must be listed. If a primary or contingent beneficiary is to be irrevocable, be sure to insert the word "irrevocable" beside that beneficiary's name.

Beneficiaries must meet the insurable interest requirements under state insurance law. In addition, to comply with legislation relating to fraternal societies, benefits must be paid to the member (life insured) or dependents of the member either directly or indirectly. Note that neither funeral homes nor funeral directors are acceptable beneficiary designations.

For additional information, please refer to Foresters "Beneficiary 101 Guide", available on our producer website.

### **Section 7: Owner Information**

Fill out the Owner Information only if the Proposed Insured is not the Owner. The Owner may be a third party (e.g. business, trust), subject to underwriting, fraternal, and state requirements.

### **Sections 8 and 9: Agreements & Authorization to Obtain and Disclose Information**

Although there are no questions in these sections, the Proposed Insured and Owner (if other than the Proposed Insured) should review the agreements and authorization before signing the application.

### **Section 10: Signatures**

After the application has been reviewed, the Proposed Insured and Owner (if the Owner is other than the Proposed Insured), must each sign in this section of the application.

The Proposed Insured must sign the "Proposed Insured" signature line. If the Owner is other than the Proposed Insured, then the Owner must sign the "Owner" signature line.

No one else can sign on behalf of the Proposed Insured or Owner.

All signatures should include both the first and last name; signing with initials is not acceptable. Signatures by Powers of Attorney are also not acceptable.

### **Section 11: Producer Certification**

The producer must answer the replacement question in this section. The Producer Certification must also be signed by the producer.

## **OTHER FORMS**

### **Notices Page and Acknowledgement of First Premium**

The Notices page states Foresters privacy policy, underwriting process and information on MIB, Inc. (MIB). The Notices page section must be left with the Proposed Insured, regardless whether or not the application is to be processed.

The Acknowledgement of First Premium must be completed and signed by the producer, detached, and left with the Owner. However, if the application is "withdrawn", no premium should be accepted and the Acknowledgement of First Premium section should not be left with the Owner.

Note that on PlanRight there is no temporary insurance coverage; a conditional receipt is only provided in Kansas and New York, and only if a check is submitted with the application.

### **Payment Information Form**

The Payment Information Form must be completed if paying either the initial payment or subsequent payments by pre-authorized check (PAC).

If the payer is a business or a trust, please print the name of the person who is authorized to, and is signing on behalf of, the business or trust. If submitting a voided check, attach the check in the section provided.

### **Producer Report**

The Producer Report must be completed and submitted to Foresters.

Remember to:

- Record the personal health interview (PHI) Inspection Reference ID number that you received from Apptical. If a PHI reference ID number is not included in the Producer Report, the application cannot be processed.
- Include any special instructions in the Remarks section (if the application is not to be processed, include a note that the application is to be withdrawn).

Split commissions between two producers are acceptable. To request a producer split, complete question #12 on the Producer Report.

### **Other Payer Identification Form**

If the payer is someone other than the Proposed Insured or Owner, the Other Payer Identification Form must be completed.

### **Replacement Forms**

State regulations require that all applicable replacement related forms be completed at the time that the application is taken, and submitted with the application. PlanRight cannot accommodate 1035 Exchanges.

## **THE POINT-OF-SALE PROCESS**

### **Introduction**

Foresters uses a Point-of-Sale (POS) process to provide a medical eligibility decision while you are with the Proposed Insured. The process involves:

- an MIB check
- a prescription history check
- a build chart review, and;
- a Personal Health Interview (PHI)

The medical eligibility decision is derived from the results of the above along with the answers to the medical questions and the coverage applied for.

### **MIB Check**

MIB, Inc. (MIB) is a membership corporation owned by Member life insurance companies in the United States and Canada.

MIB maintains a database for its members to exchange confidential information of



underwriting significance when an individual applies for life, health, disability income, long-term care or critical illness insurance. This information is maintained and safeguarded in a coded format that is accessible only to authorized persons on behalf of a Member company to which the Proposed Insured has applied for insurance and have authorized the company to use MIB as an information source.

During the underwriting process, the application information provided by the Proposed Insured is reviewed and compared to what is in the Proposed Insured's MIB file. The information in the Proposed Insured's MIB file is used only as an alert. No underwriting decision can be made on the basis of a coded report.

By law, the Proposed Insured can request free disclosure of his or her consumer report once annually. Only the Proposed Insured can request an MIB file for themselves. The Proposed Insured should call MIB's toll-free telephone number 866-692-6901 (TTY 866-346-3642 for hearing impaired) to request disclosure of their file. They will be asked for some personal identifying information so that the record can be located, if one exists. During this recorded call, they will need to certify, under penalty of law, that the information provided is accurate, and that he or she is the person requesting disclosure. The personal identifying information that MIB collects is used only to locate the Proposed Insured's MIB record, if any, and for no other purpose. MIB safeguards this information and keeps it confidential.

### **Prescription History Check**

Foresters uses Milliman Intelliscript (Milliman) to conduct a prescription history check. Milliman is a service that gathers data from various prescription data bases and creates a profile of the Proposed Insured based on their prescription history. The profile includes detailed drug information, prescribing physicians, drug indications, and pharmacy information.

The Proposed Insured may obtain a copy of their prescription history report at no cost by contacting Milliman. The Proposed Insured also has the right to dispute any information contained in their report with Milliman. To

order a report, the Purposed Insured may contact Milliman in writing at: 15800 Bluemound Road, Suite 100, Brookfield, WI 53005, by telephone at (877) 211-4816, or by e-mail at IntelliScriptSupport@milliman.com.

### **Build Chart Review**

As part of the POS process, the height and weight of the Proposed Insured is checked to ensure it is within Foresters height and weight guidelines. Insurance will be declined if the Proposed Insured is outside of the minimum or maximum weight for their height.

Please refer to the "PlanRight Medical Reference Guide" for the Build Chart.

### **Personal Health Interview**

The personal health interview (PHI) is conducted by Apptical on behalf of Foresters. Apptical offers interviews in English and Spanish. Apptical can also conduct interviews in other languages through a translation service.

The PHI must be conducted once the application has been completed and signed, and must occur within Apptical's operating hours. Apptical's hours of operation are:

- 8:30 am to 12:00 am ET, Monday to Friday
- 10:00 am to 8:00 pm ET, Saturday & Sunday

The PHI must also be completed while you are with the Proposed Insured.

The following is a general overview of what to expect during the PHI:

1. The interviewer will introduce themselves and ask what product your client is applying for (indicate PlanRight level, graded, or modified) and the state the product is being sold in. You will be asked for the telephone number you're calling from, your name and your Foresters producer number to validate your POS eligibility. The interviewer will provide you with a "PHI number" and you will be asked to record this in question #6 on the Producer Report.

2. The interviewer will verify with you that the application has been completed and will also verify the Proposed Insured's identification information. You will then be asked to put the Proposed Insured on the phone.
3. The interviewer will inform the Proposed Insured that the call is being recorded and will confirm that the application has been completed and signed and that they have received the Notices page.
4. The interviewer will verify the Proposed Insured's identification information and will obtain the Proposed Insured's authorization to run the prescription history check.
5. The interviewer will then ask the Proposed Insured all of the medical questions on the application and will record all of the answers provided.
6. During this time, the MIB check and prescription history check will be run, along with a check of the Proposed Insured's height and weight.
7. Once completed the interviewer will ask the Proposed Insured to put you back on the phone. The interviewer will give you the eligibility results of the case.

If a change is required to an answer in the application, ensure the change is initialed by you, the Proposed Insured and the Owner (if other than the Proposed Insured). Changes may include changes to a medical question, benefit applied for, insurance premium, or face amount changes.

Once a change has been made and initialed, you must also complete and have each person sign a new page 3 (signature page) and note on the Producer Report that you have completed a new page 3.

### **The Eligibility Results**

The Point-of-Sale (POS) decision engine provides the eligibility results, based on Foresters underwriting rules.

The Apptical interviewer is giving you the results from the decision engine based on Foresters underwriting rules; they cannot change the output based on your comments. However they will record your comments for Foresters.

The medical eligibility results may change based on:

- an MIB record, and/or;
- the prescription history, and/or;
- the height/weight of the Proposed Insured

A changed answered during the PHI may also affect the eligibility results.

In situations where there are no discrepancies in the coverage applied for and the eligibility results, you will be informed as follows:

*"The Proposed Insured is medically eligible to apply for the level/graded/modified death benefit."*

In situations where there is a discrepancy between the coverage applied for and the eligibility results based upon the prescription history check, you will be informed as follows:

*"The proposed insured is eligible to apply for the graded/modified death benefit. Prescription(s) found consistent with (medical condition): (name of prescription drug)."*

If the prescription history pertains to any of the questions in Part A of the medical questions, the interviewer will inform you that the Proposed Insured is not eligible to apply for any PlanRight benefit. You must write "withdrawn" in the "remarks" section of the producer report and submit the application.

In situations where there is a discrepancy between the coverage applied for and the eligibility results based upon the MIB check, the Interviewer will request that you ask the corresponding question again. If the Proposed Insured then changes their answer (to "yes"), inform the Apptical interviewer who will tell you the death benefit the Proposed Insured is eligible to apply for (Graded Benefit, Modified Benefit, or not eligible, depending upon the question).

Record the change, along with any required plan, face amount or premium change. Ensure all changes are initialed by all parties to the application and a new signature page (page 3) is completed and signed before submitting the application.

If the Proposed Insured does not change their answer, you will be informed as follows:

*"The decision on this case is suspended due to an MIB record that our investigation has failed to resolve. The record may be related to application question(s)...The application must be sent to Foresters for formal processing. They will contact you with information on how to proceed."*

In situations where the Proposed Insured is not eligible (due to either a 'yes' answer in Part A of the Medical Questions or their prescription history), you will be informed of the following:

*"The Proposed Insured is not eligible to apply for Foresters PlanRight. Please send the application to Foresters for formal processing. They will send a letter to your client with the official underwriting decision."*

The medical eligibility result you receive from the POS process is final. If the Proposed Insured does not qualify for the coverage as applied for or does not want to apply for alternative coverage, please note on the Producer Report that the application is being submitted as "withdrawn".

Regardless of the eligibility results, it is important that you submit all applications within 10 business days; Foresters requires a record of the Proposed Insured's signature authorizing the MIB and prescription history checks.

Once a PHI has been initiated, failure to submit an application within 10 business days will jeopardize your privileges for selling PlanRight.

## **SUBMISSION PROCESS**

### **Submitting the Application In Good Order**

In order to ensure your application is submitted In Good Order (IGO), please review each application to make sure the following have been done before submitting the application:

- All application questions are answered, and all of the sections have been completed in full.
- All pages of the application are included with your submission.
- Ensure that the answers provided on the application are consistent with the outcome of the personal health interview (PHI). Any changes that occur during the PHI should be initialed by all parties, and a new signature page (page 3) should be completed and signed.
- All forms and application pages are for the correct state.
- All state required disclosure forms are included.
- The Producer Report is complete, and if the commission is to be shared, the split must equal 100%.

### **Submitting the Application to Foresters**

Check with your agency as to the submission process you should follow as some agencies and distribution partners want the applications sent to their clearing centers first.

*By SecureDox*

<https://www.securedox.ca/Portal.aspx?p=492>

*By Fax*

1-866-300-3830 or 1-877-664-6602

*By Regular Mail*

P.O. Box 179  
Buffalo NY 14201

*By Courier*

Attn: New Business  
c/o Frontier Distributing  
1000 Young St., Suite 160  
Tonawanda, NY 14150

For SecureDox, a confirmation that your document was sent successfully will be displayed upon submission. Make a note of the tracking number for your reference.

For information on how to use SecureDox, please reference the "SecureDox User Guide".

For faxed applications, Foresters will reply confirming the number of pages received within one business day of receipt. If confirmation is not received within one business day, call Foresters Producer Support Line. Keep the confirmation message for your records.

## SERVICE LEVELS

The simplified application, the Point-of-Sale (POS) process and eligibility decision, and the submission process have been designed to provide speed to issue for both you and your clients.

Applications that are In Good Order (IGO) are typically issued within two business days from the date received at Foresters.

Delays in submitting the application, or applications that are submitted Not in Good Order (NIGO) will impact the two business day service level.

Some reasons an application may be considered NIGO include:

- sections of the application were incomplete or missing information
- missing signatures
- Producer Certification was not completed or not signed
- premium check was either post-dated after the application date or was not made payable to Foresters
- Payment Information form was incomplete, missing information, had incorrect banking information, was not signed, or was not submitted
- the initial premium check was not submitted
- premium amount did not match the coverage applied for
- Personal health interview (PHI) number is missing from the Producer Report
- Replacement form (if applicable) was incomplete, missing information, or was not submitted
- Other state specific or product specific forms were incomplete, missing information, or were not submitted

If any of the these situations occur, Foresters will notify the producer as to the outlining reasons why the application is NIGO, what is outstanding, as well as the due date for the requirement(s).

## Certificate Delivery

Certificates will be mailed directly to the certificate Owner unless producer delivery is requested or required.

## IMPORTANT DATES

### Application Date

Applications must be dated the day the application is completed and signed by the Proposed Insured and the personal health interview (PHI) is completed. Applications should not be dated the day it is sent to Foresters, nor the date the insurance is to become effective.

### Commission Cut-Off Date

All applications that have a decision and are issued by Wednesday at 5:00 pm EST will be considered for the current compensation cycle, which is paid on Fridays.

### Certificate Effective Date

The certificate comes into effect on the certificate issue date when the first premium has been provided and honored when presented for payment, and there have been no changes in the Proposed Insured's insurability between the date the application is signed and the certificate issue date.

Backdating of the certificate issue date is allowed as long as the backdating isn't to qualify for a specific plan or coverage and is within any state specific rules (if applicable).

### Bank Draft Date

A premium will be drafted on the same day of each month to coincide with the certificate issue date. A draft date of the 1<sup>st</sup> through the 28<sup>th</sup> of any month is acceptable. Requests for either a draft date or certificate issue date of the 29<sup>th</sup>, 30<sup>th</sup> or 31<sup>st</sup> of the month will not be honored.

A specific pre-authorized check (PAC) draft date can be requested, however the draft date cannot be greater than 30 days from the date of the Apptical interview.

Any requests for an initial draw at time of certificate issue, with subsequent preferred PAC date prior to the next premium due date requires authorization from the Owner (or Payer, if other than the Owner).

## **GENERAL INFORMATION**

### **Non-English Speaking Applicants**

When a Proposed Insured or Owner is not fluent in English, either you, as the producer, or a third party can serve as a translator. You will need to indicate the following on the Producer Report:

- that you or the third party translator are fluent in the Proposed Insured and/or Owner's language
- the language being used
- that the application, accompanying forms, and product information have been accurately translated by you or the third party translator
- that you emphasized to the Proposed Insured and/or Owner that the insurance contract and all other documents, and all communications with the home office regarding these certificates, will be in English, and it will be their responsibility to obtain translation assistance when requesting service for their certificate.

The proposed beneficiary cannot be the translator.

### **Multiple Certificates**

More than one PlanRight application can be written on the Proposed Insured, provided details regarding the need for more than one certificate are given. Each certificate must adhere to our product guidelines and the total face amount for all PlanRight certificates cannot exceed \$35,000 (depending on the plan and age).

### **Multiple Family Members**

If a single Pre-Authorized Check (PAC) debit is being made from the same account for multiple applications, a cover letter with instructions regarding the PAC debit should be submitted with the applications. Instructions in the "Remarks" section of the Producer Report are also acceptable. A separate Payment

Information form must be completed and submitted for each application.

### **Cancelled Applications**

An application will be cancelled if the Proposed Insured had 2 Foresters certificates within the previous 12 months, or had 3 or more Foresters certificates in the past 5 years, which have:

- lapsed
- been not taken
- surrendered
- cancelled

The application will also be cancelled if:

- the writing producer is not licensed to solicit business in the state of solicitation
- an incorrect state application version is used
- a personal health interview (PHI) was not completed
- if the PHI is more than 30 days old

### **Certificate Cancellation and Requests for Refunds**

If the Owner requests a cancellation during the certificate's free look period, the Owner can mail the certificate to Foresters U.S. mailing address, or by returning it to a Foresters authorized representative. The Owner should indicate and sign the request for cancellation either on the certificate or in a covering letter.

All other requests for cancellation must be in writing (signed and dated) and submitted by the certificate Owner; telephone requests are not acceptable. Notification acknowledging the request will be sent to the certificate Owner and producer. Cancellations and refunds will be processed within two weeks from the date the request was received by us.

### **Reinstatements**

A new certificate will not be allowed if the initial certificate was issued within the last 60 days and it has lapsed. In this situation, the only option for coverage is to have the original certificate reinstated. All reinstatements require a completed reinstatement application. Other requirements may apply to reinstate the certificate.

### **Underwriting Class Change**

Once issued, an Insured cannot change their underwriting class from smoker to non-smoker.

## **KEY CONTACT INFORMATION**

### **Sales Support**

We answer your call...with a live voice. Foresters Sales Support Team is your first, direct, live point-of-contact for all of your pre-sales needs! Our informed professionals pick up when you call, and provide the friendly assistance you need.

We are here for you! Call us at 1-866-466-7166 Option #1, Monday to Friday from 8:30 am to 7:00 pm EST. Our knowledgeable Foresters sales team is standing by to support your business with:

- A "live voice" to answer all of your Foresters questions
- Sales ideas and solutions
- Foresters product training
- Illustration software and website support
- Advanced marketing concepts, materials and education
- A Single Point-of-Contact with Foresters

### **Access to your Business and Inquiries**

Do you need to inquire about business you have recently submitted, or an existing inforce certificate? Visit our producer website (at foresters.com) for quick and easy 24 hour self-service options. Should you require additional assistance, please contact our Producer Support Line at 1-866-466-7166 Option #2 between Monday to Friday 8:30 am to 7:30 pm EST.

### **Marketing Supplies**

Visit our producer website (foresters.com) for forms and marketing collateral. Here you will have the ability to download and/or order Foresters Sales Aids, which include: applications, product guides, consumer brochures, rate sheets, and advertising templates.

Up to a maximum of 50 forms can be ordered at a time. If you need to order more than the maximum allowed, please contact Sales Support to place your order.

### **Supporting Material**

The following materials can be found on producer portal:

#### *PlanRight Medical Reference Guide*

This guide contains:

- definitions of the conditions contained in the medical questions section of the PlanRight application.
- a medical reference chart, outlining prescription medications and the effect on the death benefit type.
- the Build Chart.

#### *Beneficiary 101*

This Advanced Planning piece provides guidance as to who is considered an acceptable fraternal beneficiary.

#### *SecureDox User Guide*

This guide will help you in creating your SecureDox profile, activating your account, and sending documents to Foresters.

#### *PlanRight Voice Signature Producer Guide*

This guide will provide information specific to the PlanRight voice signature process.

### **Other**

This PlanRight Producer Guide is being provided to you compliments of:

