

Foresters Strong Foundation

Level term life insurance

Simplified Issue and Fully Underwritten

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Product Guide

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Foresters Strong Foundation

Foresters Strong Foundation level term life insurance up to age 95 is designed with your customers' needs in mind.

Featuring 10-, 15-, 20- and 30-year level premiums and a variety of optional benefits that can enhance the basic coverage. Simplified Issue and Fully Underwritten versions are available.

Product Specifications

Foresters Strong Foundation Simplified Issue

Initial Term Periods

15-, 20- and 30-year

Note: 10-year not available as Simplified Issue.

Life Events

Foresters Strong Foundation Simplified Issue is available for sale to clients that may be experiencing one or more of the following life events:

- Mortgage, or refinance
- Marriage
- Birth or adoption of a child
- Divorce
- Death of a Spouse

Life Event Requirements

Mortgage

New mortgage within last:

18 to 45	Age 46 and over
18 months	13 months

Marriage, birth or adoption of a child, divorce and death of a spouse within last:

All Ages
18 months

Issue Ages (age last birthday)

15-year	20-year	30-year
18 to 70	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Expiry Date

The certificate expiry date is the certificate anniversary on/after the insured's 95th birthday.

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

Minimum Face Amount

Without Living Rewards Rider	With Living Rewards Rider	
15-, 20- & 30-year	15-year	20- & 30-year
\$20,000	\$50,000	\$25,000

Maximum Face Amount

Age	15-Year	20-Year	30-Year
18 to 50	\$250,000		
51 to 55	\$200,000		N/A
56 to Max	\$150,000		

If the life event is a mortgage the following mortgage requirements apply:

Lesser of the amounts shown in Maximum Face Amount table above **or** percent of mortgage below:

(Applies only when new home or refinancing mortgage life event is selected)

Age	15-Year	20-Year	30-Year
18 to 45	150%		
46 to 50	125%		
51 to Max	125%	N/A	

Premium Banding

One premium band for all face amounts and all ages.

Insurance Classes

1. Standard Non-Smoker
 - No: cigarettes
 - Allows: use of cigar, pipe, chewing tobacco, nicotine patches and other substitutes
2. Standard Smoker
 - Cigarette and marijuana use

Note: Underwriting decisions up to and including table 4 will be issued. If the underwriting decision is beyond table 4, a similar fully underwritten product will be considered.

Death Benefit

- Level for the entire term
- Reduced by debt and Critical Illness benefits paid

Renewable

After the initial term period, the certificate may be continued at annual renewable rates to age 95, without providing evidence of insurability.

Note: The Additional Insured Term Rider is renewable, however all other optional riders are not renewable.

Convertibility

Simplified Issue certificates cannot be converted.

Premium Modes, Modal Factors & Certificate Fees

	Premium Modes	Modal Factor	Certificate Fees
Monthly PAC	✓	0.088652	\$5.00
Quarterly	✓	0.265957	\$15.00
Semi annually	✓	0.515071	\$27.50
Annually	✓	1.000000	\$50.00

Riders

- Critical Illness Rider (Accelerated Death Benefit)
- Disability Income Rider (Accident Only)
- Waiver of Premium Rider
- Accidental Death Rider
- Additional Insured Term Rider
- Children's Term Rider
- Living Rewards Rider

Note: Please refer to the Rider Specification Section of this guide for further details.

Underwriting Guidelines

See Underwriting Section of this guide.

Rates

Software is available on your Foresters producer site(s).

Product Specifications

Foresters Strong Foundation Fully Underwritten

Initial Term Periods

10-, 15-, 20- and 30-year

Life Events

No requirement necessary.

Issue Ages (age last birthday)

10-year	15-year	20-year	30-year
40 to 80	18 to 70	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Expiry Date

The certificate expiry date is the certificate anniversary on/after the insured's 95th birthday.

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

Minimum Face Amount

Without Living Rewards Rider	With Living Rewards Rider	
10-, 15-, 20- & 30-year	15-year	20- & 30-year
\$20,000	\$50,000	\$25,000

Maximum Face Amount

No maximum, subject to underwriting.

Premium Banding

	Age 18 to 50	Age 51 to Max
Band 1	Up to \$149,999	Up to \$99,999
Band 2	\$150,000 - \$499,999	\$100,000 - \$499,999
Band 3	\$500,000+	\$500,000+

Insurance Classes

1. Preferred Plus Non-smoker
 - Ages 18 to 50 (\$150,000+)
 - Ages 51 to maximum age (\$100,000+)
2. Preferred Non-smoker
 - Ages 18 to 50 (\$150,000+)
 - Ages 51 to maximum age (\$100,000+)
3. Standard Non-smoker
 - All face amounts
4. Preferred Smoker
 - Ages 18 to 50 (\$150,000+)
 - Ages 51 to maximum age (\$100,000+)
5. Standard Smoker
 - All face amounts

Death Benefit

- Level for the entire term
- Reduced by debt and Critical Illness benefits paid

Renewable

After the initial term period, the certificate may be continued at annual renewable rates to age 95.

Note: The Additional Insured Term Rider is renewable, however all other optional riders are not renewable.

Convertibility

The owner can convert to a new permanent life insurance certificate (without evidence of insurability) during the conversion period.

Conversion Period

Prior to the earlier of:

- End of the initial term period less 5 years, and
- The certificate anniversary on which the insured is 65

Note: Any insurance above the conversion amount or any additional riders added to the new permanent life insurance certificate are subject to underwriting approval.

Premium Modes, Modal Factors & Certificate Fees

	Premium Modes	Modal Factor	Certificate Fees
Monthly PAC	✓	0.088652	\$5.00
Quarterly	✓	0.265957	\$15.00
Semi annually	✓	0.515071	\$27.50
Annually	✓	1.000000	\$50.00

Riders

- Critical Illness Rider (Accelerated Death Benefit)
- Disability Income Rider (Accident Only)
- Waiver of Premium Rider
- Accidental Death Rider
- Additional Insured Term Rider
- Children's Term Rider
- Living Rewards Rider (not available on 10-year term)

Note: Please refer to the Rider Specification section of this guide for further details.

Underwriting Guidelines

See Underwriting section of this guide.

Rates

Software is available on your Foresters producer site(s).

Rider Specifications

Critical Illness Rider (Accelerated Death Benefit)

The Critical Illness (CI) Rider pays a portion of the death benefit in a lump sum when the insured, while this rider is in effect, is diagnosed with one of the covered critical illnesses or has completed a covered critical procedure.

Issue Ages (age last birthday)

10-year	15-year	20-year	30-year
40 to 65	18 to 65	18 to 60	18 to 50*

*Male smoker maximum issue age 45

Note: This rider is not available on certificates with substandard ratings on the base certificate.

Expiry Date

The CI rider expiry date is the last day of the initial term period.

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

Minimum Benefit Amount

\$5,000

Maximum Benefit Amount

Lesser of:

- \$50,000, or
- 75% of the base certificate amount

Note: Benefits paid under this rider may be taxable and may affect the owner's, owner's spouse or owner's family eligibility for public assistance programs such as medical assistance (e.g. Medicaid).

Benefit Amount – Increases and Decreases

The benefit amount may be decreased after issue however, increases are not permitted after issue.

Premiums

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. Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.

Benefit Amount

Note: Only payable for the first diagnosis of each covered critical illness or each completed covered critical procedure. Payment of more than one benefit under this rider is possible if the amount of the benefit paid is less than 100% of the rider benefit amount.

If 100% of rider benefit amount paid:

- Base certificate's face amount would be reduced by the amount paid under this rider
- Premium for the base certificate would be adjusted accordingly
- CI Rider would terminate

If 25% of rider benefit amount paid:

- Rider benefit amount and base certificate's face amount would be reduced by the amount paid under this rider
- Premium for the base certificate and rider would be adjusted accordingly

Covered Critical Illnesses

- Life threatening cancer (invasive cancer)
- Myocardial infarction (heart attack)
- Stroke
- Advanced Alzheimer's disease (before age 75)

Covered Critical Procedures

Coronary heart disease requiring:

- Coronary bypass surgery
- Angioplasty

Note: each covered critical illness and covered critical procedure is defined in the rider.

Diagnosis

Diagnosis (including each symptom and medical problem leading to) of life threatening cancer must be made, for the first time, after 30 days from when the rider is issued or reinstated. For other critical illnesses and for coronary heart disease requiring a completed procedure, the diagnosis (including each symptom and medical problem leading to) must be made, for the first time, after the rider is issued or reinstated.

Death Claims

If the insured dies from a cause other than a critical illness covered by this rider, while this rider is in effect, Foresters will return 100% of the CI premiums paid minus the amount of CI rider benefits paid.

Disability Income Rider (Accident Only)

The Disability Income (DI) Rider provides a monthly benefit for up to two years (for 2 separate and independent injuries) if the insured becomes totally disabled, within 180 days of the injury.

Issue Ages (age last birthday)

10-year	15-year & 20-year	30-year
40 to 60	18 to 60	18 to 50*

*Male smoker maximum issue age 45

Note: May be added to certificates after issue, within the first 5 years of the certificate issue date.

Expiry Date

The DI rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 65th birthday.

Minimum Monthly Benefit Amount

\$100

Maximum Monthly Benefit Amount

Foresters Strong Foundation – Simplified Issue:

Lesser of:

- \$2,000 or
- 1.5% of the current base certificate face amount, or
- 60% of the insured's monthly pay (at time of application)

Foresters Strong Foundation – Fully Underwritten

Lesser of:

- \$3,000 or
- 1.5% of the current base certificate face amount, or
- 60% of the insured's monthly pay (at time of application)

Note: Disability income benefits will not be paid during the waiting period.

Waiting Period

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

Benefit Amount – Increases and Decreases

The benefit amount can be decreased after issue however, increases are not permitted after issue.

Premiums

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

Note: Premiums will not increase because the insured's health worsens or the insured's occupation changes. Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.

Number of Claims

- Up to 2 independent claims, not to exceed 24 months per independent claim

Claim Period

- 24 months, not required to be consecutive for a given claim

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

Death Claims

If the insured dies while this rider is in effect, Foresters will return 100% of the DI premiums paid minus the sum of DI benefits paid.

Note: If the sum of DI payouts is equal to or greater than the sum of premiums paid then there will be no return of DI premiums upon death.

Waiver of Premium Rider

The Waiver of Premium Rider (WPR) will waive the total premium required on a premium due date if the insured is totally disabled on that date, while this rider is in effect.

To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.

Issue Ages (age last birthday)

10-year	15-year	20-year	30-year
40 to 55	18 to 55		18 to 50*

*Male smoker maximum issue age 45

Expiry Date

The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/ after the insured's 60th birthday.

Note: The rider may end before the rider expiry date. If the total premium is being waived under this rider on the rider expiry date, the waiver will continue as long as the insured remains totally disabled and the certificate remains in effect.

Accidental Death Rider

The Accidental Death Rider (ADR) is a relatively inexpensive way to provide additional coverage in the event of an accidental death. This rider will pay the accidental death benefit in addition to the death benefit of the certificate, to the beneficiary, should an accidental death occur within 365 days of the accidental bodily injury.

Issue Ages (age last birthday)

10-year	15-year	20-year	30-year
40 to 60	18 to 60		18 to 50*

*Male smoker maximum issue age 45

Expiry Date

The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/ after the insured's 70th birthday.

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

Death Benefit Amount

Choice of: 25%, 50%, 75% or 100% of the base face amount as outlined in the life insurance application form.

Minimum Death Benefit Amount

\$10,000

Maximum Death Benefit Amount

Lower of \$300,000 or the base certificate face amount

Note: Total ADR insurance from all companies cannot exceed \$300,000

Additional Insured Term Rider

The Additional Insured Term Rider (AIR) provides an additional insured with level 10, 15, 20 or 30-year term life insurance during the initial term period.

This rider is also available in both versions: Simplified Issue and Fully Underwritten and can only be added at issue.

IMPORTANT

The same conditions apply for the Additional Insured Term Rider as the base certificate but based on the Additional Insured. Specifically:

- If the base certificate is fully underwritten the AIR must be fully underwritten
- If the base certificate is simplified issue the AIR must be applied for as simplified issue (if the AIR does not qualify for simplified issue it will be offered as a fully underwritten counter offer)
- Term periods for both the base certificate and the AIR must be the same
- Face Amount for the additional insured must not exceed the base certificate face amount

For your convenience we have outlined the AIR specifications below.

Simplified Issue & Fully Underwritten

Initial Term Periods

10-, 15-, 20- and 30-year

Note: 10-year term not available as Simplified Issue.

Issue Ages (age last birthday)

10-year	15-year	20-year	30-year
40 to 80	18 to 70	18 to 60	18 to 50*

*Male smoker maximum issue age 45

Expiry Date

The rider expiry date is the certificate anniversary on/ after the earliest of the insured’s 95th birthday or the additional insured’s 95th birthday.

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

Minimum Face Amounts

- \$20,000

Maximum Face Amounts

Simplified Issue			
Age	15-Year	20-Year	30-Year
18 to 50	Lesser of base face amount or \$250,000		
51 to 55	Lesser of base face amount or \$200,000		N/A
56 to 65	Lesser of base face amount or \$150,000		

Premium Banding

See Foresters Strong Foundation Simplified Issue & Foresters Strong Foundation Fully Underwritten in this guide for details.

Insurance Classes

See Foresters Strong Foundation Simplified Issue & Foresters Strong Foundation Fully Underwritten in this guide for details.

Renewable

After the initial term period, coverage may be continued at annual renewable rates up to the rider expiry date while the base certificate is in effect.

Convertibility

Simplified Issue

- Non-convertible

Fully Underwritten

Convertible, while this rider is in effect, to the earlier of:

- End of the initial term period less 5 years
- The certificate anniversary on which the additional insured is 65 years old

It may also be converted within 90 days from the death of the insured.

Note: Convertible without providing evidence of insurability (for an amount of permanent life insurance less than or equal to the rider amount. Any supplemental benefit(s) added to the new certificate are subject to underwriting approval).

Children’s Term Rider

The Children’s Term Rider (CTR) provides level term insurance for each child (i.e. whether born, adopted, under the legal guardianship or a stepchild) of the insured, while an insured child.

Note: Evidence of insurability is required to become an insured child only at the time of application.

Insured Children

At issue each child who:

- Is 15 days or older, on the application date, and
- Has not reached their 18th birthday at issue of rider, and
- Is not excluded by us

Note: Coverage will be extended to each person who becomes a child of the insured while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.

Child No Longer Insured

A child ceases to be insured at the earliest of:

- That child’s 25th birthday
- The conversion date for that child
- Date the rider ends

Issue Ages (age last birthday)

10-year	15-year	20-year	30-year
40 to 55	18 to 55	18 to 55	18 to 50*

**Male smoker maximum issue age 45*

Expiry Date

The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured’s 65th birthday.

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

Face Amount

\$10,000

Premiums

One premium for all insured children.

Monthly	Quarterly	Semi-annually	Annually
\$5.00	\$15.00	\$29.05	\$56.40

Convertibility

Each insured child can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period.

Conversion Amount

- \$10,000 on or before insured child’s 21st birthday
- Up to 5 times the CTR amount (i.e. \$50,000) after insured child’s 21st birthday

The conversion period begins when the child becomes an insured child until two months after the earliest of:

- Date the rider ends
- Death of the insured
- Insured child’s 25th birthday

Note: Any insurance above the conversion amount or any additional riders added to the new permanent life insurance certificate are subject to underwriting approval.

Living Rewards Rider

The Living Rewards Rider (LRR) can return 100% of the eligible premiums paid, to the owner, at the end of the initial term, (minus outstanding loan(s), plus interest accrued and any CI benefits paid) if the insured lived to the end of the initial term.

Simplified Issue & Fully Underwritten 15-, 20- and 30-year Term Periods

Issue Ages (age last birthday)

Simplified Issue			
	15-year	20-year	30-year
Non-Smoker	18 to 60	18 to 55	18 to 50*
Smoker	18 to 50		

*Male smoker issue ages 18 to 45

Fully Underwritten – 15 year					
	Preferred Plus NS	Preferred NS	Non Smoker	Preferred Smoker	Smoker
Band 1	NA		18 to 60	NA	18 to 50
Band 2	18 to 65			18 to 60	18 to 60
Band 3					
Fully Underwritten – 20 year					
	Preferred Plus NS	Preferred NS	Non Smoker	Preferred Smoker	Smoker
Band 1	NA		18 to 55	NA	18 to 50
Band 2	18 to 60			18 to 60*	18 to 60*
Band 3					
Fully Underwritten – 30 year					
	Preferred Plus NS	Preferred NS	Non Smoker	Preferred Smoker	Smoker
Band 1	NA		18 to 50	NA	18 to 50**
Band 2	18 to 50			18 to 50**	
Band 3					

* Male smoker issue ages 18 to 55

**Male smoker issue ages 18 to 45

May NOT be added to the certificate after issue.

Note: LRR is not available at all issue ages of base certificate.

Premium Banding

	Age 18 to 50	Age 51 to Max
Band 1	Up to \$149,999	Up to \$99,999
Band 2	\$150,000 - \$499,999	\$100,000 - \$499,999
Band 3	\$500,000+	\$500,000+

Eligible Premiums

- Base certificate
- Living Rewards Rider (LRR)
- Accidental Death Rider (ADR)
- Waiver of Premium Rider (WPR)

Note: Only a portion of eligible premiums can be returned if the LRR ends before the last day of the initial term period.

Benefit Amount

- Eligible premiums paid
- Multiplied by a percentage (based on duration)
- Minus any CI benefits paid
- Minus outstanding loan amount plus interest accrued

Loans

The Living Rewards Rider benefit grows over the initial term. Members can access that growing value through an easy access loan. No qualification is necessary and the loan can be used at the members' discretion.

Maximum Loan Amount	100% of the amount of the LRR benefit at the time of the loan request (not recommended to exceed 90%)
Loan Interest Rate	Determined on an annual basis
Accrued Interest	Interest accrued daily

How Lapse or Cancellation Affects the Living Rewards Rider

Should a client either lapse or cancel their base certificate, they may have a Living Rewards Rider benefit amount, if they have selected the Living Rewards Rider.

This benefit amount may either be taken as:

1. Extended term insurance
2. Payment of the Living Rewards Rider benefit
3. Reduced paid up life insurance

The client can choose either option 1, 2 or 3 before the lapse or cancellation. If no election is made, option 1 will automatically apply.

Note: When the living rewards benefit is applied under option 1 or 3, or paid under option 2, there is no living rewards benefit remaining.

Underwriting

Our underwriting policy

We view the producer as a partner in the sale, processing, underwriting and issue of our life insurance certificates. We want you to be familiar with our underwriting philosophy and practices.

This section contains some suggestions to help streamline, speed up and simplify the risk assessment process and allow you to give your prospective member the best possible advice.

The producer is responsible for:

1. Asking all questions on the application exactly as worded

2. Recording all answers exactly as given by the proposed insured(s)
3. Obtaining full details to all "Yes" answers
4. Completing the appropriate Underwriting questionnaires
5. Prompt submission of all applications

Foresters Underwriting Requirements for Age and Amount (fully underwritten)

Age	to \$49	\$50 to \$99	\$100 to \$199	\$200 to \$249	\$250 to \$499	\$500 to \$999	\$1,000 to \$1,999	\$2,000 and up
0 to 4	NM		NM		NM			
5 to 15	NM		NM		APS	M/I		
16 to 40	NM		V/B		P/B	M/B/E/I		M/B/E/I
41 to 45	NM		V/B		P/B	M/B/E/I		M/B/T/I
46 to 50	NM		V/B		P/B	M/B/E/I		M/B/T/I
51 to 60	V	V	P/B	P/B/E		M/B/E	M/B/E/I	
61 up	V	P	P/B/E		M/B/E	M/B/E/I		M/B/T/I

Code	Requirement	Validity
NM	Non-Medical	N/A
V	Vital Signs	1Yr.
P	Paramedical	1Yr.
M	Medical	1Yr.
E	Electrocardiogram (ECG)	1Yr.
T	Exercise (Treadmill ECG)	1Yr.
I	Inspection Report	1 Yr.
O	Oral Fluid	6Mos.
B	Blood Profile	6Mos.
APS	Attending Physicians Statement (ordered by HO)	

An APS and/or inspection report, if required, will be requested by Foresters New Business Team.

Foresters US Paramedical Vendors

	Paramedical	Medical Exam	Vitals	Electrocardiogram (ECG) Exercise	Urine (HOS)	Oral Fluid (OFT)
Vendor						
Portamedic APPS						

Vendor Contact Information

APPS: <http://appslive.com/>

Portamedic/Hooper Holmes: <http://portamedic.com/>

**Use the 'Search' function of each website to find the contact information for the servicing office in your client's area*

Smoker and Non-smoker Definitions

For the purpose of underwriting, the established definition of smoker and non-smoker are as follows:

Smoker

- Individual who smokes cigarettes (including marijuana)

Non-Smoker

- Individual who does not smoke cigarettes; allows use of cigar, pipe, chewing tobacco, nicotine patches and other substitutes

Preferred Plus/Preferred Build Table (male/female)

Height	Maximum Preferred Plus Weight	Maximum Preferred Weight
4'-10"	126	135
4'-11"	130	137
5'- 0"	144	152
5'- 1"	149	158
5'- 2"	152	162
5'- 3"	157	166
5'- 4"	161	172
5'- 5"	166	178
5'- 6"	170	182
5'- 7"	176	190
5'- 8"	180	195
5'- 9"	184	200
5'-10"	190	205
5'-11"	196	211
6'- 0"	202	220
6'- 1"	206	225
6'- 2"	211	230
6'- 3"	216	240
6'- 4"	221	244
6'- 5"	227	251
6'- 6"	244	260
6'- 7"	249	265
6'- 8"	254	270
6'- 9"	259	273

Preferred Plus/Preferred Criteria

Preferred Plus and Preferred Smoker

- Build does not exceed preferred plus table
- Cholesterol does not exceed 230 and Cholesterol/HDL ratio does not exceed 5.5, no history of treatment or medication
- No previous history of elevated BP, no history of treatment or medication, BP 130/85 or less
- No Driving Under the Influence (DUI) in the last 3 years
- No more than 4 traffic violations in the past 5 years
- No aviation (commercial pilots excepted) or hazardous sports (unless issuing with exclusion)
- No parents' deaths from Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD) or cancer (other than basal cell) prior to age 60
- No nicotine use for 3 years
- Nicotine use within the past year (preferred smoker only)
- No history of substance and/or alcohol abuse
- No significant health impairments
- No history of cancer (other than basal cell)

Preferred

- Build does not exceed preferred table
- Cholesterol does not exceed 250 and Cholesterol/HDL ratio does not exceed 6.0, no history of treatment or medication
- No previous history of elevated BP, no history of treatment or medication, BP 140/90 or less
- No Driving Under the Influence (DUI) in the last 2 years
- No more than 4 traffic violations in the past 3 years
- No aviation (commercial pilots excepted) or hazardous sports (unless issuing with exclusion)
- No parents' deaths from Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD) or cancer (other than basal cell) prior to age 60
- No nicotine use for 2 years
- No history of substance and/or alcohol abuse for 3 years
- No significant health impairments
- No history of cancer (other than basal cell)

Preferred Submission Instructions

- Preferred rates are only available on fully underwritten Term plans (see Product Guide for face amount minimums)
- Preferred criteria can only be determined by current testing and underwriting. Applicants cannot be expected to know if they qualify
- All submissions will automatically be considered for Preferred underwriting and issue based on the best insurance class for the quality of the risk presented
- Even if the applicant appears to qualify for preferred rates, collect the standard non-smoker or smoker premium with the application

Attending Physician’s Statements (APS) and Other Requirements

Additional requirements may be requested by the underwriter to obtain details of declared histories in order to enable fair pricing.

Foresters Simplified Issue Build Table

Height (Feet)	Inches	Maximum Weight (Pounds)
4'8	56	217
4'9	57	221
4'10	58	225
4'11	59	229
5'0	60	234
5'1	61	238
5'2	62	242
5'3	63	248
5'4	64	255
5'5	65	261
5'6	66	267
5'7	67	274
5'8	68	282
5'9	69	291
5'10	70	298
5'11	71	306
6'0	72	314
6'1	73	322
6'2	74	330
6'3	75	338
6'4	76	346
6'5	77	354
6'6	78	362
6'7	79	370
6'8	80	379
6'9	81	388
6'10	82	396

Impairments

Very few applications are declined on the basis of a single impairment, but some medical impairments cannot be considered for coverage (refer to the Impairment Guide).

Certain combinations of impairments are also very difficult to insure. The following list is not intended to be exhaustive:

- Chronic kidney disease with poorly controlled high blood pressure
- Depressive and/or anxiety problems in combination with alcohol abuse
- High blood pressure and kidney problems
- Insulin-dependent diabetes in combination with Coronary Artery Disease (CAD), Cardiovascular Disease (CVD), kidney disease, amputation
- Lung disease in a smoker

Postponements

Some impairments will require a waiting period before being considered for life insurance. This is not a complete list:

- Cancer: at least one year
- Coronary Artery Disease (includes angina, heart attack, bypass surgery and angioplasty): one year
- Uninvestigated symptoms, symptoms currently under investigation, in recovery from recent major surgery

Impairment Guide

The following impairment guide pertains to proposed life insured with single impairments only. Proposed life insured with multiple impairments, even though the single impairments may be listed as acceptable, could be unacceptable due to co-morbidity or co-mortality effects.

Note: where life (simplified issue) is 'reject' and the Critical Illness and Disability Income (Accident Only) is 'accept', the riders may only be considered if a life (fully underwritten) is issued.

Impairment	Criteria	Critical Illness	Disability (Accident only)	Life (Simplified Issue)
Addison's Disease	Acute Single Episode	Reject	Accept	Accept
	Others	Reject	Reject	Reject
AIDS		Reject	Reject	Reject
Alcoholism	Within 2 years	Reject	Reject	Reject
	After 2 years	Accept	Accept	Accept
Alzheimer's		Reject	Reject	Reject
Amputation	Caused by injury	Accept	Accept (if well adapted)	Accept
	Caused by disease	Consider	Consider	Accept
Anemia	Iron deficiency	Accept	Accept	Accept
Aneurysm	Present	Reject	Reject	Reject
	Surgically corrected, no residuals > 5 years	Reject	Accept	Accept
Angina	See Heart Disease			
Angioplasty	See Heart Disease			
Ankylosis		Accept (not chronic)	Accept	Accept (not chronic)
Aortic Insufficiency		Reject	Reject	Reject
Aortic Stenosis		Reject	Reject	Reject
Arteriosclerosis		Reject	Reject	Reject
Arthritis	Osteoarthritis	Accept	Accept	Accept
	Rheumatoid – Mild	Accept	Accept	Accept
	Rheumatoid – Moderate	Accept	Reject	Accept
	Rheumatoid – Severe	Reject	Reject	Reject
Asthma (non-smoker)	Mild	Accept	Accept	Accept
	Moderate	Accept	Accept	Accept
	Severe-Hospitalization	Reject	Accept	Reject
Blood Pressure	See Hypertension			
Bronchitis	Acute	Accept	Accept	Accept
	Chronic	Reject	Accept	Reject
Buerger's Disease		Reject	Reject	Reject
By-Pass Surgery	See Heart Disease			
Cancer	Basal Cell Carcinoma (Skin)	Reject	Accept	Accept
	Internal, Within 10 years	Reject	Accept (after 5 years)	Need details
	Internal, After 10 years	Accept	Accept	Consider
	Malignant Melanoma, Within 5 years	Reject	Reject	Reject
	Malignant Melanoma, After 5 years	Accept	Accept	Need Details
Cerebral Palsy		Reject	Reject	Reject
Chronic Obstructive Lung Disease		Reject	Reject	Reject
Cirrhosis of Liver		Reject	Reject	Reject
Colitis-Ulcerative	Within 7 years of last attack	Reject	Accept	Reject
	After 7 years of last attack	Reject	Accept	Reject
Congestive Heart Failure		Reject	Reject	Reject
Crohn's Disease	>2 years since last symptoms	Accept	Accept	Accept
CVA Stroke One		Reject	Reject	Accept (>5 years ago)
Cystic Fibrosis		Reject	Reject	Reject
Depression/Anxiety	Mild to Moderate > age 21	Accept	Accept	Accept
	Severe	Reject	Reject	Reject

Impairment	Criteria	Critical Illness	Disability (Accident only)	Life (Simplified Issue)
Diabetes	Oral Meds or diet control age 31 or older, Optimum Control, Non-smoker	Accept	Accept	Accept
	Oral Meds or diet control under age 31, or Smoker <2 packs per day	Reject	Reject	Reject
	Insulin Dependent	Reject	Reject	Reject
Diverticulitis/Diverticulosis		Accept	Accept	Accept
Down's Syndrome		Reject	Reject	Reject
Driving Record	DWI within 3 years or 2 or more accidents within 3 years or 3 or more moving violations within 3 years	Reject	Reject	Accept
	License currently Suspended	Reject	Reject	Reject
	Others	Accept	Accept	Accept
Drug Use	Current or Within 4 years	Reject	Reject	Reject
	After 5 years	Reject	Accept	Accept
Duodenitis		Accept	Accept	Accept
Edema	Rate for cause			
Emphysema		Reject	Reject	Reject
Epilepsy	Petit Mal >1 year since last episode	Accept	Accept	Accept
	Grand Mal	Reject	Reject	Accept
Fibrillation		Reject	Accept	Reject
Fibromyalgia		Reject	Accept	Accept
Gallbladder Disorders		Consider	Accept	Accept
Gastric Bypass	Within 12 months	Reject	Reject	Accept
	After 12 months, weight stabilized	Accept	Accept	Accept
Gastritis		Accept	Accept	Accept
Glomerulosclerosis	Acute – after 1 year	Reject	Reject	Reject
Gout		Accept	Accept	Accept
Heart Disease	Includes Myocardial Infarction (Heart Attack), Coronary Artery Disease and Angina Pectoris	Reject	Reject	Reject
Heart Murmur	Innocent, No symptoms	Accept	Accept	Accept
	Others	Reject	Reject	Reject
Hemophilia		Reject	Reject	Reject
Hepatitis	A or Non A/B symptoms	Accept	Accept	Accept
	B or C	Reject	Reject	Reject
Hepatomegaly	History >2years	Consider	Accept	Accept
Hodgkin's Disease		Reject	Reject	Reject
Hypertension	Controlled	Accept	Accept	Accept
Hysterectomy	Non cancer	Accept	Accept	Accept
Kidney Disease	Failure	Reject	Reject	Reject
	Stones	Accept	Accept	Accept
	Polycystic Kidney Disease	Reject	Reject	Reject
	Nephrectomy	Reject	Reject	Consider
	Nephritis – Acute History	Reject	Reject	Accept
	Dialysis	Reject	Reject	Reject
	Infection	Accept	Accept	Accept
	Transplant	Reject	Reject	Reject
Leukemia		Reject	Reject	Reject
Liver Impairments		Reject	Reject	Reject
Lupus Erythematosus	Discoid	Accept	Accept	Accept
	Systemic	Reject	Reject	Reject
Marfan's Syndrome	No cardiac complications	Accept	Reject	Accept
Meniere's Disease		Accept	Reject	Accept
Mitral Insufficiency		Reject	Reject	Reject
Mitral Stenosis		Reject	Reject	Reject
Multiple Sclerosis		Reject	Reject	Reject

Impairment	Criteria	Critical Illness	Disability (Accident only)	Life (Simplified Issue)
Muscular Dystrophy		Reject	Reject	Reject
Narcolepsy	Occasional Episodes	Accept	Reject	Accept
Nervous Disorder	Anxiety – 1 medication, situational	Accept	Accept	Accept
	Anxiety – more than 1 medication, not situational	Accept	Accept	Reject
	Major Depression, Schizophrenia	Reject	Reject	Reject
Pacemaker		Reject	Reject	Reject
Pancreatitis	Single Attack – >1 year ago, non alcohol related	Reject	Accept (Not ETOH related)	Accept
Paralysis	Paraplegia and Quadraplegia	Reject	Reject	Reject
Parkinson's Disease	Mild to Moderate, if over age 60	Reject	Reject	Reject
	Mild to Moderate, if under age 60	Reject	Reject	Reject
	Severe	Reject	Reject	Reject
Peripheral Vascular Disease	Mild - After full recovery	Accept	Reject	Accept
Prostate Disorder	Infection	Accept	Accept	Accept
	Cancer	Reject	Reject	Reject
Rheumatic Fever	One Attack - recovered	Accept	Accept	Accept
Sarcoidosis	Localized, non-pulmonary	Accept	Accept	Reject
	Pulmonary	Reject	Reject	Reject
Sleep Apnea	Treated	Accept	Reject	Accept
Spina Bifida		Reject	Reject	Reject
Spina Bifida Occulta		Accept	Accept	Accept
Splenectomy	Due to trauma	Accept	Accept	Accept
Stroke		Reject	Reject	Consider
Suicide Attempt		Reject	Reject	Reject
Thyroid Disorder		Accept	Accept	Accept
Hyperthyroidism	Untreated	Reject	Reject	Reject
Transient Ischemic Attack (TIA)	One episode, after 1 year, No residuals	Reject	Reject	Reject
	If more than one episode	Reject	Reject	Reject
Tuberculosis	Within 2 years	Reject	Reject	Reject
	After 2 years	Accept	Accept	Accept
Ulcer	Acute Peptic, Duodenal, Gastric, within 3 years	Accept	Accept	Accept
	Acute Peptic, Duodenal, Gastric, After 3 years	Accept	Accept	Accept
	With malignancy	Reject	Reject	Reject
Urinary Disorder		Accept	Accept	Accept
Vascular Impairments		Reject	Reject	Reject
Weight	See Weight Chart			

Disability Income Rider (Accident Only) Occupational Rate Classifications

Underwriting of Foresters Disability Income Rider (Accident Only) is based on: the degree of education, training, and skill demanded by the occupation; the manual dexterity and physical effort required; the hazards to health and safety; job stability; economic and motivational factors specific to the occupation/industry.

Note: It is important that each application accurately describe the proposed life insured's specific duties, and the percentage of time each of the duties is performed. This information, more frequently than the job title, will be the basis for a fair occupational classification.

The following is a list of occupations that are **not covered** under the Disability Income Rider (Accident Only). *Please note: NEC means not elsewhere classified under any other job title.* Although extensive this list is not exhaustive and Foresters Underwriting department will review each case.

Description of Job/Duties		
ACID MANUFACTURING		
• Acid Handlers	• Skilled Workers	• Other Workers NEC
ARMED FORCES PERSONNEL (all)		
ATHLETE (professional)		
• Baseball • Basketball • Bowling • Golf	• Jockey/Horse Breaker • Rodeo Performer • Martial Arts Instructor • Ski Instructor or Skier	• Swimming • Snowboard Instructor or Snowboarder • Hockey Player • Tennis
AUTOMOBILE INDUSTRY		
• Service technicians, mechanics installers	• Assembly Workers	
AVIATION INDUSTRY/AIRCRAFT CREW		
• Flight Attendants • Aircraft mechanics • Aircraft inspectors	• Pilots & Officers, Engineers and Flying Instructors • Other Pilots or Officers (balloon, bush, test, crop dusting, firefighting, instructor, law enforcement, cable or pipeline patrol or helicopter)	
BLASTER, QUARRY OR EXPLOSIVE HANDLER		
BUILDING AND CONSTRUCTION/GENERAL CONSTRUCTION		
• Explosive Handler or Blaster • Painter (exterior-structural steel) • Carpenter • Steeplejack	• Tower Erectors • Steeplejack • Roofer	• Structural Steel Workers (includes metal tank erection) • Tunnel Workers (shaft or subway) • Sandblaster
CHEMICAL INDUSTRY		
• Machine Operators • Maintenance Worker	• Still and Tank Cleaners • Other Workers NEC	• Acid or Caustic Material Handlers
CIRCUS OR CARNIVAL WORKERS		
• Acrobat • Aerialists	• High Wire Performers	• Wild Animal Handlers or Attendants
DRIVERS		
• Ash • Taxicab	• Garbage • Trash	• Racing (all types) • Emergency Vehicle (other than Fire)

Description of Job/Duties		
ENTERTAINMENT INDUSTRY (Movies/Radio/Television)		
<ul style="list-style-type: none"> • Actor • Actress 	<ul style="list-style-type: none"> • Entertainer • Stunt lady 	<ul style="list-style-type: none"> • Stuntman
FISHING INDUSTRY/FISHER/DIVER		
<ul style="list-style-type: none"> • Deep Sea • Longshore workers 	<ul style="list-style-type: none"> • Others NEC (including divers) 	<ul style="list-style-type: none"> • Cargo crew
FOREST SERVICE FIREFIGHTER		
GUIDE		
<ul style="list-style-type: none"> • Mountain Climbing 	<ul style="list-style-type: none"> • River 	
HEALTH CARE SERVICES (professional)		
<ul style="list-style-type: none"> • Masseur 	<ul style="list-style-type: none"> • Masseuse 	
LAW ENFORCEMENT		
<ul style="list-style-type: none"> • Jailer • Police Officer (Narcotics, Vice or Undercover) 	<ul style="list-style-type: none"> • Parole, Probation 	<ul style="list-style-type: none"> • Prison Guard
LUMBER INDUSTRY/LOGGING		
<ul style="list-style-type: none"> • Raft or River Crew 		
LUMBER INDUSTRY/ROAD BUILDING		
<ul style="list-style-type: none"> • Workers 	<ul style="list-style-type: none"> • Crew Supervisor 	
LUMBER INDUSTRY/SAWMILLS		
<ul style="list-style-type: none"> • Laborer • Logpile Worker 	<ul style="list-style-type: none"> • Other Workers NEC • Pond Worker 	<ul style="list-style-type: none"> • Slip Worker
LUMBER INDUSTRY/WOODS CREW		
<ul style="list-style-type: none"> • Fallers (shear operator) • Chopper • Bucker 	<ul style="list-style-type: none"> • Busheler • Choke Setter • Chainsaw Operator 	<ul style="list-style-type: none"> • Hooker • Rigger
LUMBER INDUSTRY/YARD, LUMBER		
<ul style="list-style-type: none"> • All Workers (non clerical) 		
METAL INDUSTRY		
<ul style="list-style-type: none"> • Workers in furnace rooms 	<ul style="list-style-type: none"> • Working with or near hot metal or slag 	
MINING INDUSTRY/ /OPEN PIT/STRIP MINES/UNDERGROUND MINES		
<ul style="list-style-type: none"> • Generally; Hard Rock Miners 	<ul style="list-style-type: none"> • Mining engineer 	<ul style="list-style-type: none"> • Underground Workers (Blaster or Explosive Handler)
PUBLIC UTILITIES — ELECTRIC		
<ul style="list-style-type: none"> • Troubleshooter • Tree Trimmers/surgeon • Lineman/cable workers 	<ul style="list-style-type: none"> • Cable Splicer • Tower Erectors 	<ul style="list-style-type: none"> • Tunnel Workers (shaft or subway) • Power Line Installer/Repairer
WILD ANIMAL HANDLERS		

Disability Income Build Table

Height (feet)	Height (inches)	Weight (pounds)
4'8	56	203
4'9	57	207
4'10	58	211
4'11	59	215
5'0	60	219
5'1	61	224
5'2	62	228
5'3	63	233
5'4	64	239
5'5	65	245
5'6	66	251
5'7	67	258
5'8	68	266
5'9	69	274
5'10	70	281
5'11	71	288
6'0	72	296
6'1	73	304
6'2	74	312
6'3	75	320
6'4	76	328
6'5	77	336
6'6	78	344

For simplified issue DI Rider Foresters will accept up to and including the corresponding weight for each height if build is the only impairment.

Non-Medical Underwriting

Beneficiary:

- All beneficiaries must have adequate insurable interest. In addition, to comply with legislation relating to fraternal societies, "...benefits (must) be paid to the member or to the estate or dependents of the member either directly or indirectly.

Occupations:

Most occupations do not require an extra premium. Examples of occupations that may eliminate an applicant from Simplified Issue include:

- Any occupation that involves working at heights
- Any that involves handling explosives
- Any that involves handling hazardous materials

Avocations:

Examples of recreational activities that may eliminate an applicant from Simplified Issue include:

- Scuba diving. The decision depends primarily on the level of certification and depths. Please have applicant complete Scuba and Skin Diving Questionnaire
- Motorized racing (automobiles, motorcycles, boats). The decision depends on the level of competition, size and power of engine, etc. Please have applicant complete Motor Sports Questionnaire
- Hang-gliding, skydiving. Please have applicant complete Aerial Sports Questionnaire
- Mountain/Rock Climbing. Please have applicant complete Climbing and Mountaineering Questionnaire.

Changes

Within 90 Days:

Changes made to certificates within 90 days of issue.

Changes could include:

- Increasing or decreasing certificate face amount
- Increasing or decreasing rider coverage amount
- Adding or removing riders (e.g. Accidental Death Rider)
- Changing the plan type (e.g. changing from a 20-year term to a 15-year term)

To request changes within 90 days of certificate issue, we require the following:

- The original certificate issue package to be returned
- A signed letter from the member, advising of the requested changes
- If the request is for an increase in coverage (e.g. face amount increase or addition of a rider), a check from the member for the difference in premium

Note: these changes are effective as of the original certificate issue date. Therefore, ensure that the check will cover the difference in premium from the original issue date to the date the request is being submitted.

After the change has been completed, a new certificate issue package will be provided to you for delivery to the member. The New Business delivery processes should then be followed.

Over 90 Days:

Changes made to certificates over 90 days from the issue date. Changes could include:

- Decrease in certificate face amount
- Decrease in rider coverage amount
- Addition or removal of riders
- Change to non-smoking premium basis
- Reduction or removal of rating

To request changes over 90 days of certificate issue, please contact your Foresters certificate change administrator

New Business Submissions

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

1. The appropriate signed life insurance application for the product and state in which the product was sold;
2. Any appropriate Underwriting questionnaires based on the requirement where applicant has answered "yes" on the life insurance application;
3. The modal premium payment check made payable to Foresters;
4. An Application Remittance form outlining the payment submitted with the life insurance application (usually submitted by your Business Center);
5. State replacement form(s), if required by the state in which the product was sold.
6. Any additional state regulated forms (i.e. HIV consent form)

These materials should be sent to your Agency Manager for review and forwarding to Foresters New Business Team for processing.

Additional New Business Guidelines

- Completion and submission of the replacement forms will be the responsibility of the producer
- If the application can only be approved as rated, the underwriter will inform the producer to determine whether to proceed
- If the applicant is uninsurable, any premium and a declination letter will be mailed to the applicant with advance notice to the producer via email

Cash With Application Rules

The certificate effective date will be the date the certificate is issued if issued as applied for and there is no change in the insurability of the proposed life insured(s). If all outstanding requirements have been satisfied, payment will be applied as of the certificate effective date.

Do not collect cash with the application (CWA), complete a PAC card, or have the Temporary Insurance Agreement (TIA) signed if any of these conditions apply:

- Proposed Insured(s) answers “yes” to any of the TIA questions
- If a proposed life insured, or anyone on his or her behalf, has applied in the life insurance application for more than \$500,000 insurance coverage on the life of that proposed life insured, calculated by including the amount of the benefit applied for under a rider payable in the event of death of that proposed life insured
- If a proposed life insured is over age 69
- If a proposed life insured has previously been declined for insurance with Foresters in the last 12 months
- If any of the above conditions exist, the temporary coverage will not take effect under the Temporary Insurance Agreement even if the Agreement was left with the applicant. Certificate will be processed on a COD basis

Note: proposed life insured means each individual proposed for insurance on the life insurance application.

Withdrawn Applications

If the applicant or a proposed life insured contacts Foresters directly to request the withdrawal of an application, Foresters will email the Producer to attempt to conserve the business.

1. Business conserved:
 - Producer calls Producer Support line to advise conservation effort was successful. Notification must be made to Foresters within five business days
2. Business not conserved:
 - Foresters proceeds with the request to cancel after five business days, unless notified by Producer

If the applicant or a proposed life insured contacts the Producer directly to request withdrawal of the application, and the Producer is unable to conserve the business, the Producer advises the applicant/proposed life insured to submit a dated decline request in writing including applicant’s name, address, signature, the certificate number (Producer provides applicant with certificate number), and current date. Foresters will return any premium along with a letter confirming the request for withdrawal of the application(s).

If the producer is notified by an applicant or proposed life insured to request the withdrawal of application before the application is received at 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 applicant.

Incomplete Risk Evaluation

Foresters reserve the right to determine that a case is incomplete for failure to receive underwriting requirements. The producer will be advised by the underwriter of the intent to cancel a case. Cases will be cancelled 45 business days from the date of application for failure to receive the required age and amount requirements. A refund of the premium and an explanatory letter will be sent to the applicant with an advance notification to the Producer.

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 applicant within ten business days of receipt with an advance email to the Producer.



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