

Welcome to Foresters




Are you ready to transform lives while building your business?



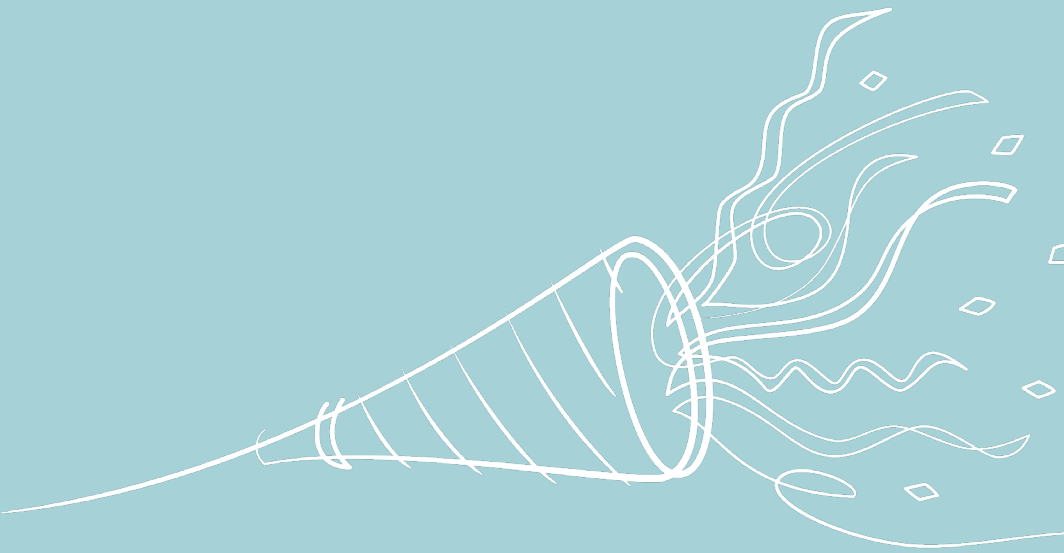
Foresters
Financial

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506583 US 03/26

Agenda

-  Importance of understanding the products you sell!
-  How does Foresters Financial™ fit into this discussion?
-  Need for speed - tools to simplify the sales journey

Opportunity is knocking



At the end of this webinar,
learn how you can earn
points and bank serious
cash on a quarterly basis by
writing Foresters

**Importance of understanding
the products you sell!**

102 million

Americans have a gap in their life insurance coverage¹. So, what's stopping them from purchasing the coverage they need?



1. Source: LIMRA's 2024 Insurance Barometer Study, April 2024.

The top barrier preventing Americans from buying life insurance is the perception that it is too costly!

72%

overestimate the cost of life insurance²

But

54%

say they used gut instinct or a wild guess when estimating²

Importance of understanding the products you sell!



Earn your client's trust

Confidence in your understanding of the products you sell allows you to make credible recommendations.



Tailor your recommendation

Matching the right product to your client's unique needs and their financial position requires a deep understanding of how each product works.



Be an expert

Mastering the products you sell positions you as a trusted expert in the marketplace leading to more growth opportunities.

**How does Foresters fit into
this discussion?**

Strength that stands the test of time!

Choosing Foresters means partnering with an organization that's still standing strong for over 150 years. Our foundation is built on trust, resilience and gives us the confidence that we will deliver—today, tomorrow, and for generations to come.

Discover the strength behind the purpose.



Scan to explore our financial foundation



Simplified

For clients with specific coverage needs such as final expense, juveniles, or accidental death.

Offers a shorter application, no tele-med interviews, exams, labs or medical records required. Typically accept or decline with Point-of-Sale decisions in 10 minutes or less.

Product line up:

- PlanRight³ (offers instant decision)
- BrightFuture⁴
- Prepared II



Non-medical³

For clients who want speed and simplicity. No tele-med interview, exams, labs or medical records required, with Point of Sales Decisions in 10 minutes or less.

Product line up:

- Strong Foundation
- Your Term
- SMART UL
- Advantage Plus II



Accelerated and Medical

Accelerated offers healthier clients value and speed. No tele-med interview, exams, labs or medical records required, with decisions in under 7 days. Medical offers higher face amounts and a more traditional underwriting approach.

Product line up:

- Your Term
- SMART UL
- Advantage Plus II



Instant decision³

For clients who want value and speed in a single digital session. No tele-med interview, exams, labs or medical records required, with decisions in minutes.

Product line up:

- Foresters Live Well Plus

3. Insurability depends on the answers to medical and other application questions and underwriting searches and review.

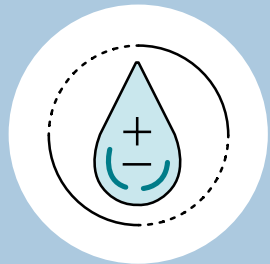
4. Insurability depends on answers to the application questions.

Strong Foundation Diabetes expansion



Groundbreaking non-medical underwriting for individuals living with **Type 1 or Type 2 diabetes:**

- Standard, including six tables, with up to \$500,000 in coverage
- Substandard tables seven to twelve, with up to \$300,000 in coverage



Potential to accept **A1C up to 10.9%**

Strong Foundation

Non-tobacco rates available for:



Cigars



Pipes



Chewing
tobacco



Marijuana



Vapor pens



Nicotine
patches

ITIN enhancements to boost your sales

Discover how our ITIN updates can help you boost your sales

The program is available for clients looking for life insurance who:

- ✓ Currently live in the US at the time of application and for the past three (3) consecutive years
- ✓ Have a US state-issued driver's license or state-issued photo ID, US-issued passport or valid passport from an eligible country
- ✓ Be a citizen from an eligible country or territory, which now also includes Bolivia and El Salvador
- ✓ Are working or retired in the United States and have an ITIN
- ✓ Are paying US taxes
- ✓ Own a business or real estate, or other assets (banking or investment products) in the US
- ✓ Have a US physician
- ✓ Do not have a Social Security Number

ITIN enhancements to boost your sales



ITIN Product Eligibility:

- ✓ Available for SMART UL (Non-Med and Medical), Advantage Plus II (Non-Med and Medical), Your Term (Non-Med and Medical), Strong Foundation Term (Non-Med)
- ✓ Ages 18-65
- ✓ Up to \$500,000 per person program limit with product specific face amount limits
- ✓ Face amount applied for plus any existing Foresters in-force coverage cannot be greater than the program limit

Use Foresters ITIN pre-qualifying checklist to check their eligibility



Foresters is:

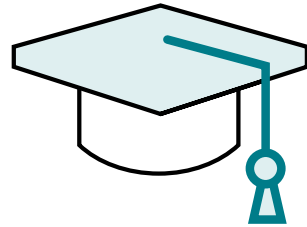
- **Driven to share, not shareholder-driven!**
- Purpose-driven focused on living well by doing good
- Not-for-profit, meaning we reinvest profits to help members and communities
- More than two million members strong across three countries



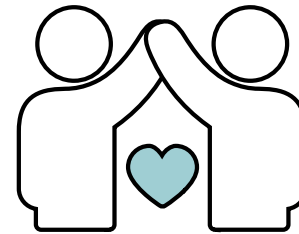
Better living for everyday families⁵



**Community
Grants**



Scholarships



**Community
and volunteer
opportunities**



**Well-being
benefits**



Community Grants

Up to \$3,400 per year in grants to better local communities!

- Community Volunteer: Up to two grants per year (selected and approved).
Up to \$1,500 per grant
- Foresters Care™: Up to two grants a year (selected and approved).
\$200 per grant

Competitive Scholarships

Up to \$10,000 in potential scholarships per child!⁶

- Qualify for **one of the hundreds of scholarships of up to \$2,500 awarded each year**
- Reapply for up to three additional years



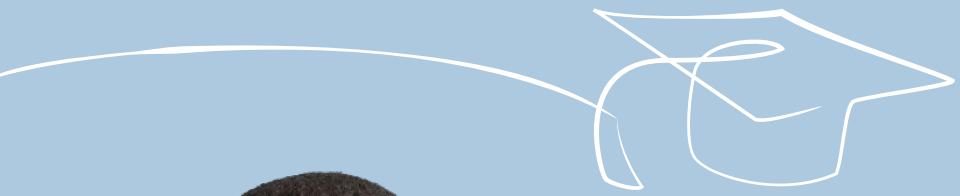
Orphan Benefit

Up to \$900 per month per child available to help a legal guardian care for an orphaned child.

Example of a two-child household:

Child	Max number of years	Potential total payment
7-year-old	11	Up to \$118,800
3-year-old	15	Up to \$162,000
Potential for up to:		\$280,800





Orphan Scholarships

- **Up to \$24,000** in scholarships per child may be available
 - **\$1,500** on the death of one parent
 - **\$3,000** on the death of a single parent
 - **\$6,000** on the death of both parents
- Maximum of four consecutive years or until the first degree is obtained, whichever is earlier

My Documents

Page 1 of 1

1 - 6 of 6 documents. Show 10 per page

Sort by Date created Descending

Revocation of Power of Attorney (T4)

Edit Export

Date created: 29 Feb 2020 01:22 US/Central Reference ID: 16637004

Folder History Rename Sharing Delete

Last Will and Testament for a Married Person (T1)

Edit Export

Date created: 29 Feb 2020 01:21 US/Central Reference ID: 16636904

Folder History Rename Sharing Delete

LawAssure

Only **24%** of Americans say they have a will.⁷

An easy way to create customized **wills, powers of attorney, living and pet trusts or healthcare directives** online.



**Need for speed - tools to
simplify the sales journey**

Tools to simplify the sales journey



ezbiz

Ezbiz - Your producer website

ezbiz is your main resource for all things Foresters. Quick start your sales journey by getting to know these key areas:



Home Page

Stay up to date with the latest at Foresters. Use the search bar to find information quickly.



My Products

Get up to speed on product details and collateral resources.



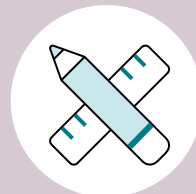
Knowledge Zone

Reference training resources, sales concepts and market conduct resources.



Our Story

Learn about member benefit details and resources.



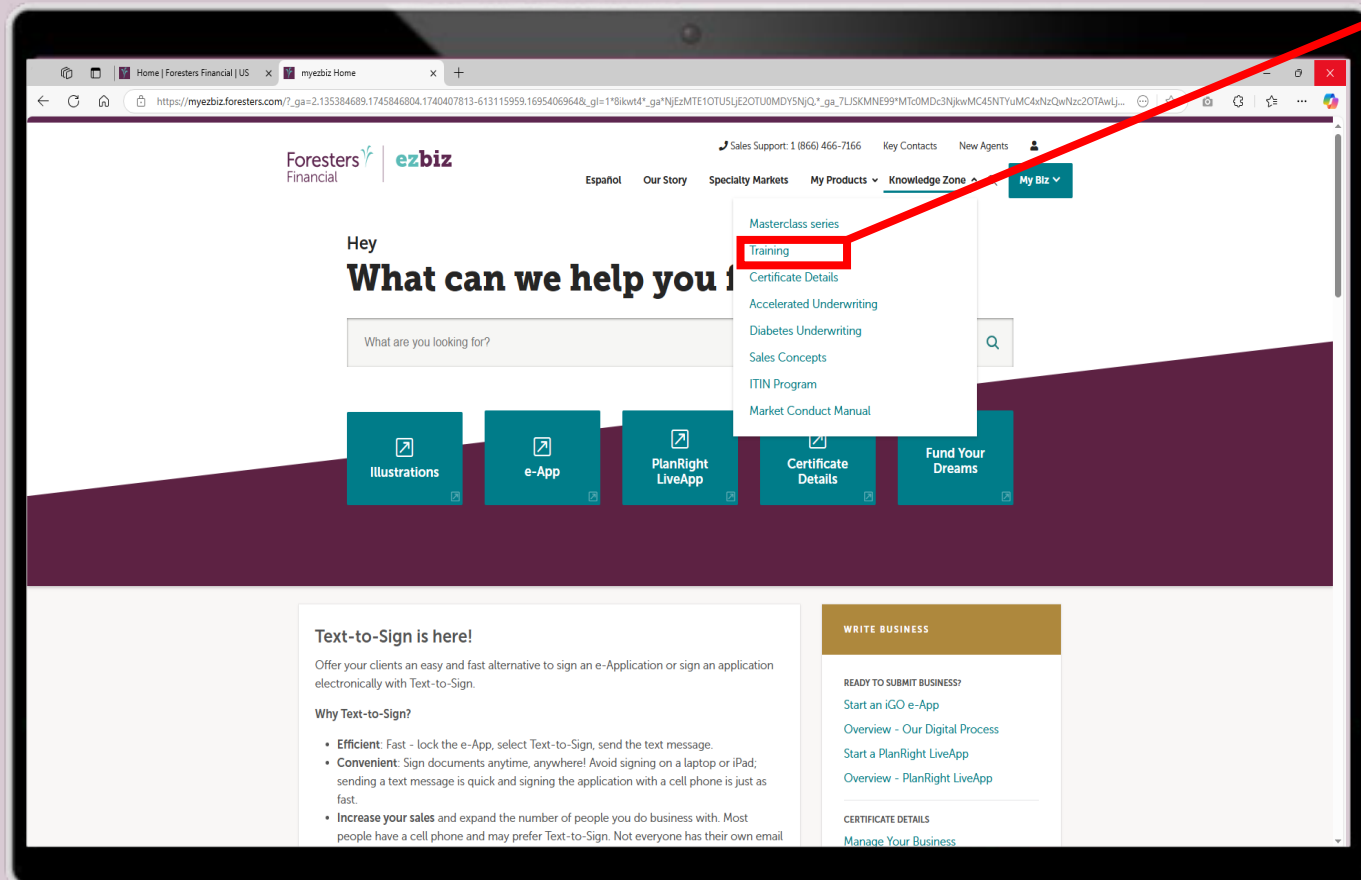
My Biz

Discover tools to help manage your business.



Español

Find Spanish collateral in one convenient location.



Product training videos

📍 US-All States

▶ **Advantage Plus II whole life**

Video - Review the product details of Advantage Plus II Whole Life non-med.

📍 US - All States but WA.

▶ **BrightFuture Children's Whole Life**

Video: Review the product details of Foresters BrightFuture Children's Whole Life Insurance.

Not for use in CA, or WA

📍 US-All States

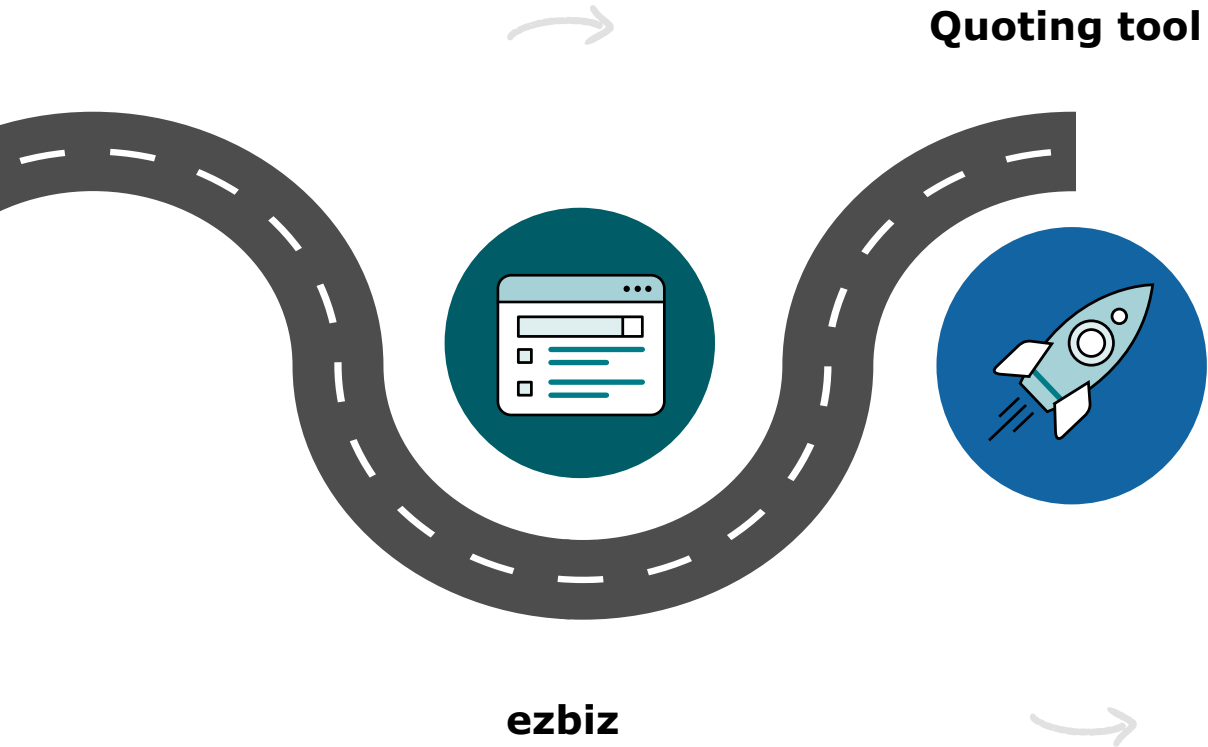
▶ **SMART Universal Life**

Video - Review the product details of SMART UL.

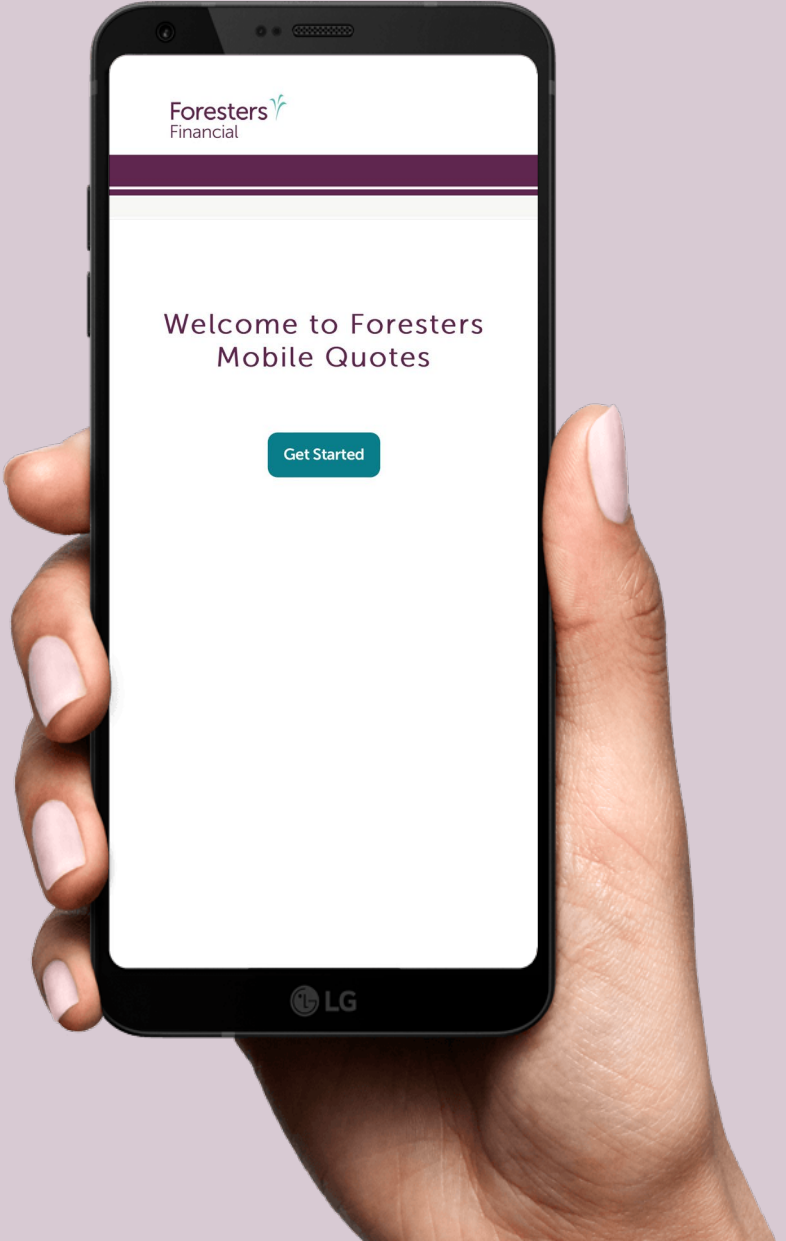
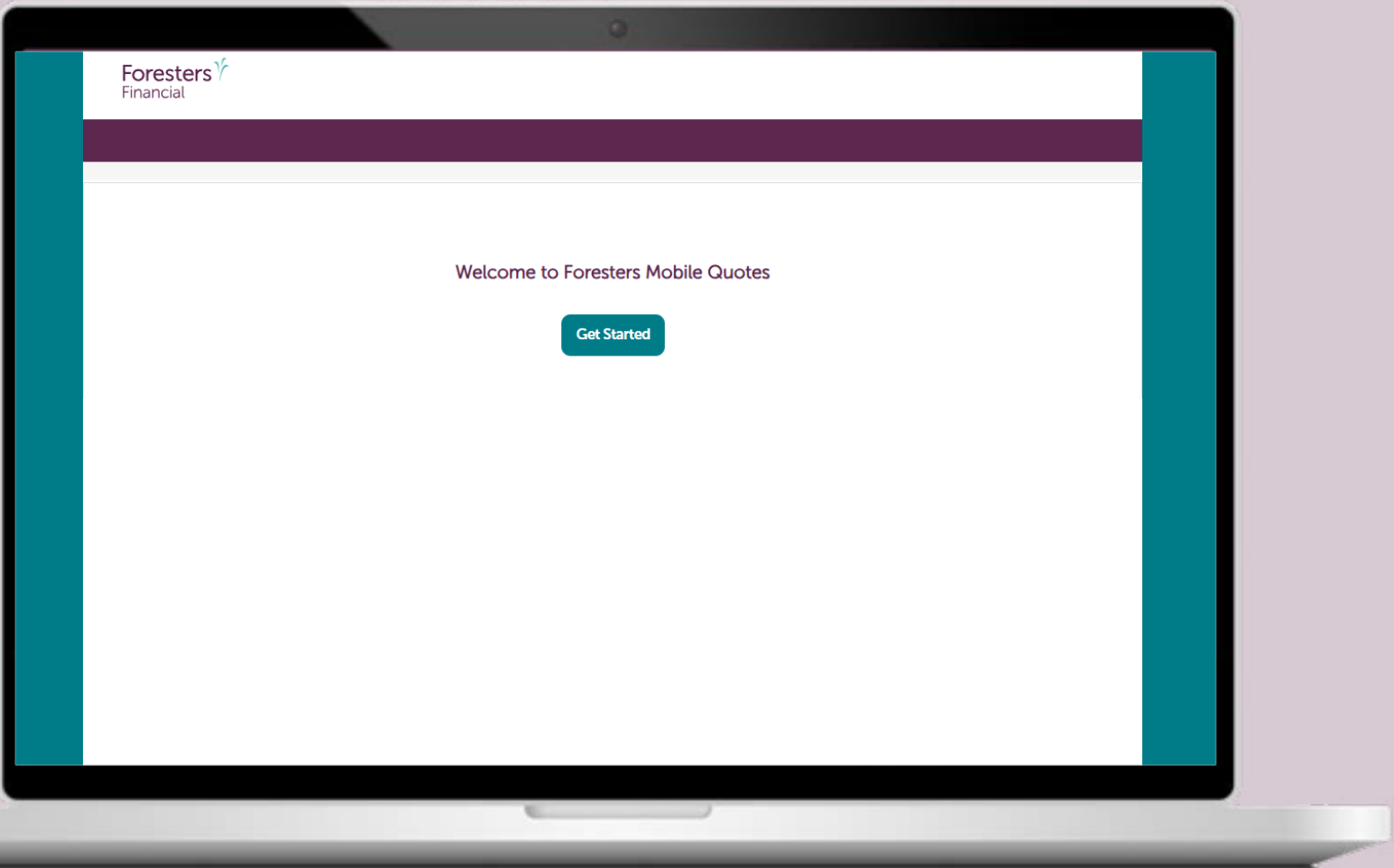
▶ **Prepared II Accidental Death Term**

Video: Introducing Foresters Prepared II Accidental Death Term Insurance.

Tools to simplify the sales journey



Quoting tool – Foresters Mobile Quotes



- 🏠 Latest News
- 👤 Client Info
- ☰ Product Selection
- 🔄 Quote Compare
- ☂️ How Much Insurance
- 📄 Resources
- 📄 Know Your Products
- ⬇️ ezBiz
- ⚙️ Preferences

**Start by
selecting a
product to
quote**



Plan Options for Valued Client

Age Nearest: 50 | Age Last: 50 | Male | Non-Tobacco | Non-Medical | State: AL | Face Amount: \$100,000 | Monthly

[Edit](#)



Advantage Plus II - Par Whole Life >

BrightFuture - Juvenile Whole Life >

PlanRight - Final Expense Whole Life >

Prepared II - Accidental Death Term >

SMART UL - Current Assumption UL >

Strong Foundation - Non-Med Term >

Your Term - Med, Non-Med Term >

Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

Complete the client information tab by inputting required information

- Latest News
- Client Info
- Product Selection
- Quote Compare
- How Much Insurance
- Resources
- Know Your Products
- ezBiz
- Preferences



Edit Personal Information of Client

Name:	Valued Client
Date of Birth:(mm/dd/yyyy)	03/06/1975
Age Nearest: 50	Age Last: 50
Gender:	<input checked="" type="radio"/> Male <input type="radio"/> Female
State	AL
Product Type:	Non-Medical
Solve For:	Premium Amount
Face Amount:	\$100,000



Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries.

Enter desired riders to include within the quote

🏠 Latest News

👤 Client Info

☰ Product Selection

🔗 Quote Compare

☂️ How Much Insurance

📄 Resources

📄 Know Your Products

⬇️ ezBiz

⚙️ Preferences

Summary of Advantage Plus II - Par Whole Life for Valued Client

Age Nearest: 50 | Male | Non-Tobacco | Non-Medical | State: AL | Face Amount: \$100,000 | Monthly

[Edit](#)

Payment Mode:

Monthly

Product Type:

Non-Medical

Rate Class:

Non-Tobacco

Would Valued Client like to add one or more riders?

Accidental Death:



Child Term:



\$10,000

\$11,000

\$12,000

\$13,000

\$14,000

\$15,000

\$16,000

\$17,000

\$18,000

\$19,000

\$20,000

\$21,000

\$22,000

\$23,000

\$24,000

\$25,000

\$10,000



Term 10:



\$

Term 20:



\$

WPR:



- 🏠 Latest News
- 👤 Client Info
- ☰ Product Selection
- 🔄 Quote Compare
- ☂️ How Much Insurance
- 📄 Resources
- 📄 Know Your Products
- ⬇️ ezBiz
- ⚙️ Preferences

Summary of Advantage Plus II - Par Whole Life for Valued Client

Age Nearest: 50 | Male | Non-Tobacco | Non-Medical | State: AL | Face Amount: \$100,000 | Monthly ✎ Edit

Payment Mode:

Product Type:

Rate Class:

Would Valued Client like to add one or more riders?

Accidental Death:

Child Term:

Term 10:

Term 20:

WPR:

Click Calculate Quote to generate the quote

Pro Tip: If the rider amount is outside the limitations, an error message will be displayed.

Go to Product Selection



Calculate Quote

Valued Agent ➔ Available Quotes

- Latest News
- Client Info
- Product Selection
- Quote Compare
- How Much Insurance
- Resources
- Know Your Products
- ezBiz
- Preferences

Summary of Advantage Plus II - Par Whole Life for Valued Client

Age Nearest: 50 | Male | Non-Tobacco | Non-Medical | State: AL | Face Amount: \$100,000 | Monthly | CTR=\$25,000

Advantage Plus II - Par Whole Life	Monthly
20 Pay:	\$376.75
Pay to 100:	\$228.53

Quote only, based on input data and, where not specified, the maximum coverage allowed under Foresters business rules for each selected rider, subject to Foresters approval of the completed applicable life insurance application and issuance of the applicable insurance contract. 419444 US (11/21).

Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

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The quote will display the required modal premium

Pro tip: If a specific plan is not available, a message will be displayed.

- Latest News
- Client Info
- Product Selection
- Quote Compare
- How Much Insurance
- Resources
- Know Your Products
- ezBiz
- Preferences



Summary of SMART UL - Current Assumption UL for Valued Client

Age Nearest: 50 | Male | Non-Tobacco | Non-Medical | State: AL | Face Amount: \$100,000 | Monthly

SMART UL - Current Assumption UL	Monthly
Minimum Premium:	\$95.52
Smart Solve Premium:	\$163.48
Commissionable Target Premium:	\$138.69

Quote only, based on input data and, where not specified, the maximum coverage allowed under Foresters business rules for each selected rider, subject to Foresters approval of the completed applicable life insurance application and issuance of the applicable insurance contract. 'Smart Solve Premium' quote is only an estimate of the level premium payable to age 100 that will

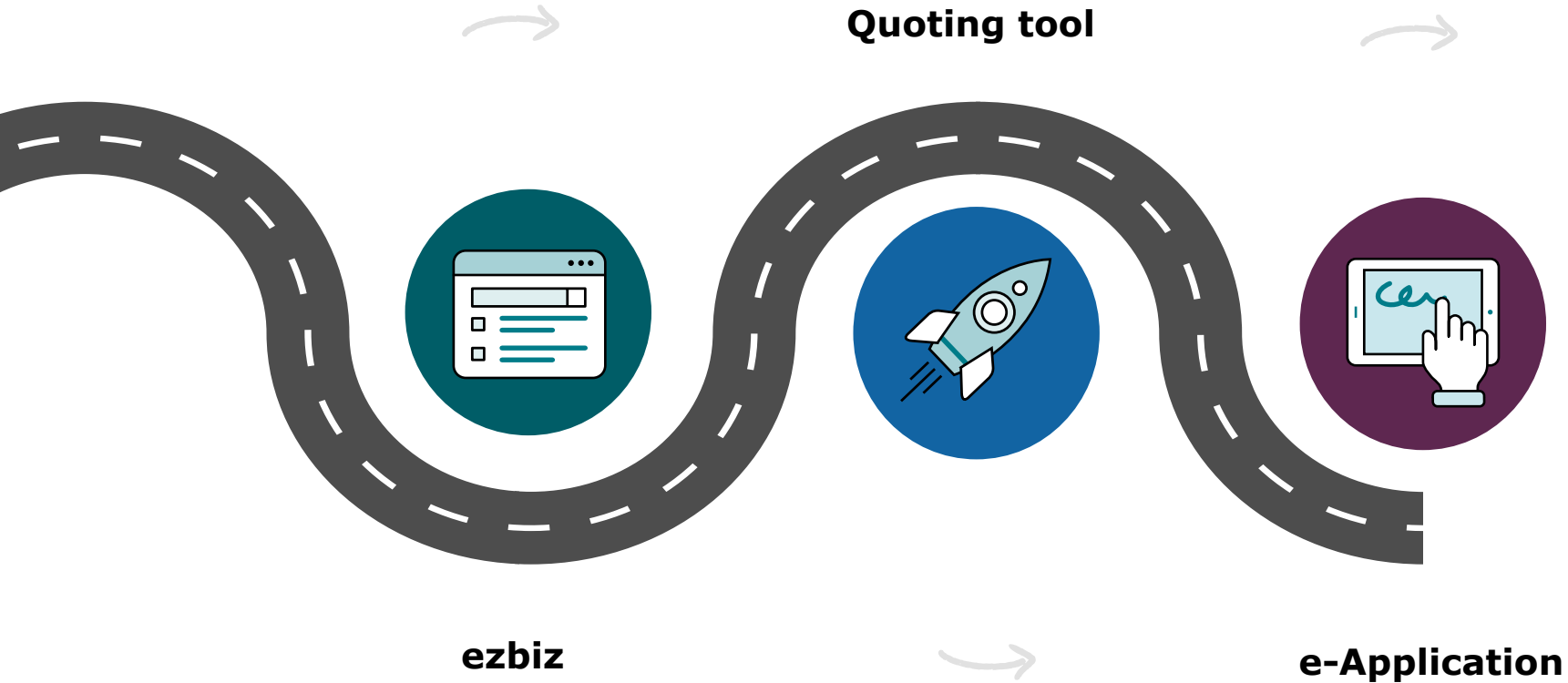
Commissionable Target Premium: This premium solve calculates the maximum premium payment that is eligible for full commissions. Any premiums above this amount are eligible for excess commissions.

**SMART UL:
Though this
product offers a
flexible premium,
three premium
options will be
displayed**

Need to run a sales illustration? Foresters got you covered

- ForeSight, our illustration software, provides you the ability to run compliant and compelling illustrations for your clients
- Available products:
 - Advantage Plus II
 - Foresters Live Well Plus
 - SMART UL
 - Your Term
 - Strong Foundation
- Afficiency, our fully integrated illustration and application platform is designed to take you from illustration to issued coverage in a single session
- Available product:
 - Foresters Live Well Plus

Tools to simplify the sales journey



e-Application is available for all of Foresters product lines

iPipeline iGO e-App

- Available for all Foresters products (excluding PlanRight and Foresters Live Well Plus)
- Receive Point-of-Sale eligibility decisions in less than 10 minutes for all non-medical e-Apps
- Offers three e-Signature options; Text-to-Sign, Clickwrap and Touch-to-Sign
- For document e-Delivery and the e-Signature process, each person signing must have their own email address or cell phone number and cannot share or use one that another person, including the Producer, has access to

Afficiency

- Available for Foresters Live Well Plus only
- 100% digital process; complete the entire application and sales process in a single session
- Real-time underwriting decisions and instant issue up to \$2,000,000
- Seamless integration for all required signors and instant contract e-delivery for a truly digital process
- Ensure that your Foresters appointment and state license are valid and current for the state of residence of the Owner

LiveApp

- Available for PlanRight only
- e-Application are available for both face-to-face and non-face-to-face. The premium mode must be PAC and the owner, insured and payer must be the same individual
- For paper applications, you'll need to complete the LiveApp process by the end of the day that the application was wet signed
- Receive Point-of-Sale eligibility decisions in LiveApp for either application type
- Available in English only

Hey
What can we help you find?

What are you looking for?

- Illustrations
- e-App
- Foresters Live Well Plus e-App
- PlanRight LiveApp
- Certificate Details

Foresters Live Well Plus

Ready to redefine the way you sell participating whole life insurance?

Foresters Live Well Plus revolutionizes the sales process, making it simpler and faster to sell participating whole life insurance. Enjoy a seamless, digitalized session that consolidates the agent and customer journeys. At the end of every approved and signed application, your clients get a life insurance contract electronically delivered instantly. It's a complete end-to-end platform.

Discover our **new standard in participating whole life insurance** with:

- ✓ **Built-in illustration** for easy integration into the process
- ✓ **Reflexive questionnaires** tailored to each client
- ✓ **Real-time underwriting decision** for faster approval
- ✓ **Instant issue coverage** up to \$2,000,000
- ✓ **Seamless e-signatures and e-delivery** for a paperless process

WRITE BUSINESS

Launch iPipeline iGO e-App

Overview - Our Digital Process

Launch Foresters Afficency e-App for Foresters Live Well Plus ONLY

Overview - Foresters Afficency process

Launch LiveApp for PlanRight ONLY

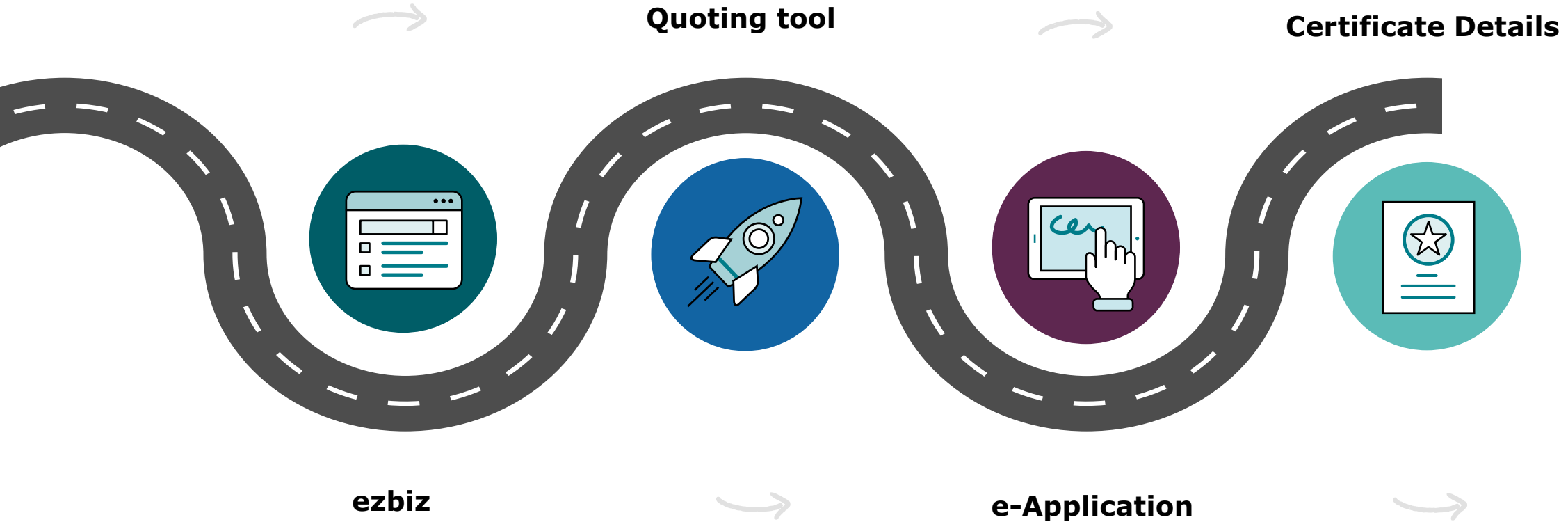
Overview - PlanRight LiveApp

CERTIFICATE DETAILS

Manage Your Business

Overview - Certificate Details

Tools to simplify the sales journey



Identifying key information on a pending certificate

Action Flag: A certificate displaying an orange flag indicates that you have an outstanding action item requiring your attention

- Status is updated hourly from 6am-8pm ET. Any changes after 8pm will be reflected the next day

Contact Search

Certificate Number:

Certificate Category: All Pending Inforce Inactive

Insured First Name:

Insured Last Name:

Producer First Name:



Producer Last Name:

Producer Number:

Action Needed:

Ability to narrow search results to only show certificates requiring your attention.

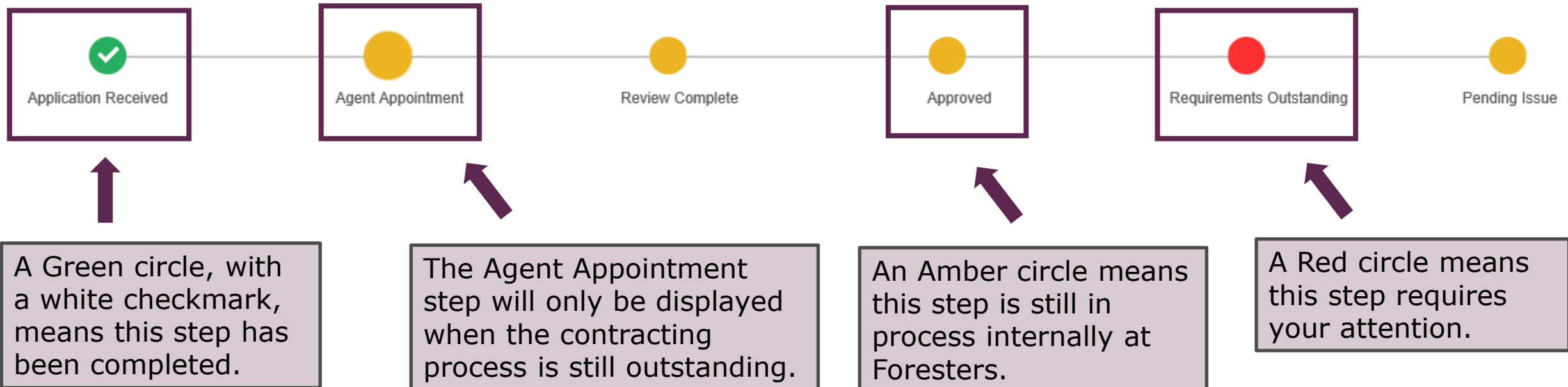
Items per page: 25 1 - 5 of 5 total |< < 1 > >| [Export to CSV](#) [Search](#)

Certificate Number	Documents	Insured Name	Certificate Status	Product Category	Plan Description	App Signed Date	Certificate Effective Date	Paid to Date	Producer Number	Producer Name
 23		Brian Smith	Pending	Whole Life	Foresters Advantage Plus II Whole Life Paid-up at 100	02/17/2024	02/17/2024	03/17/2024		

Identifying key information on a pending certificate

Progress Bar: Ability to track the progress of your client's new application in real-time throughout the review process

- These steps are not connected, may not be checked-off in a left-to-right order, and may go from checked to unchecked over the application lifecycle



Identifying key information on a pending certificate

Requirements: This section displays all pending requirements for your client's application along with its status. Please allow a minimum of 24 hours for Foresters to review uploaded forms or comments

Requirements							
Type		Status	Requested Date	Received Date	Satisfied Date	NB/UW Comment	Your Comment
MIB Disclosure		Outstanding	10/27/2020	N/A	N/A		
Producer Report		Outstanding	12/16/2020	N/A	N/A		
Agent Appointment Check		Outstanding	10/27/2020	N/A	N/A	N/A	

Action items requiring your attention will be displayed in teal text.

Ability to download/upload certain forms directly from the Requirements section. This potentially removes the need to email new business and await confirmation of it being received.

Ability to add comments to outstanding requirements for the New Business team to review and view all your previous comments.

Live Chat functionality

Within your client's certificate details screen, the Live Chat button will be located on the bottom right-hand corner

- Provides you a convenient way to interact directly with a Foresters New Business Case Manager to help satisfy requirements or provide additional information needed
- Real-time New Business support between the hours of 9am and 5pm ET
- Your conversation will be with a live New Business Case Manager and not an AI chatbot

Certificate Details as of June 07, 2024

Application Received Review Complete Approved Requirements Pending Issue

Certificate Overview

Insured First Name	Hezher	Certificate Effective Date	N/A	Non Forfeiture Option	Reduced Paid Up
Insured Last Name	Alstate line	Next Anniversary Date	N/A	Dividend Option	Paid up Additions
Certificate Number	5258887	Rating Class	Standard	Certificate Issue State	Connecticut
Certificate Status	Pending	Smoker Class	Non Smoker/Non Tobacco	Qualified	No
Plan Description	Foresters Advantage Plus II Whole Life 20 Pay Life	Certificate Issue Age	44	Coverage Type	Level
Product Category	whole Life				

Application Details

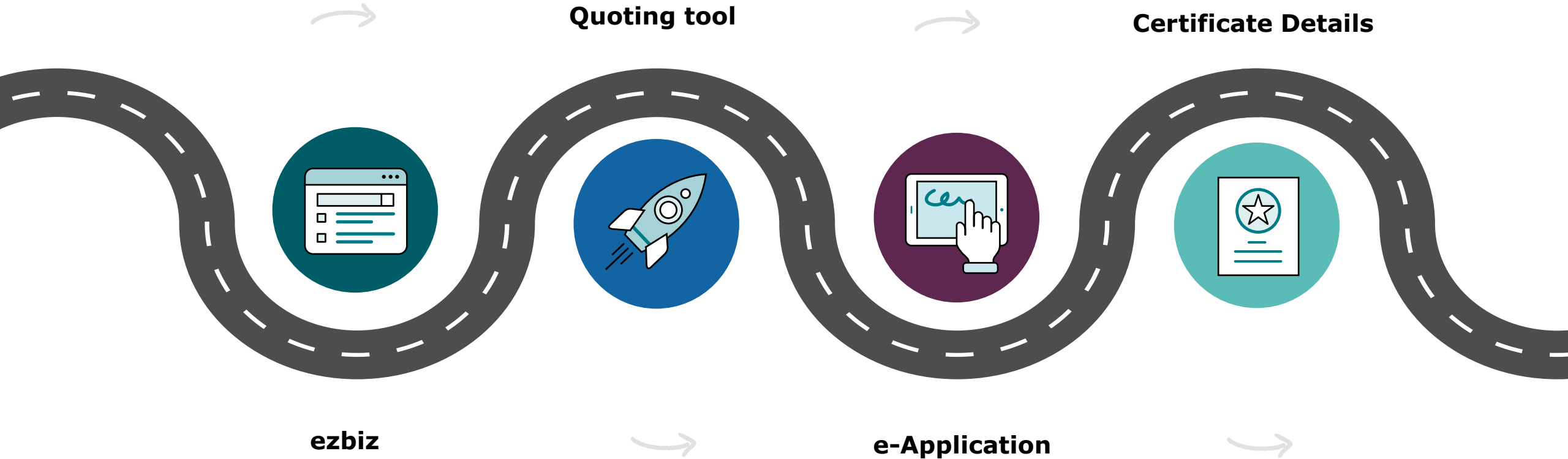
App Signed Date	03/06/2024	CWA Amount	0.00	Issue Date	N/A
App Received Date	03/06/2024				
App Entry Date	03/06/2024				
Contract Delivery Method	Electronic				

Requirements

Type	Status	Effective Date	Issue Date	Term	Amount
Signed Certification of Illustration	Outstanding	03/06/2024	N/A	N/A	N/A
Cash With Application	Outstanding	03/06/2024	N/A	N/A	N/A

Pro Tip: To launch Live Chat, click on this button. If chat is initiated outside of operating hours, you will receive a closure message.

Tools to simplify the sales journey



ezbiz

Quoting tool

e-Application

Certificate Details

Key contacts for success:

A dedicated team of professionals is a call away to help make doing business with Foresters easier.

Call us at
1-866-466-7166

Option one: *Sales Support and Marketing*

- Get pre-sales support, product information and marketing material

Option two: *New Business, Underwriting and Risk Assessment*

▪ Sub-menu:

- Status update on submitted business – Press one
- Pending requirements – Press two
- Risk assessment – Press three
- For case-specific inquiries – nbunewbiz@foresters.com

Option three: *Payment Services*

- For banking and draw date changes, change your method of payment or payment frequency and to request a withdrawal

Option four: *Contracting*

- Contracting Paperwork – ezcontract@foresters.com
- Correspondence – AgencyAdmin@foresters.com

Option five: *Compensation*

Option six: *Claims*

- To report a new claim or check on the status of a pending claim

Option seven: *In-force Business*

Option eight: *Contact information*

Fund Your Dreams incentive

Fund Your Dreams incentive

Foresters
Financial

**Your money.
Your dreams.
You deserve it.**



Fund Your Dreams points and bonuses will be awarded only to qualifying producers to be determined at Foresters sole discretion. No bonus is payable for any amounts below 25,000 points in any quarter. Points reset to zero at the end of each quarter and are not cumulative between quarters. Foresters will be the final authority as to qualification and the interpretation of these rules and reserves the right to make changes at any time for any reason, including cancelling this promotion, without further notice. It is your responsibility to ensure that the product meets the consumer's insurance needs.

Thank You!



Playbook



Technology
guide



SF Diabetes
rating calculator



ITIN guide



FYD qualification
and requirements

Disclaimer:

- Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries.
- Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.
- Foresters, and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Clients and prospective purchasers should consult their financial, estate, tax or legal advisor regarding their situation.
- All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member's dependents.
- The information contained in this presentation is for informational purposes only. There are other tools available 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.