

A woman with curly hair is looking at a laptop screen. The background is dark and out of focus. The text is overlaid on the bottom left of the image.

# A Guide to Technology

Navigating ezbiz and  
illustration software

Version 7.0

Foresters   
Financial

**Helping is who we are.**™

Visit [foresters.com](https://foresters.com) to see how we can help you.



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## Producer Website (ezbiz) FAQs

### Registration

#### How do I register for my ezbiz access?

1. Complete a producer contracting package, sign and submit to your upline
  - a. Where can I find the contracting package?
    - **For producers:** Your upline can provide you with the required forms
    - **Uplines:** Upon login to ezbiz, click on the *Getting Contracted* link in the gray footer at the bottom of the page to access the contracting package
2. Your upline will review producer information, complete part of the application and submit to Foresters
3. Within 48 hours of Foresters receiving the producer contracting package, the producer will receive a welcome email, which includes their producer number
4. Follow the steps in the email found under *Where do I login to ezbiz within this guide*

**Note:** Please wait 2 hours from receipt of your email before accessing the website to allow for the set up of your account

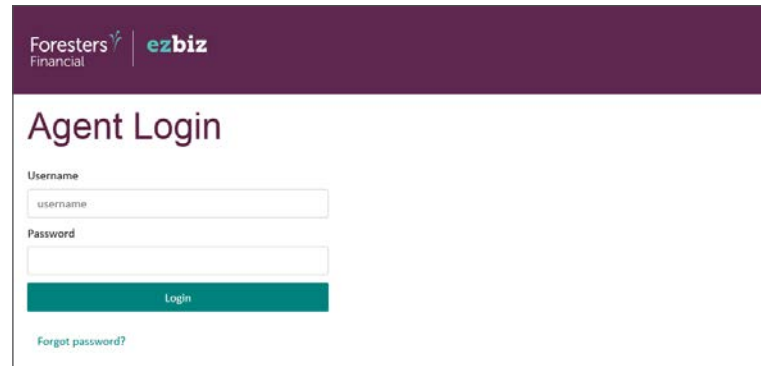


### Where do I log in to ezbiz?

1. Go to <https://myezbiz.foresters.com>
2. Enter your username (your Foresters producer number) and password into the form fields

**Note:** You are advised to change this temporary password. To do so, follow the steps set out under How do I change my password

3. Be sure to bookmark the website address for quick access in the future



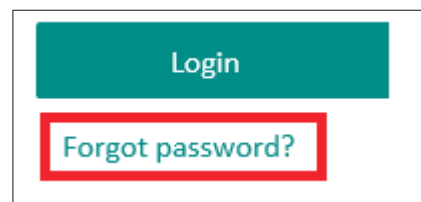
The screenshot shows the 'Agent Login' page. At the top, there is a dark purple header with the 'Foresters Financial' logo and the 'ezbiz' logo. Below the header, the title 'Agent Login' is displayed. There are two input fields: 'Username' with a placeholder 'username' and 'Password'. A green 'Login' button is positioned below the password field. At the bottom left, there is a link for 'Forgot password?'.

### How do I reset my ezbiz password?

There are two ways you can reset your ezbiz password

#### Option A:

1. If you can't log into your account, click the *Forgot password* link found underneath the *Login* button
2. Enter your username (producer number) and email address that's registered to your account (email address provided must match the email on file)
3. Then click the *Submit* button
4. An email from Foresters will be sent to the email address on file, with a temporary password
5. To change your password go to *Account Settings* on ezbiz and click on the *Change Password* link



This image shows a close-up of the login area. It features a green 'Login' button and a red-bordered 'Forgot password?' button.



The screenshot shows the 'Password Request' form. At the top, there is a dark purple header with the 'Foresters Financial' logo and the 'ezbiz' logo. Below the header, the title 'Password Request' is displayed. A message reads: 'Please enter your user name and email address to reset your ezbiz and Foresters Biz mobile app password.' There are two input fields: 'Username:' and 'Email Address:'. At the bottom, there are two buttons: 'Submit' and 'Cancel'.

#### Option B:

1. Call the Sales Support Desk to have your password reset, at 866-466-7166, Option # 1

## My Profile

### How do I view my contact information?

1. Upon login, select *Account Settings* located at the top right corner of the website under the drop down menu next to your name
2. If you need to change or update your information, please call the Service Center or email changes to [agencyadmin@foresters.com](mailto:agencyadmin@foresters.com)

Foresters Financial | ezbiz

Call Support: 1 (866) 451-7100 | My Contacts | New Agents

Our Story | My Products | Knowledge Zone | **Account Settings** | Logout

### My Profile

emp@fore.com | My Profile

#### Personal Information

First Name:  
Last Name:  
Email Address:  
Producer ID:  
Street Address 1:  
Street Address 2:  
City:  
State/Province:  
Zipcode:

#### User Profile Changes

See a problem with your profile information, or need to change your contact information?  
You can update your email address, telephone number, and your mailing address through the PMACS Portal.  
Please see Page 2 of our PMACS FAQ for instructions on changing your information.  
For a more complete PMACS walk through, navigate to the My Business Register tab of our Knowledge Zone page.  
Time to update your AML certificate? Use Foresters AML certificate upload tool.

#### Password Change

Change Password →

### How do I change my password?

1. Upon login, select *Account Settings* located at the top right corner of the website under the drop down menu next to your name
2. Click on the *Change Password* link found under the *Change Password* header
3. Input your username (producer number), current password and new password.  
Confirm your new password and select *Change*

**Note:** Your new password must be a minimum of 8 characters with at least one capital letter, one number and one special character i.e. (!,@,#,\$,%,&,\*,\_,+)=). The new password cannot be one of the last 4 passwords used. Please keep your password private and secure

Foresters Financial | ezbiz

### Password Change Request

Username:   
Current Password:   
New Password:   
Confirm New Password:

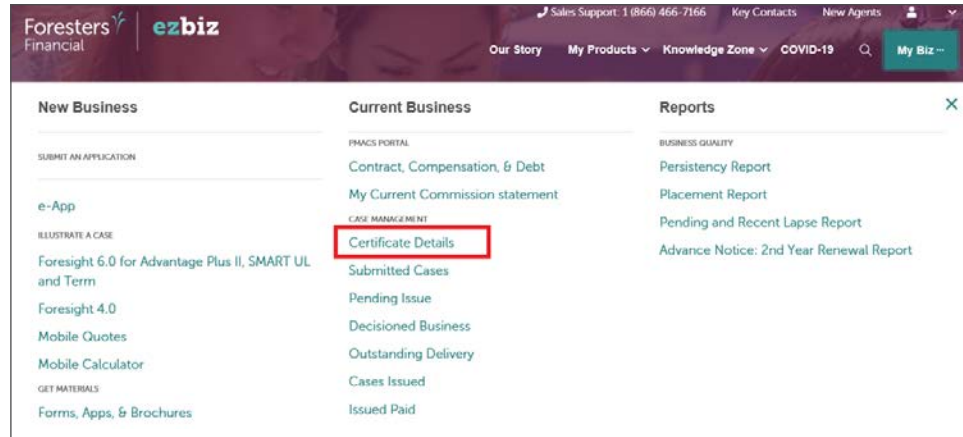
Password must be minimum of 8 characters with at least 1 uppercase letter, 1 number and at least 1 of the following special characters (!,@,#,\$,%,&,\*,\_,+)=). The new password cannot be one of the last 4 passwords used.

Change Cancel

## My Book of Business

### How do I view Certificate Details?

1. Upon login, click the *My Biz* button and under *Current Business* select *Certificate Details*. Certificate Details is now a responsive site and will work on any mobile device. This means from any device, you'll be able to view the progress status of your pending business, download/upload outstanding forms, and add comments for Foresters to review directly within the platform. **Please allow a minimum of 24 hours for Foresters to review uploaded forms or comments.** Please note, screens will appear differently on various devices due to screen size restrictions



2. Once launched, you can search by certificate number, insured first or last name, producer first or last name, producer number, the type of certificate (all, pending, inforce, or inactive) items requiring your attention, date range based on the certificate effective date, and by personal business only (Yes/No). Once processed, existing certificate holders' information is updated hourly from 6am-8pm EST. Any changes after 8pm will be reflected the next day

**Note:** For training on how to navigate *Certificate Details*, view *Certificate Details Application Overview* training deck or video

The screenshot shows the 'Contact Search' interface. It includes search filters for Certificate Number (5909003), Certificate Category (All selected), Action Needed, and Date Range- Certificate Effective Date. Below the filters are input fields for Insured First Name, Insured Last Name, Producer First Name, Producer Last Name, and Producer Number. A table below shows the search results for the certificate number 5909003.

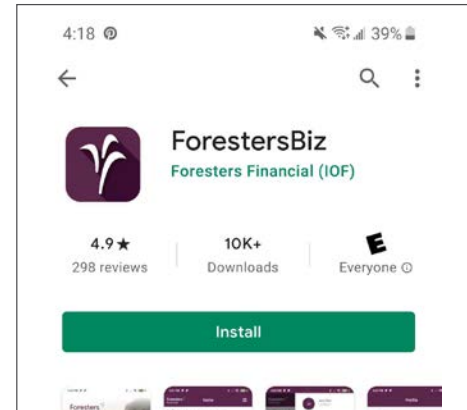
Certificate Number	Documents	Insured Name	Certificate Status	Product Category	Plan Description	App Signed Date	Certificate Effective Date	Paid to Date	Producer Number	Producer Name
5909003		Grunt Bryan	Pending	Whole Life	PlanRight- Preferred Death Benefit	07/28/2020	N/A	N/A	222395	BEN BRYANT



## How do I use the ForestersBiz App?

1. Open the App Store on your mobile device and search for *ForestersBiz*
2. Select the *Get* button on your Apple device or the *Install* button on your Android device to download the ForestersBiz App
3. Open the App and enter your producer number and password, then select *Login*
4. This App provides a producer the ability to view:
  - a. Outstanding requirements
  - b. Coverage and certificate details
  - c. Member contact information
  - d. Mobile quotes

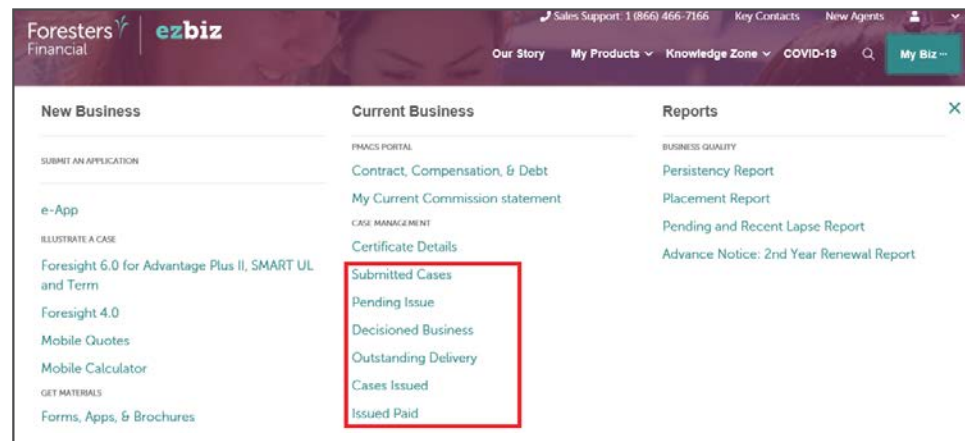
**Note:** Please refer to the ForestersBiz training deck or video for additional training on this platform



## How do I view current business reports?

1. Upon login, click the *My Biz* button
2. Under the *Current Business* section, the following options are available:
  - a. **Submitted Cases:** All applications coded on Foresters system will be available for view
  - b. **Pending Issue:** All applications coded on Foresters system that have not been decided will be available for view
  - c. **Decided Business:** All applications coded on Foresters system that have been decided will be available for view
  - d. **Outstanding Delivery:** All applications that have been sent to the producer for delivery but not yet delivered, will be available for view
  - e. **Cases Issued:** All certificates issued after January 1, 2009 will be available for view
  - f. **Issued Paid:** View cases issued and when the first occurrence of commission being released on those cases will appear on commission statement

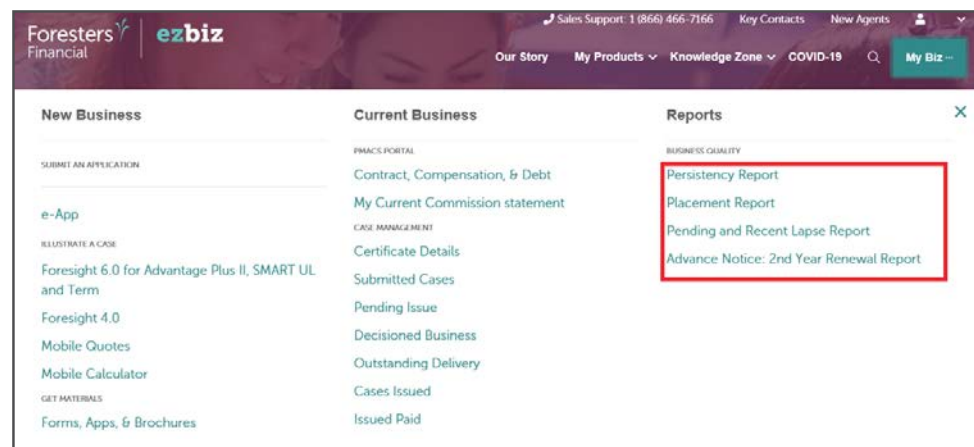
**Note:** Web reports are updated overnight



## How do I view business quality reports?

1. Upon login, click the *My Biz* button to find your available business quality reports
2. Under *Reports*, the following options are available:
  - a. **Persistency Report:** Provides details on the quality of your business from a persistency perspective
  - b. **Placement Report:** Provides details on the quality of your business from a placement perspective
  - c. **Pending and Recent Lapse Report:** Provides a list of certificates that are in pending lapse status. It also provides a list of certificates that have already lapsed, which may be eligible for reinstatement
  - d. **Advance Notice: 2nd-Year Renewal Report:** Provides advanced notice of active paid certificates that are approaching an in-force period of 13 months. This provides an opportunity to proactively reach out to the client

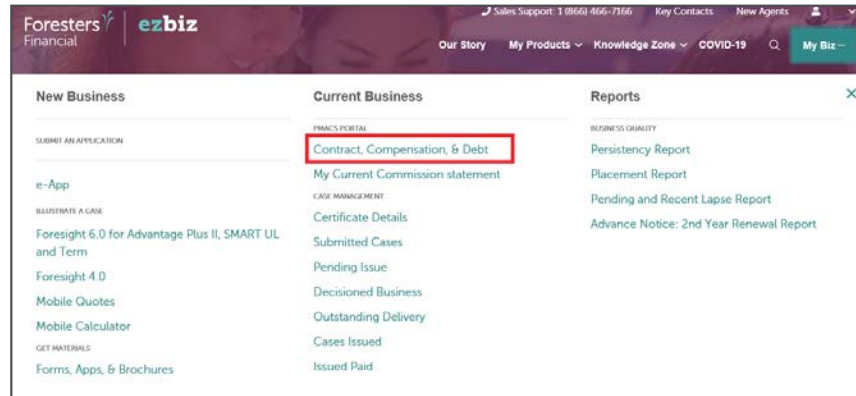
**Note:** Business quality reports are updated monthly



## Contracting

### How do I view contracting information?

1. Upon login, click the *My Biz* button and under Current Business select *Contract, Compensation, & Debt* to launch PMACS. PMACS stands for Producer Management and Compensation System and is a web-based application system for managing your contract and compensation information



2. Within PMACS, you have the ability to view your contracting details under *Profile Details*
  - a. **Outstanding Requirements:** View outstanding contracting and appointment document requirements and their status

Outstanding Requirement	Status	Follow Up Date
HIA Recommendation	Pending	2018-11-09
Consent and Authorization form	Pending	2018-11-09

- b. **Licensing, Appointment and Authority, under Regulatory Compliance:** View all licenses, state appointments and lines of authority for doing business with Foresters

The screenshot shows the 'Regulatory Compliance' section with three data tables:

Jurisdiction	Line	Type	Resident	License	Status	Effective Date	Renewal Date	Termination Date	Reason
Connecticut	Life	Producer	N	000000	Terminated	02/07/2009		12/23/2011	12/23/2011 None
Kentucky	Life	Producer	Y	000000	Active	07/14/2009	12/31/9999		07/14/2009 None

Jurisdiction	Carrier	Line	Appointment Type	Resident	Status	Effective Date	Renewal Date	Termination Date	Reason
Connecticut	The Independent Order of Foresters - US	Life	Producer	N	Terminated	02/07/2009		12/23/2011	09/22/2018 License Expired
Kentucky	The Independent Order of Foresters - US	Life	Producer	Y	Active	07/14/2009			09/22/2018 None

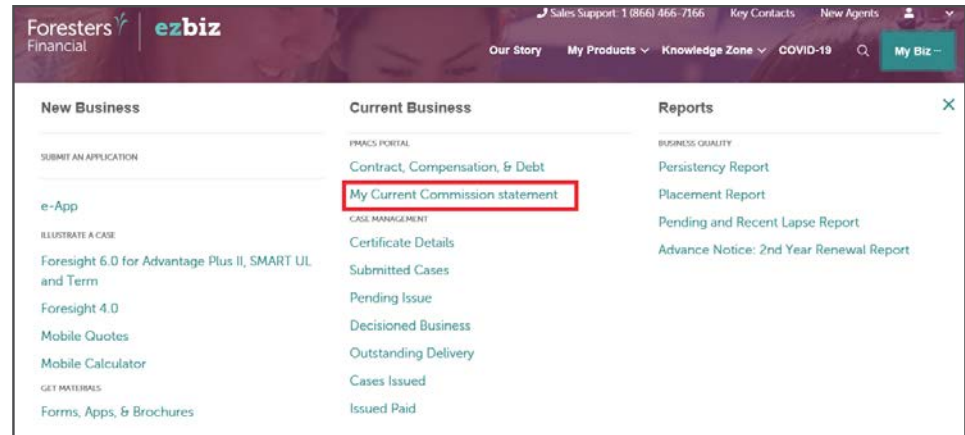
Jurisdiction	Carrier	Authority Type	Validation Role	Start Date	End Date
Connecticut	IOFUS	Life	Producer/Writing Agent	02/07/2009	12/23/2011
Kentucky	IOFUS	Life	Producer/Writing Agent	07/14/2009	

**Note:** Please refer to the *Producer Management and Compensation System Producer Portal* training deck or video for additional training on PMACS

## Commissions

### How do I view my commission information?

1. Upon login, click the *My Biz* button and under *Current Business* select *My Current Commission Statement* to launch PMACS



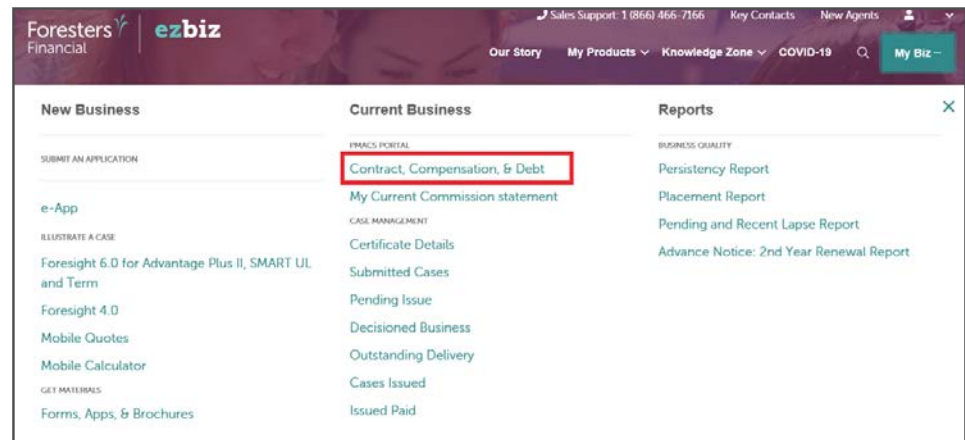
2. Within PMACS, the following tools are available to individuals, who are paid directly by Foresters to help manage commissions:
  - **Commission Statements:** Get details about your commissions earned during a statement period. Includes any overrides earned on business from your downline producers. Commission statements are automatically generated weekly when there is activity during that statement period
  - **Commission History:** Search commission history by a date range or certificate number. Get details on an account's commission activities, including override activity for your downline producers
  - **Unearned Commission:** View all unearned commission activities, including any overrides from your downline producers. An unearned commission is any portion of the advanced commission that has not been earned to date
  - **Comp Summary Report:** View on-demand commission summary, by commission type: FYC (First Year Commission), FOV (First Year Override), ROV (Renewal Override) and REN (Renewal)
  - **FOV Summary Report:** View on-demand FOV (First Year Override) summary of all override commissions earned by your downline producers
  - **ROV Summary Report:** View on-demand ROV (Renewal Override) summary of all renewal override commissions earned by your downline producers

**Note:** Please refer to *Focus on Commission* for additional training on available reports

## Debt Management

### How do I view my debt information?

1. Upon login, click the *My Biz* button and under *Current Business* select *Contract, Compensation, & Debt* to launch PMACS



2. Within PMACS, the following tools are available to individuals, who are paid directly by Foresters to help manage Debt:
  - **Debt Summary:** See current and total debt balance, including any debt rolled-up from your downline producers. The information displayed within the *Debt Summary* is updated daily to reflect the most recent debt balance
  - **Debt Report:** Access details about your outstanding debt to help manage your balance. The *Debt Report* is generated on a weekly basis after the commission run provided there is outstanding debt
  - **Debt Roll-up & Recovery Report:** Manage debt that has been rolled-up from your downline producers. View the amount rolled-up, the amount recovered (either by earnings or payments) and what debt remains outstanding from the downline. This report is generated on a weekly basis after the commission run provided there is outstanding debt
  - **Debt Notification Report:** Get an overview of the debt notifications that have been sent to your downline producers. Identify producers at risk of termination due to unpaid debt. The *Debt Notification* report is generated in weeks 4, 7, 10 and 12 after the commission run if there is activity

**Note:** Please refer to *Focus on Debt Management* for additional training on these available reports

## Forms, Apps & Brochures

### How do I find and download applications, forms and brochures?

1. Upon login, click the *My Biz* button and select *Forms, Apps, & Brochures* under *New Business*
2. Once launched, select the following items using the drop down menus:
  - a. *Service type*
  - b. *State*
  - c. *Product type*
  - d. *Product name*

The screenshot shows a search interface with three tabs: 'Basic Search', 'Advanced Search', and 'Search By Form'. The 'Advanced Search' tab is active. It contains four dropdown menus: 'Service Type' (Select one), 'State' (Select one), 'Product Type' (Select one), and 'Product Name' (Select one). At the bottom, there are 'Search' and 'Reset' buttons.

3. Once you've selected the desired item from each section click *Search* to return results
4. Select the appropriate documents required by using the +/- buttons to the left of each document name. Once a document is selected that document gets highlighted yellow
5. Once you've selected your documents, you can email, print or place an order using the buttons the right of the page

**Note:** To start a new search, select *Start New Search*, at the top of the page next to Search Results

The screenshot shows search results for 'Foresters' in 'Massachusetts'. The results are displayed in a table with columns for Document Name, Description, Notes, and Package (13). The first document, '770244 US 06/16', is highlighted in yellow. The table includes various documents such as 'Producer report for Term, Advantage Plus II, SMART UL', 'Application for Individual Life Insurance', 'Illustration Certification', 'HIV (Human Immunodeficiency Virus) Antibody Test Information Form for Insurance Applicant', 'Life Insurance Buyer's Guide', 'Underwriting Guide', and 'Advantage Plus II Product Guide'. At the bottom right, there are 'Email' and 'Print' buttons, and an 'Order Documents' button.

Document Name	Description	Notes	Package (13)
770244 US 06/16	Producer report for Term, Advantage Plus II, SMART UL	Must complete and sign	770244 US 06/16
770681 US 09/19	Application for Individual Life Insurance	For use with Your Term, SMART UL and Advantage Plus II.	770681 US 09/19
105350 MA (05/11)	Illustration Certification	To be completed if a signed illustration matching the product applied for will not be submitted with the application.	105350 MA (05/11)
101881 MA (10/07)	HIV (Human Immunodeficiency Virus) Antibody Test Information Form for Insurance Applicant	Only use for Fully Underwritten business.	101881 MA (10/07)
100938 US 06/11	Life Insurance Buyer's Guide	For use with Term, PlanRight, SMART UL, Advantage Plus II and BrightFuture.	100938 US 06/11
503316 US 03/20	Underwriting Guide	For use with Term, SMART UL and Advantage Plus II.	503316 US 03/20
503554 US 03/20	Underwriting Guide	Non medical.	503554 US 03/20
504933 US 08/20	Advantage Plus II Product Guide	Agent use only. Order limit of 1.	504933 US 08/20
104982 MA (07/08)	Important Notice: Replacement Of Life Insurance or Annuities	For use in MA. Use when replacing an existing policy	104982 MA (07/08)



## Website Key Features FAQs

### Announcements & Resources

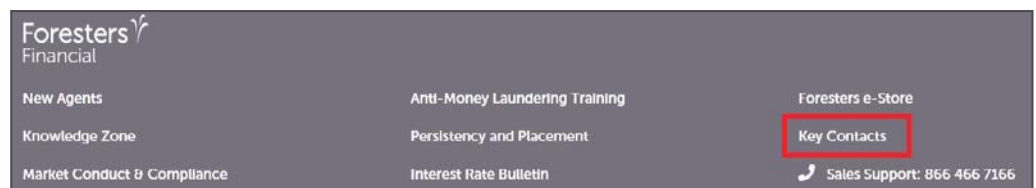
#### Where do I view current announcements from Foresters?

1. Upon login, the home page will launch. If you're on another page and need to get back to the home page, simply click on the Foresters Logo
2. The home page displays the latest information about Foresters



#### Where do I find key contact phone numbers?

1. Upon login, click on the *Key Contacts* link either within the top header or in the gray footer navigation at the bottom of the page
2. Once the page loads, Foresters Sales Support number will be listed with the available phone prompts and their respective departments. Additionally, department-specific email addresses are shown under each department

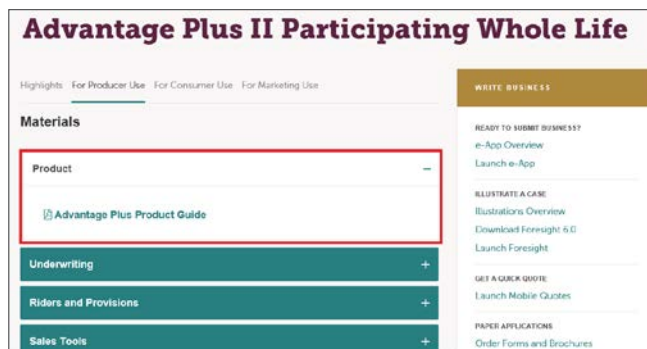


## Where do I find product information?

1. Upon login, select My Products from the top navigation toolbar and click on the product of interest

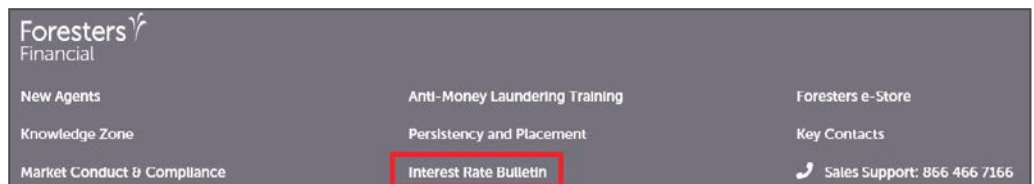


2. Once the product specific page loads, use the navigation to switch between *Highlights*, *For Producer Use*, *For Consumer Use* and *For Marketing Use*
3. Within each page, click on the topic of interest, found within each teal box, to expand that sections available content



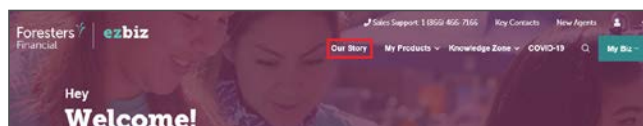
## Where do I look-up current interest rates?

1. Upon login, click on the Interest Rate Bulletin link in the gray footer at the bottom of the page



## Where do I find information about Foresters story?

1. Upon login, select *Our Story* from the main navigation



2. Within Our Story you'll find a wealth of knowledge around Foresters and our Member Benefits. Use the navigation bar to switch between *Our Purpose*, *Member Benefits*, and *Giving Back*
3. Within each page, click on the *accordions of interest* to expand the amount of knowledge available to view



## Where do I find marketing material?

1. Upon login, marketing material will be located under each of the product pages within *My Products*:
  - a. To access producer use materials, select *For Producer Use* within the product page and use the accordions to expand the information available
  - b. To access client-facing materials, select *For Consumer Use* within the product page and utilize the accordions to expand the information available
  - c. To access marketing materials (video and infographics), select *For Marketing Use* within the product page and use the accordions to expand the information available



## Where do I find Sales Concept Packages?

1. Upon login, click on the sales concept name of interest under the *Knowledge Zone*



2. Once the page loads, utilize the accordions to expand either the *Producer Facing Materials* or *Client Facing Materials*

## Where do I find anti-money laundering training course?

1. Upon login, click on the *Anti-Money Laundering Training* link in the gray footer at the bottom of the page



2. Once the page loads, click on *View Transcripts* link found in the *My Training* section in the center of the page. Then from the Transcript page find the Anti-Money Laundering course name and select *Launch*

**Note:** You do not have to notify Foresters of course completion as notification is automatic

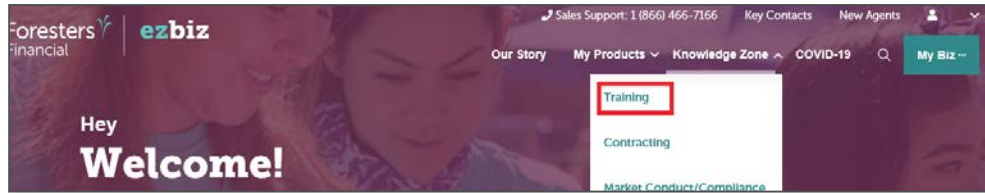
## Where do I find market conduct and compliance information?

1. Upon login, click on the *Market Conduct & Compliance* link found in the gray footer at the bottom of the page
2. To open the desired document, click on the document name

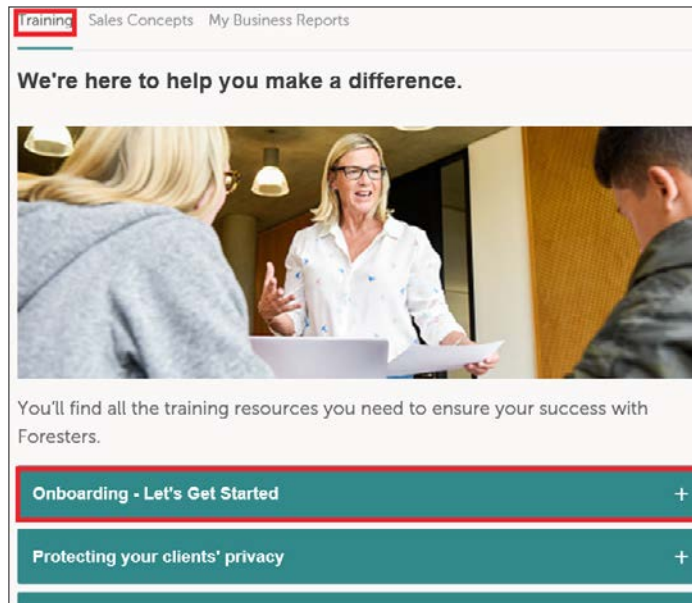


## Where can I find self-learning training material?

1. Upon login, select *Knowledge Zone* from the navigation and click on the *Training* link



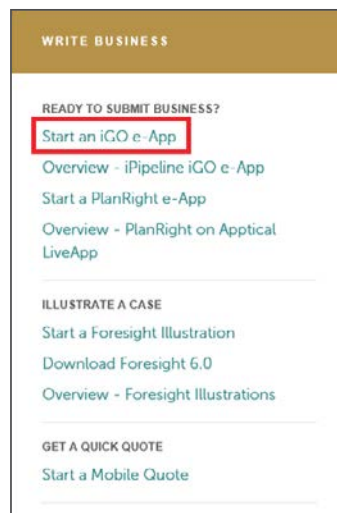
2. Within the *Training* page, click on a specific accordion of interest to display the available training on that topic



## How do I launch Foresters iPipeline e-App

1. Upon login, three options are available to launch e-App:
  - a. Click on the e-App link found on the home screen, located directly under the search field
  - b. Click on the *Start an iGo e-App* link found under *Write Business* from the right-hand toolbar
  - c. Click the *My Biz* button and select the e-App link found under *New Business*

**Note:** e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET). Some e-App features are not available in NY (refer to ezbiz for more details). Please refer to the e-App training PP for additional details.



2. Once the system loads, two options are available:
  - a. To start a new case select *Start New Case* link. Once the page loads, complete each section of the application
  - b. To view incomplete, saved or submitted applications select *View My Cases*.



## How do I launch Foresters LiveApp?

1. Upon login, in the right-hand column, select the *Start a PlanRight e-App* link under Write Business
  2. Once the system loads, login using your Producer ID. If this is your first time signing-in, your password will be For@<Foresters Producer Number><Producer year of birth>
- Note:** Not available in Massachusetts and New York

LiveApp Login

User Name

Password

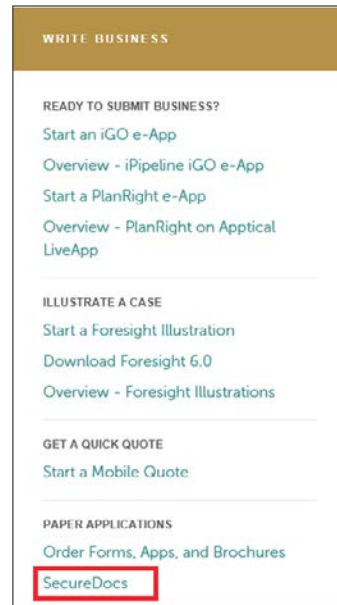
**Login**

[Forgot your Password? Get Password Help](#)

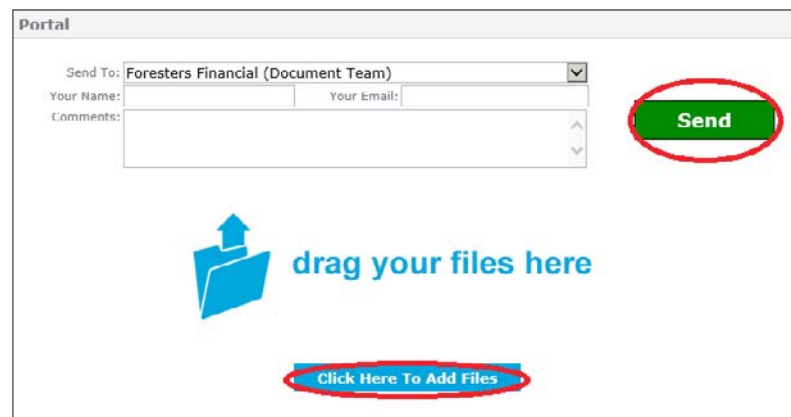
[Forgot your User Name? Get User Name Help](#)

## How do I use SecureDocs to submit required forms electronically?

1. Upon login, click the *SecureDocs* link found under *Write Business* in the right-hand toolbar



2. Once the page loads, two options are available:
  - a. First-time users of SecureDocs will first need to register  
**Note:** Use this link to register, <https://www.securedocs.ca/Registration.aspx>
  - b. Once registered, simply send documents directly from ezbiz by going to [www.foresters.securedocs.ca](http://www.foresters.securedocs.ca)  
**Note:** Create a bookmark within your web browser to make accessing this address easy
3. To send a document:
  - a. Type in your name and email address
  - b. Include any comments regarding what's being submitted
  - c. Add desired files by clicking the *Click Here to Add Files* button and selecting the file from your computer  
**Note:** Paper Application and any trailing documents can be submitted through *SecureDocs*
  - d. Click the *Send* button once completed. Upon successful submission to Foresters, you will receive a confirmation number for your records



### What should I know about Foresters e-Delivery?

- e-Delivery for all paper applications and iPipeline e-Apps are available when the Owner and Insured are the same or different. Please note for PlanRight Apptical LiveApp the Owner and Insured must be the same individual
- Owners who opted in will receive their Welcome Package by secure email and will not be physically mailed to the Owner
- The Owner's email provided must be their own and cannot be the producer's email or one created by the producer on behalf of the Owner
- When the Welcome Package is e-Delivered to the Owner:
  - a. With delivery requirements: You will be copied on the secure email to the Owner. If this is your first secure email from Foresters, you will need to enter your first and last name and create a password. Then you need to enter the validation code provided in a separate email to complete the registration. Important: For delivery requirements, you cannot respond on behalf of the Owner
  - b. Without delivery requirements: You will not be copied on the secure email to the Owner. Instead, Foresters will send a separate email advising you that the Owner was sent their Welcome Package via secure email

**Note:** Refer to Foresters e-Delivery for complete details. For PlanRight LiveApp, the consent and e-Delivery is not available in Texas and Ohio

### Does Foresters accept DocuSign signatures?

- Yes, DocuSign is the only e-signature approved by Foresters that can be used for outstanding new business forms, or questionnaires, delivery requirements, and certain in-force forms. Important: When using DocuSign, a copy of the Certification of Completion, provided within DocuSign, must be submitted to Foresters along with the appropriate signed document. Without the Certificate of Completion, the request will not be processed resulting in delays

**Note:** DocuSign is not available for use with any Foresters filed forms in New York. DocuSign is a third party vendor that is not supported by Foresters. Questions regarding DocuSign should be referred directly to DocuSign Customer Support at (800) 379-9973



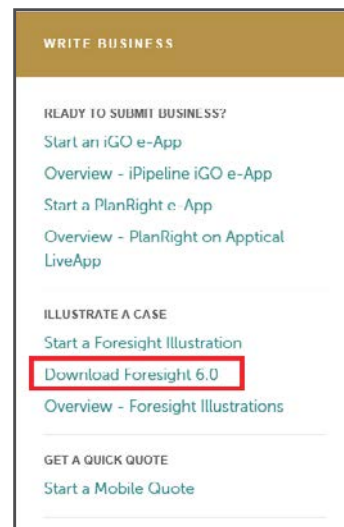
## Illustration Software FAQs

### Where do I find the illustration software?

1. Upon login to ezbiz, two options are available:
  - a. Under the right-hand toolbar labeled *Write Business* either click the *Launch Foresight* link to launch the full illustration system, or click *Launch Mobile Quotes* to launch the mobile engine  
**Note:** PlanRight, Prepared II, and BrightFuture can only be quoted on the *Mobile Quote* tool or the Foresters Mobile Quote app
  - b. Click the *My Biz* button and either click the *Foresight 6.0* for *Advantage Plus II*, *SMART UL* and *Term* link to launch the full illustration system or click *Mobile Quote* to launch the mobile engine. (PlanRight, Prepared II, and BrightFuture quotes are not available on this platform)
2. The Foresters Mobile Quote app, which is reference within the Alternative quoting platforms section

### How do I install the illustration software to my desktop?

1. Upon login, click the *Download Foresight 6.0* link found under *Write Business* from the right-hand toolbar
2. Once the page loads, select *Install Now*



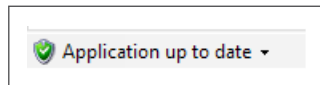
## Foresight

### How do I update my desktop illustration software?

1. Launch the illustration software from your desktop
2. Once the software loads, two options are available:
  - a. If the computer is connected to the Internet, the system will prompt you to update the software automatically if an update is available
  - b. Select *Tools* in the top left-hand corner and from the dropdown menu, select *Check for Updates Now*



3. To validate if illustration software is current, look for the green checkmark next to the word *Application up to date*, located at the bottom left-hand corner



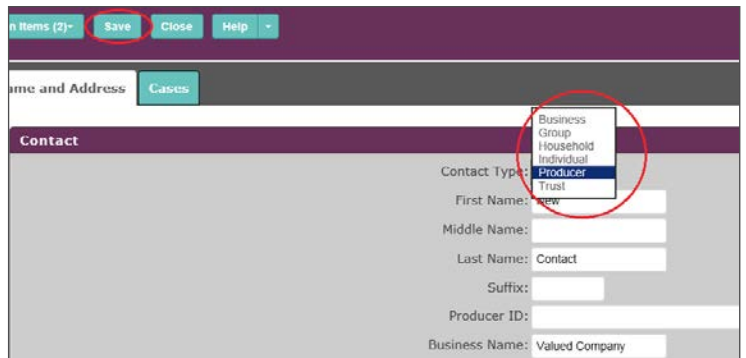
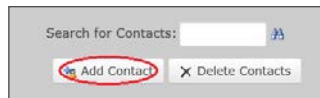
### How do I use the contact management feature?

1. On the illustration menu bar, select *Contact Management*



2. To add a contact, for example adding a producer, select *Add Contact* and select the appropriate contact type from the dropdown menu

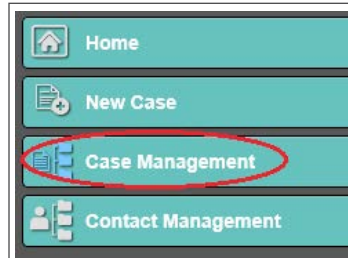
**Note:** To save producer information, make sure you select *Producer* under *Contact Type* and hit save after all information is provided. If you are using the web version of the software, the producer information will automatically appear based on the credentials that are validated upon logging in to ezbiz



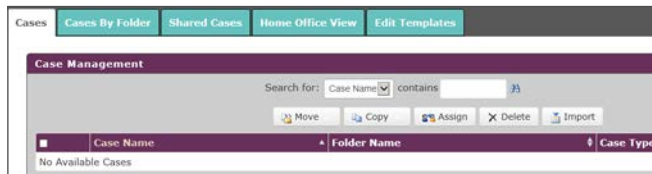
3. After selecting the type of contact to add, complete the required information and then click save at the top of the illustration tool
4. Stored contacts can be viewed by viewing the *All Contact* tab, by each individual category tab or by using the *Search For Contact* feature

### How do I use the case management feature?

1. On the illustration menu bar, select *Case Management*



2. All saved illustrations can be accessed and stored here
3. You have the ability to access cases two ways:
  - a. Using the case name, producer name, insured name, annuitant name or owner name
  - b. Using the cases by folder tab, shared cases tab, home office view tab or edit templates tab



### How do I launch a case in the illustration system?

1. Once the software loads, complete the *Create New Illustration* section using the dropdown options; specifically the producer, product line and jurisdiction

 The 'Create New Illustration' form contains the following fields:
 

- Producer: Valued Producer, Valued Company (dropdown menu)
- Select Producer (button)
- Line of Business: Life (dropdown menu)
- Product Line: All (dropdown menu)
- Jurisdiction: Massachusetts (dropdown menu)
- Presentation Type: Standard (dropdown menu)

2. Then under the *Select Product* section, click on the desired product name, which will launch the software

Select Product	Product Description
Advantage Plus II	Foresters Advantage Plus II is a participating whole life insurance product that offers lifetime death benefit protection, guaranteed cash values, guaranteed premium and potential dividends on a non-medical or medical basis. For a product summary, click <a href="#">here</a> .
SMART UL 2018	Foresters SMART UL is a flexible premium universal life product that offers solid cash accumulation for ages 0-85 available on a Non-Medical or Medical Underwriting basis. For a product summary, click <a href="#">here</a> .



## How do I complete the required tabs to create an illustration?

### How do I complete the Client Tab?

1. Once the software loads, first make sure proper state is selected under *Jurisdiction*
2. Then under *Product Type* select the desired underwriting criteria

The screenshot shows the 'Illustration' tab with the following fields:
 

- Jurisdiction: Massachusetts (dropdown menu)
- Product Type: Non-Medical (dropdown menu)
- Owner Tax Rate: 28%

 Red circles highlight the 'Jurisdiction' and 'Product Type' dropdown menus.

3. Next, complete the *Insured Information* section with the client's:
  - a. First name
  - b. Last name
  - c. Gender
  - d. D.O.B. or specify their age

The screenshot shows the 'Insured Information' section with the following fields:
 

- First Name: Valued (text input) [Select Contact button]
- Last Name: Client (text input) [Remove Contact button]
- Gender: Male (dropdown menu)
- Birth Date: 11/28/1982 (calendar icon)
- Issue Age (Nearest): 35 (text input)

4. Finally, complete the *Risk Information*, which is where you select the client's risk class for underwriting purposes. Complete this section using the dropdown menus:
  - a. **Insurance Class:** Please notice that both *Product Type* options are being displayed for training purposes

The screenshot shows the 'Risk Information' section with the following fields:
 

- Insurance Class: Non-Tobacco (dropdown menu)
- Illustrate Rating: No (dropdown menu)
- Table Rating: Standard (dropdown menu)
- Flat Extra Amount: \$0.00 (text input)
- Temp Extra Amount: \$0.00 (text input)
- Temp Extra Duration in Years: 3 (dropdown menu)

The following section is only available on the *Medical* option. It will remain grayed-out until *Illustrate Rating* is changed to *Yes*

- a. **Illustrate Rating:** If *Yes* is selected the remainder of the sections will unlock (changing from grey to white)
- b. **Table Rating:** From the dropdown menu, select the proper rating to illustration
- c. **Flat Extra Amount:** Enter the dollar amount per thousand if permanent flat extra is required
- d. **Temp Extra Amount:** Enter the dollar amount per thousand if temp flat extra is required and select the number of years required for the rating

The screenshot shows the 'Table Rating' dropdown menu with the following options:
 

- Standard
- 50% - B
- 75% - C
- 100% - D
- 125% - E
- 150% - F
- 200% - H
- 250% - J
- 300% - L
- 400% - P

The screenshot shows the following fields:
 

- Flat Extra Amount: \$0.00
- Temp Extra Amount: \$0.00
- Temp Extra Duration in Years: 3 (dropdown menu)

**Note:** Remember our Risk Assessment Team (866-466-7166 option # 2) is a call away to answer questions and discuss potential tentative ratings based on the limited information you can provide on your client's health

## Term Insurance

### How do I complete the Death Benefit and Funding Tab?

1. The *Illustration Effective Date* will automatically populate the current date
2. Under *Product*, select desired *Term Duration*
3. Under *Solve Type*, select:

Product

Term Duration: 20 Year

Premium

- a. **Solve for Face:** The system solves for the face amount that the specified premium will support
  - b. **Solve for Premium:** The system solves for the premium required to support the specified face amount
4. Next step depends on your selection in step 3:
    - a. **Solve for Face:** the *Face Amount* section will state *Solve* and the *Premium Amount* section will require a specified amount
    - b. **Solve for Premium:** the *Face Amount* section will require a specified amount and the *Premium Amount* section will state *Solve*

Product

Term Duration: 20 Year

Solve Type: Solve for Premium

Solve Type: Solve for Face

Face Amount: Solve

Premium Amount: \$100.00

Premium Mode: Monthly

5. Select the *Premium Mode* desired for payment frequency:
  - a. Annual
  - b. Semi-Annual
  - c. Quarterly
  - d. Monthly

Solve Type: Solve for Premium

Face Amount: \$400,000.00

Premium Amount: Solve

Premium Mode: Monthly

### How do I select Riders?

1. Under *Standard Protection Features*, any built-in riders available on the term will be displayed in this section
 

**Note:** It will be grayed-out and cannot be edited
2. **Optional Riders:** Riders available for purchase can be added by checking the box to the right of the rider name (some additional information may be required)
 

**Note:** A grayed-out rider box means the rider is not available due to product or underwriting guidelines and/or state availability

Accidental Death Rider:  \$300,000.00 Rating: Standard

Waiver of Premium:  Rating: Standard

## SMART UL

### How do I complete the Death Benefit and Funding Tab?

**System Default:** The system solves for a level premium that supports the specified death benefit to maturity based on having a \$1,000 cash value at maturity (age 100) assuming a level death benefit option and current rates

To run default solve: Adjust the desired face amount and premium mode

Type	Amount	Adjustment	From-Through
Specify Amount	\$25,000	\$0	1-M

Add Row Clear

Premium Mode Monthly

If default solve doesn't meet desired death benefit or premium design, use the below methods:

- Under the *Tax and Compliance* section:
  - The *Illustration Effective Date* will automatically populate the current date
  - Select the *Tax Compliance* option; either *Guideline Premium Test* or *Cash Value Accumulation Test*

**Note:** This test cannot be changed after issue.

Tax Compliance: **Guideline Premium Test**

- Under *Death Benefit*, select the desired solve from the list of available types (all solves are based on current assumptions):

**Basic solves commonly used:**

Face Amount

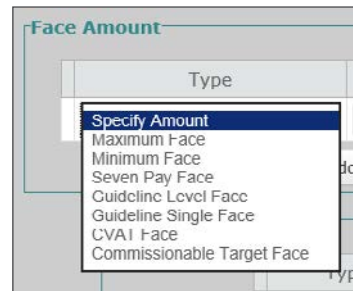
Type

- Specify Amount
- Maximum Face
- Minimum Face
- Seven Pay Face
- Guideline Level Face
- Guideline Single Face
- CVAT Face
- Commissionable Target Face

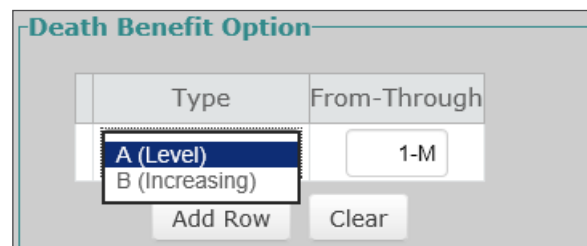
- Specify Amount** (Default): This option allows you to enter a specific face amount and either enter a specific premium or use a premium solve  
**Note:** To illustrate an adjusted face amount, utilize the *Add Row* function
- Minimum Face:** The system solves for the highest face amount (at issue) that can be purchased that carries to maturity based on the specified premium and current rates
- Guideline Level Face:** The system solves for the lowest face amount (including any riders) allowed to be considered life insurance and provide the maximum cash value growth based on the specified premium and current rates  
**Note:** This solve is only available when the tax compliance is set to *Guideline Premium Test*

## How do I complete the Death Benefit and Funding Tab? (continued)

Advanced solves available:



- a. **Maximum Face:** The system solves for the maximum face amount available (at issue) based on the specified premium  
**Note:** This solve may not carry the death benefit to maturity based on current rates
  - b. **Seven Pay Face:** The system solves for the lowest face amount (including any riders) that can be purchased to not MEC the certificate based on the specified premium
  - c. **Guideline Single Face:** The system solves for the lowest face amount (including any riders) that can be purchased to be considered life insurance based on the specified premium  
**Note:** This solve is only available when the tax compliance is set to *Guideline Premium Test* and the *MEC Avoidance* needs to be set to *None*. Future premiums may be paid once the cumulative guideline level premium is higher than the guideline single premium
  - d. **CVAT Face:** The system solves for the lowest face amount (including any riders) that can be purchased to be considered life insurance based on the specified premiums  
**Note:** This solve is only available when the tax compliance is set to *Cash Value Accumulation Test* and the *MEC Avoidance* needs to be set to *None*
  - e. **Commissionable Target Face:** The system solves for the face amount that can be purchased so that the specified premium is the commissionable target premium
3. Under *Death Benefit Option*, select the desired:
- a. A (Level) – (Default)
  - b. B (Increasing)
- Note:** To illustrate an adjusted death benefit option, using the *Add Row* function

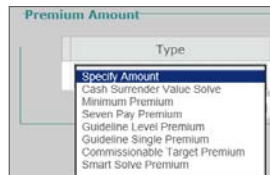


4. Select the *Premium Mode* desired for payment frequency:
- a. Annual
  - b. Semi-Annual
  - c. Quarterly
  - d. Monthly

## How do I complete the Death Benefit and Funding Tab? (continued)

5. Under *Premium Amount*, select the desired solve from the list of available types (all solves are based on current assumptions):

Basic solves commonly used:



- Specify Amount:** This option allows you to enter a specific premium and either enter a specific face amount or use a face amount solve  
**Note:** To illustrate an adjusted premium amount, use the *Add Row* function
- Cash Surrender Value Solve (default):** The system solves for the premium required to achieve a *Target Cash Surrender Value* in a specific year requested (default being \$1,000 at maturity) based on the specified face amount
- Guideline Level Premium:** The system solves for the maximum level premium (including any riders) allowed to still be considered life insurance based on the specified face amount  
**Note:** This solve is only available when the tax compliance is set to *Guideline Premium Test*
- Smart Solve Premium:** Select this option to determine the premium that will accumulate cash value of approximately 30% of endowment amount at age 100. It is a lifetime premium that is only available on level plans. This solve will result in same *Smart Solve Premium* from *Mobile Quote* tool

Advanced solves available:

- Minimum Premium:** The system solves for the premium required to meet the 10 year No Lapse Guarantee (NLG) based on the specified face amount  
**Note:** This solve may not carry the death benefit to maturity based on current rates
- Seven Pay Premium:** The system solves for the maximum level premium that will not MEC the certificate based on the specified face amount
- Guideline Single Premium:** The system solves for the maximum premium allowed to still be considered life insurance based on the specified face amount  
**Note:** This solve is only available when the tax compliance is set to *Guideline Premium Test* and the *MEC Avoidance* needs to be set to *None*. Future premiums will be illustrated once the cumulative guideline level premium is higher than the guideline single premium
- CVAT Maximum Premium:** The system solves for the maximum premium allowed to still be considered life insurance based on the specified face amount  
**Note:** This solve is only available when the tax compliance is set to *Cash Value Accumulation Test* and the *MEC Avoidance* needs to be set to *None*

The screenshot shows two input fields: "1035 Exchange Amount:" and "1035 Exchange Basis:". Both fields contain the value "\$0.00" and are circled in red. Above the first field is a checkbox labeled "Existing Contract is a MEC" which is also circled in red.

- If 1035 exchange funds are available, under *1035 Exchange* enter amount of rollover, the exchange basis (if known) and click the box if the current coverage is a MEC
- To enter desired *Cash Surrender Value*, under *Solve Information*, enter amount in *Target Amount* field and then select the *Target Duration* (year to have specified amount).  
**Note:** Target remains grayed-out unless *Cash Surrender Value Solve* is selected, under *Premium Amount*

The screenshot shows a "Target:" dropdown menu set to "Cash Surrender Value". Below it are two input fields: "Target Amount:" containing "\$1,000.00" and "Target Duration:" containing "M". Both fields are circled in red.

### How do I complete the Death Benefit and Funding Tab? (continued)

8. To change assumed interest rate on the illustration, enter desired percentage under *Percent*

**Note:** To illustrate a different interest rate in later years, utilize the *Add Row*. There is a maximum range the system allows for illustrative purposes

Percent	From-Through
0.00%	1-M

**Add Row** **Clear**

### How to illustrate distributions from the certificate?

1. Under *Disbursement Information*, select the desired method for distributions:

- Loans
- Withdrawals
- Withdrawal to Cost Basis
- Switch at Cost Basis

**Note:** Typically loans are used most often as the method. The disbursement mode is default to annual and not editable

Loans  
Withdrawals  
Withdrawal to Cost Basis  
**Switch At Cost Basis**

2. Select the *Type* of distribution required:

- Specify Amount:** This option allows you to specify the distribution amount along with the years in which this income is requested

Type

**Specify Amount**  
Solve for Income Stream  
Solve for Maximum

- Solve for Income Stream:** The system solves for the available level distribution that can be taken based on the years specified

**Note:** The system will calculate the distributions available based on the *Cash Surrender Value* target requested under *Solve Information* section

Target: Cash Surrender Value

Target Amount: \$1,000.00

Target Duration: M

- Solve for Maximum:** The system solves for the maximum distribution available in each year that can be taken based on the years specified

**Note:** The system will calculate the distributions available based on the *Cash Surrender Value* target requested under *Solve Information* section

### How to illustrate distributions from the certificate? (continued)

3. Select the *Loan Interest Type* to how interest from the loan will be covered:
  - a. **Capitalized:** Loan interest is added to the outstanding loan amount
  - b. **Paid in Cash:** Loan interest is paid using funds from outside of the certificate

Loan Interest Type: Paid in Cash  
Capitalized

4. To make a Loan Repayment select the *Loan Repayment Mode* and enter amount and years to repay loan

**Note:** To illustrate changes to the loan repayment amount, utilize *Add Row* function

Loan Repayment Mode: Annual  
Semi-Annual  
Quarterly  
Monthly

**Loan Repayment**

Method	Amount	From-Through
Paid in Cash	\$0.00	2-M

Add Row Clear

### How do I select Riders?

1. Under *Standard Protection Features*, any built-in riders available on the SMART UL will be displayed in this section

**Note:** It will be grayed-out and cannot be edited

2. **Optional Riders:** Riders available for purchase can be added by checking the box to the right of the rider name (some additional information may be required)

**Note:** A grayed-out rider box means the rider is not available due to product or underwriting guidelines and/or state availability

**Optional Riders**

Accidental Death Rider  \$250,000 Rating Standard

Waiver of Monthly Deductions:  Rating: Standard

Guaranteed Purchase Option:

Children's Term:  25 ,000

### How do I use the Table Input Tab?

1. This section is typically used for advanced case design. It allows you to adjust each field (fields listed below), either by the specified year or age, utilizing the dropdown menus for each individual field to customize the data entry necessary to provide an illustration

- a. Modal Premium
- b. Death Benefit Amount
- c. Loan Repayment
- d. Disbursement
- e. Death Benefit Type Changes

Year	Modal Premium	Death Benefit Amount	Loan Repayment	Disbursement	Type Changes
1	Cash Surrender Value Solve	\$25,000.00			A (Level)
2	Cash Surrender Value Solve	\$25,000.00	\$0.00	\$0.00	A (Level)
3	Cash Surrender Value Solve	\$25,000.00	\$0.00	\$0.00	A (Level)
4	Cash Surrender Value Solve	\$25,000.00	\$0.00	\$0.00	A (Level)
5	Cash Surrender Value Solve	\$25,000.00	\$0.00	\$0.00	A (Level)
6	Cash Surrender Value Solve	\$25,000.00	\$0.00	\$0.00	A (Level)
7	Cash Surrender Value Solve	\$25,000.00	\$0.00	\$0.00	A (Level)
8	Cash Surrender Value Solve	\$25,000.00	\$0.00	\$0.00	A (Level)

## Advantage Plus II Whole Life

### How do I complete the Death Benefit and Funding Tab (Non-Med)?

**System Default:** The system solves for the required premium to age 100 to purchase the specified death benefit with any declared dividends going towards paid-up additions

**To run default solve:** Adjust desired face amount and premium mode. To change dividend option, use the *Dividends and Standard Protection* tab

If default solve doesn't meet desired death benefit or premium design, use the below methods:

1. Under *Plan Type*, select:
  - a. Advantage + pay to age 100
  - b. Advantage + 20 pay

2. Under *Case Design*, select the desired solve from the list of available types:
 

Basic solves commonly used:

- a. **Specify Death Benefit – Premium Solve (Default):** The system solves for the required premiums based on the specified face amount
- b. **Specify Premium – Face Solve:** The system solves for the face amount that can be purchased based on the specified premium
- c. **Permanent/Term Blend Face Solve:** The system solves for the amount of base coverage and term rider coverage that can be purchased based on the specified premium and term percentage (%)

**Note:** The default is 75% term, however you have ability to alter the % within a range

3. Select the *Premium Mode* desired for payment frequency:

- a. Annual
- b. Semi-Annual
- c. Quarterly
- d. Monthly

4. Under the *Premium*, section:

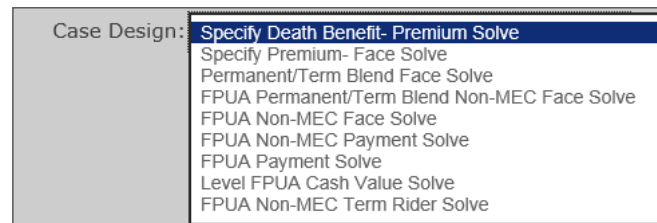
- a. To stop premiums in a specific year, utilize the *Reduce Paid-up* option which uses the cash value in that year to purchase the maximum paid-up coverage

- b. To illustrate premiums coming from the cash value, utilize the *Pay Premiums* option to specify how to fund future premiums and the year to begin funding



### How do I complete the Death Benefit and Funding Tab? (Medical)

3. Under *Case Design*, select the desired solve from the list of available



Solves utilizing the Paid-up Additions Riders:

- a. **FPUA Permanent/Term Blend Non-MEC Face Solve:** The system solves for the minimum base and term coverage available to not MEC the certificate allowing for the maximum amount of excess premiums to fund the FPUA rider based on the specified premium and term percentage (%)  
**Note:** The default is 75% term, however you have ability to alter the % within a range
  - b. **FPUA Non-MEC Face Solve:** The system solves for the minimum base coverage available to not MEC the certificate allowing for the maximum amount of excess premiums to fund the FPUA rider based on the specified premium  
**Note:** If term rider is added, this solve will adjust accordingly
  - c. **FPUA Non-MEC Payment Solve:** The system solves for the total premium allowed based on the specified base coverage and maximum funding of the FPUA rider to not MEC the certificate  
**Note:** If term rider is added, this solve will adjust accordingly
  - d. **FPUA Payment Solve:** The system solves for the amount of excess premium available to fund the FPUA rider based on the specified base coverage and premium amount  
**Note:** This solve may cause certificate to become a MEC. If term rider is added, this solve will adjust accordingly
  - e. **Level FPUA Cash Value Solve:** The system solves for the required premium to support the base coverage and purchase enough PUA rider to achieve the desired cash value based on the specified base coverage amount, desired cash value and target duration  
**Note:** This solve may cause certificate to become a MEC, but would require changing the *MEC Avoidance* to *No* under the *Basic Coverage*. If term rider is added, this solve will adjust accordingly
  - f. **FPUA Non-MEC Term Rider Solve:** The system solves for the minimum amount of additional term coverage required to allow the maximum amount of excess premiums to fund the PUA rider without certificate becoming a MEC based on the specified base coverage and premium amount  
**Note:** The system default illustrates a 10-year term
4. Select the *Premium Mode* desired for payment frequency:
- a. Annual
  - b. Semi-Annual
  - c. Quarterly
  - d. Monthly

5. Under the *Premium*, section:
  - a. To stop premiums in a specific year, utilize the *Reduce Paid-up* option which uses the cash value in that year to purchase the maximum paid-up coverage

- b. To illustrate premiums coming from the cash value, utilize the *Pay Premiums* option to specify how to fund future premiums and the year to begin funding

### How do I illustrate distributions from the certificate?

1. Under *Disbursement Information*, select the desired method for distributions:
  - a. Loans
  - b. Withdrawals
  - c. Withdrawal to Cost Basis
  - d. Switch at Cost Basis – this automatically illustrates

**Note:** The disbursement mode is default to annual and not editable
2. Select the *Type* of distribution required:
  - a. **Specify Amount:** This option allows you to specify the distribution amount along with the years in which this income is requested
  - b. **Solve for Income Stream:** The system solves for the available level distribution that can be taken based on the years specified
 

**Note:** The default calculates the distributions based on endowment of the original base coverage. By changing endowment to net surrender value and altering the target duration it may illustrate a higher distribution amount
  - c. **Solve for Maximum:** The system solves for the maximum distribution available in each year that can be taken based on the years specified
 

**Note:** The default calculates the distributions based on endowment of the original base coverage. By changing endowment to net surrender value and altering the target duration it may illustrate a higher distribution amount
3. Select the *Loan Interest Type* to show how interest from the loan will be covered:
  - a. **Capitalized:** Loan interest is added to the outstanding loan amount
  - b. **Paid in Cash:** Loan interest is paid using funds from outside of the certificate

4. To make a Loan Repayment, select the *Loan Repayment Mode* and enter amount and years to repay loan
 

**Note:** To illustrate changes to the loan repayment amount, utilize *Add Row* function

Method	Amount	From-Through
Paid in Cash	\$0.00	2-M

## How do I complete the Dividends and Standard Protection Tab?

1. Under *Dividends*, select the desired dividend option using dropdown menu:
  - a. Paid-up Additions (PUAs)
  - b. Dividends on Deposit
  - c. Reduce Premium- Excess Buys PUAs
  - d. Reduce Premium- Excess on Deposit
  - e. Reduce Premium- Excess in Cash
  - f. Cash

**Note:** To illustrate changes to the dividend option in specific years, utilize *Add Row* function

2. Under *Standard Protection Features*, any built-in riders available on Advantage Plus II will be displayed in this section

**Note:** It will be grayed-out and cannot be edited

## How do I select Riders?

1. Paid-up Additions Riders:
  - a. **Single Payment PUA:** The system solves for the amount of PUA rider coverage that can be purchased based on the specified one-time lump sum amount, either non-1035 or 1035 exchange (if 1035 cost basis is known and/or if existing contract was a MEC indicate it here)
  - b. **Flexible Payment PUA (Medical only, not available for Non-Med):** The system solves for the amount of PUA rider coverage that can be purchased based on the specified premium amount and the duration

**Note:** To illustrate changes to the payment amount in specified years, use *Add Row* function

**Note:** The default maximum total annual payment used for underwriting approval for illustrative purposes is \$100,000 for SPUA and FPUA combined

Please make sure you identify the maximum PUA amount (in the maximum annual payment field) that the certificate owner wants to pay as this amount is used for calculating underwriting requirements

a. **Single Payment PUA**

Non-1035 Lump Sum: \$0.00

1035 Exchange Amount: \$0.00

1035 Cost Basis: \$0.00

Existing Contract is a MEC:

b. **Flexible Payment PUA**

Maximum Annual Payment: \$100,000.00

Flexible Payment Mode: Monthly

Modal Amount: \$0.00 From-Through: 1-45

Add Row Clear

Annual Lump Sum Amount: \$0.00 From-Through: 1-45

Add Row Clear

### How do I select Riders? (continued)?

2. **Optional Riders:** Riders available for purchase can be added by checking the box to the right of the rider name (some additional information may be required)

**Note:** A grayed-out rider box means the rider is not available due to product or underwriting guidelines and/or state availability

a. **Term Rider:**

i. Select the *Term Coverage* desired (either 10-year or 20-year)

Term Coverage:	None
	Term 10
	Term 20

ii. Enter *Coverage Amount* desired

iii. To illustrate the term coverage ending early, specify the year desired

Coverage Amount:	\$300,000
Terminate After Year:	20

**Note:** Insurance class, table rating and flat extra fields are not editable and will show grayed-out as it follows the base coverage parameters

### How do I use the Table Input Tab?

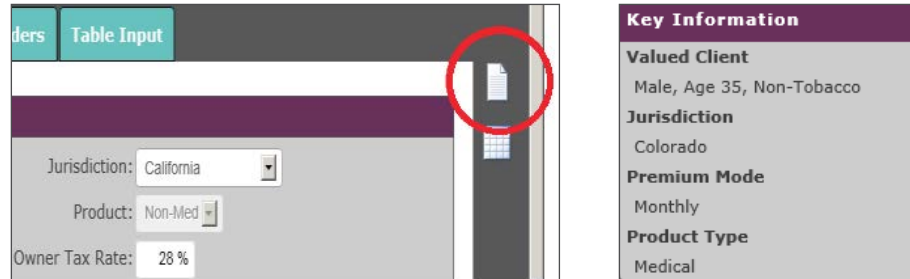
1. This section is typically used for advanced case design. It allows you to adjust each field (fields listed below), either by the specified year or age, utilizing the dropdown menu's for each individual field to customize the data entry necessary to provide an illustration:

- a. Modal FPUA Premium
- b. Annual FPUA Premium
- c. Loan Repayment
- d. Disbursement
- e. Dividend Option

Year Age	Modal FPUA Payment	Annual FPUA Lumpsum	Loan Repayment	Disbursement	Dividend Option
1	\$0.00	\$0.00			Paid Up Additions
2	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
3	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
4	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
5	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
6	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
7	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
8	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
9	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
10	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
11	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
12	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
13	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
14	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
15	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions
16	\$0.00	\$0.00	\$0.00	\$0.00	Paid Up Additions

### How do I view real-time calculations?

- This section will be located on the right-hand side of the software  
**Note:** For smaller monitors, place your mouse over the required screen to open, which is circled in red
- First section will provide *Key Information*, which includes client name, jurisdiction, premium mode, product type and riders selected



- Summary Values* show values based on data inputted into software, which will recalculate in real-time as each field is updated:

a. **Term:**

- Term duration
- Modal premium
- Annualized premium
- Premium for riders selected under rider tab
- Face amount selected

Summary Values	
<b>20 Year Term</b>	
Modal Premium:	\$63.53
Annualized Premium:	\$762.36
Premium for Rider(s):	\$0.00
Face Amount:	\$400,000

b. **SMART UL:**

- Specify premium amount
- Minimum premium amount: Premium required to meet the 10 year NLG requirement
- Base face amount
- Guideline single premium amount: Maximum single premium allowed into the certificate and still be considered life insurance
- Guideline level premium amount: Maximum annual premium allowed into the certificate and still be considered life insurance
- CVAT max premium amount: Maximum premium so that the cash value does not exceed the net single premium of future benefit so that the certificate is still considered life insurance
- 7-pay premium: Maximum annual premium allowed in a 7-year period so certificate doesn't become a MEC
- MEC year: The year the certificate becomes a MEC. **Note:** If design causes a MEC, this column will display in red
- Lapse Year: Year the certificate lapses based on the case design
- Values as of: This section allows you to select a year and the certificate values for that year will be displayed. **Note:** Ability to enter either year or use the scrollbar to view values in specified year desired

Summary Values	
<b>Statutory Values</b>	
Specify Premium:	\$153.15
Minimum Premium:	\$113.10
Base Face Amount:	\$250,000
Guideline Single Premium:	\$34,134.59
Guideline Level Premium:	\$2,950.07
CVAT Max Premium:	N/A
7-Pay Premium:	\$8,057.70
MEC Year:	N/A
Lapse Year:	N/A
<b>Values as of:</b>	15
Premium Outlay:	\$1,837.80
Cumulative Outlay:	\$27,567.00
Total Cash Value:	\$22,235
Total Death Benefit:	\$250,000

### How do I view real-time calculations? (continued)

c. Advantage Plus II: The *Summary Value* will show the same fields for both products:

- i. Specify premium amount: Premium required for the base certificate
- ii. Premium for riders: Premium required for riders selected for certificate
- iii. Required premium amount: Premium required for certificate, which includes base premium, rider premiums and PUA premiums
- iv. PUA premium: Premiums allocated to the PUA rider
- v. Base face amount
- vi. Term benefit amount
- vii. 7-pay premium: Maximum annual premium allowed in a 7-year period so certificate doesn't become a MEC
- viii. MEC year: The year the certificate becomes a MEC

**Note:** If design causes a MEC, this column will display in red

- ix. Lapse year: Year the certificate lapses based on the case design
- x. Values as of: This section allows you to select a year and the certificate values for that year will be displayed

**Note:** Ability to enter either year or use the scrollbar to view values in specified year desired scrollbar to view values in specified year desired

Summary Values	
<b>Initial Values</b>	
Specify Premium:	\$121.89
Premium for Rider(s):	\$25.20
Required Premium:	\$295.27
PUA Premium:	\$148.18
Base Face Amount:	\$100,000.00
Term Benefit Amount:	\$300,000.00
7 Pay Premium:	\$12,914.72
MEC Year:	0
Lapse Year:	0
<hr/>	
Values as of:	<input type="text" value="1"/>
<hr/>	
Premium Outlay:	\$3,543.24
Cumulative Outlay:	\$3,543.24
Total Cash Value:	\$1,711.82
Total Death Benefit:	\$408,245.40

## How do I view an Illustration?

### At A Glance

1. Select the *At A Glance* button, to load the illustration projections. This section will provide you with 4 tabs to view; *Columnar Display*, *Graph Display*, *Custom View Manager* and *AAR*

**Note:** Not all tabs will provide results for each product illustrated



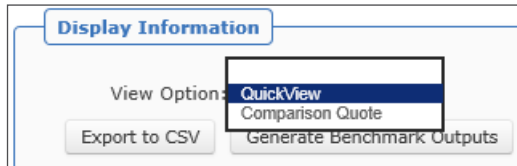
2. Columnar Display: The system opens to this tab, which shows the following:

### Term

- a. Display Information: *View Option* provides two options

**Note:** If you want to export the data to CSV file, click on the "Export to CSV" button

- i. Quick View
- ii. Comparison View: This view compares all term durations for desired face amount and shows required premiums



- b. Initial Policy Information: Provides the following information:

- i. Term duration
- ii. Modal premium
- iii. Annualized premium
- iv. Face amount

Initial Policy Information			
LevelTerm	Modal Premium	Annualized Premium	Face Amount
20	\$63.53	\$762.36	\$400,000.00

- c. Values: This section shows the values for the illustration:

- i. Year & Age
- ii. Premium required
- iii. Cumulative premium
- iv. Net death benefit

**Note:** Includes values required after the initial level term period expires

Values				
Policy Year	Age	Premium	Cumulative Premium	Net Death Benefit
1	35	\$762.36	\$762.36	\$400,000
2	36	\$762.36	\$1,524.72	\$400,000
3	37	\$762.36	\$2,287.08	\$400,000

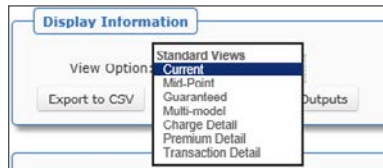
**At A Glance (continued)**

**SMART UL**

a. Display Information: *View Option* provides multiple options

**Note:** If you want to export the data to CSV file, click on the *Export to CSV* button

- i. Current: Shows values based on current interest rates
- ii. Mid-Point: Shows values based on mid-point interest rates
- iii. Guaranteed: Shows values based on the worse case situation, interest and all certificate charges at the guaranteed
- iv. Multi-model: shows values for guaranteed, mid-point and current within on projection
- v. Charge Details: shows charges broken down by per policy, per face and COI for all years of the certificate
- vi. Premium Details: Provides target premium, minimum premium, guideline annual, guideline single, net single premium and 7-pay premium for all years of the certificate
- vii. Transaction Details: Shows the values within the certificate on a monthly basis, including any withdrawals and/or loans taken



b. Initial Policy Information: Provides the initial values within the certificate around premium limits and face amount

Initial Policy Information				
Initial Face Amount	Premium Mode	Modal Premium	Monthly Minimum Premium	
\$250,000	Monthly	\$188.68	\$113.10	
Lapse Year	MEC Year	Seven Pay Premium	Guideline Level Premium	Guideline Single Premium
N/A	N/A	\$6,897.23	\$2,496.67	\$28,884.99

c. Initial monthly premium details: Provides details around the monthly minimum premium that is required for this certificate, which is the premium that supports the 10-year NLG

d. Values: This section shows the values for the illustration based on the *view option* selected. For example, current, mid-point or guaranteed options shows the following:

- i. Age & Duration
- ii. Premium outlay
- iii. Cumulative premium
- iv. Accumulation value
- v. Cash Value
- vi. Total death benefit

Values						
Age	Duration	Premium Outlay	Cumulative Premium	Accumulation Value	Cash Value	Total Death Benefit
36	1	\$2,264.16	\$2,264.16	\$1,433	\$0	\$250,000
37	2	\$2,264.16	\$4,528.32	\$2,919	\$0	\$250,000
38	3	\$2,264.16	\$6,792.48	\$4,437	\$0	\$250,000
39	4	\$2,264.16	\$9,056.64	\$6,003	\$1,136	\$250,000



## At A Glance (continued)

### Advantage Plus II Whole Life

a. Display Information: *View Option* provides three options

**Note:** If you want to export the data to CSV file, click on the *Export to CSV* button:

- i. Current:
- ii. Mid-Point
- iii. Guaranteed

The screenshot shows a web interface titled "Display Information". It features a "View Option:" label next to a dropdown menu. The dropdown menu is open, showing three options: "Standard Views", "Current" (which is highlighted), "Mid-Point", and "Guaranteed". Below the dropdown menu, there are two buttons: "Export to CSV" on the left and "Mark Outputs" on the right.

b. Initial Policy Information: Provides the following information:

- i. Initial face amount
- ii. Lapse year
- iii. MEC year
- iv. Modal premium
- v. 7-Pay premium

Initial Policy Information				
Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$25,000.00	0	0	\$34.04	\$689.72

c. Values: This section shows the values for the illustration based on the view option selected

**Note:** The guaranteed values will be provided in each view option selected

- i. End of year and age
- ii. Contract premium
- iii. Guaranteed cash value
- iv. Guaranteed death benefit
- v. Annual dividend
- vi. Premium outlay
- vii. Accumulated paid-up additions
- viii. Total cash value
- ix. Total death benefit

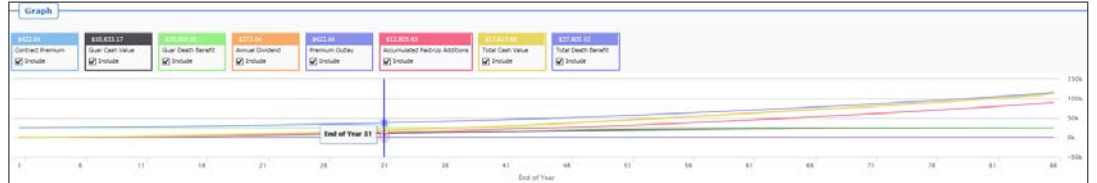
Values									
End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Accumulated Paid-Up Additions	Total Cash Value	Total Death Benefit
1	36	\$408	\$0	\$25,000	\$0	\$408	\$0	\$0	\$25,000
2	37	\$408	\$0	\$25,000	\$34	\$408	\$182	\$34	\$25,182
3	38	\$408	\$124	\$25,000	\$34	\$408	\$362	\$193	\$25,362
4	39	\$408	\$341	\$25,000	\$34	\$408	\$540	\$447	\$25,540
5	40	\$408	\$565	\$25,000	\$34	\$408	\$717	\$711	\$25,717
6	41	\$408	\$797	\$25,000	\$36	\$408	\$898	\$986	\$25,898
7	42	\$408	\$1,037	\$25,000	\$36	\$408	\$1,088	\$1,274	\$26,088
8	43	\$408	\$1,283	\$25,000	\$40	\$408	\$1,280	\$1,572	\$26,280
9	44	\$408	\$1,537	\$25,000	\$41	\$408	\$1,476	\$1,881	\$26,476

## At A Glance (continued)

### Advantage Plus II Whole Life

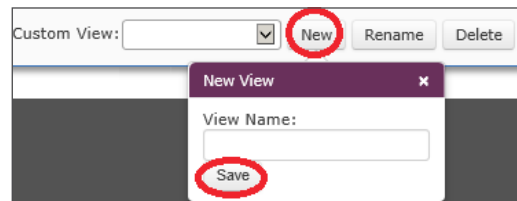
3. Graph Display: Interactive graph that shows how the different values change over years within the certificate. Scroll your mouse over the graph to show the values for the specified year being highlighted

**Note:** The graph works the same for each product, however the information provided follows the data found in the *Values* section of *Columnar Display*



4. Custom View Manager: Provides the ability to customize which values are shown or hidden on the *At A Glance Columnar Display*

a. Under *custom view* select new, name the file and then hit save



b. Review the *Initial Values Display* and *Columnar Values to Display* sections to identify the items desired, click box to the left of the column name to select

c. After items are selected, use the *up* and *down* to move the order of the column names to desired order

Initial Values to Display		
Display	Column Name	Positioning (Top row)
<input checked="" type="checkbox"/>	Initial Face Amount	UP DOWN
<input type="checkbox"/>	Lapse Year	UP DOWN
<input type="checkbox"/>	MEC Year	UP DOWN

5. AAR- Age and Amount Requirements: Provides the required underwriting requirements based on the age and face amount

**Note:** For Advantage Plus II PUA rider will be included in the determination of underwriting requirements

Columnar Display	Graph Display	Custom View Manager	AAR
Total Death Benefit for Age and Amount Requirements: \$250,000			
V, B			
<ul style="list-style-type: none"> <li>V - Vital Signs</li> <li>B - Blood Profile</li> </ul>			

6. Two options available after review is completed:

- To exit: Click on the X located at the top right corner to exit *At A Glance*
- To print: Click on the *Print* button located at the top right corner, which brings up the *Reports* tab

## Reports

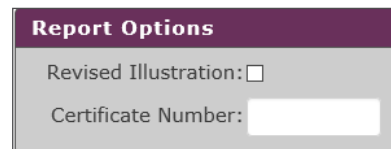
1. Select the *Reports* button, to load the *Reports* menu

**Note:** Creating a report may lead to a pop-up blocker not allowing the illustration to open. Make sure to temporarily allow pop-ups from this site to generate the illustration



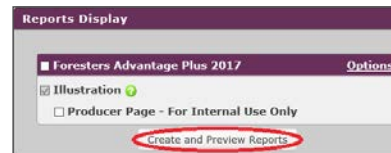
2. Under Report Options:

- a. For Term Option: Identify the term period desired to illustrate on the report or select *All* to view all term durations available
- b. For Smart UL option: *Revised Illustration*, by checking off box, this wording will be printed on all illustration pages
- c. For Advantage Plus II option: *Certificate Number*: This option is only available on our Whole Life products. If the # is known, enter it in this location for it to show on the illustration



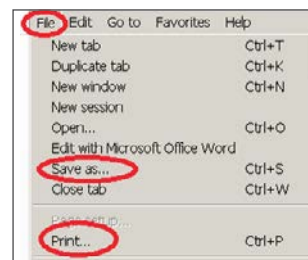
3. Under Reports Display, select desired reports by clicking on the box to the left of the report name to include it within the illustration generated

**Note:** The illustration box will already be selected and grayed-out on the whole life products



4. Once desired reports are selected, click on the *Create and Preview Reports* to generate the illustration

5. At this point a PDF file containing the illustration should be viewable. If the PDF file doesn't launch, this may be a result of a pop-up blocker stopping the document from launching. If this is the case, check your pop-up blocker and temporarily allow pop-ups for this website address



6. To save or print the pdf file, you have two options available:

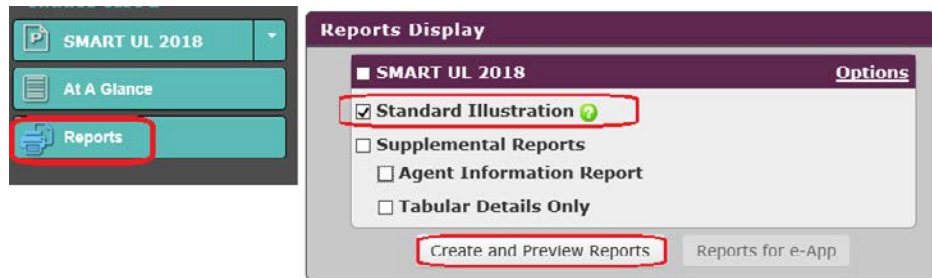
- a. Select *File* from the top left toolbar, from here select save as to save the PDF file to a specific folder of choice or select print
- b. Hover the mouse/cursor near the bottom center of the PDF page to display the save or print option

## Required reports for medically underwritten e-App

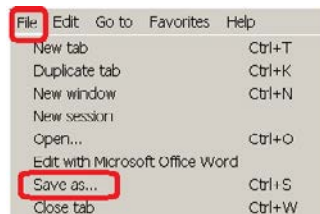
### Foresight

1. For SMART UL and Advantage Plus II, after the case design is set up for the client within Foresight select *Reports*, which is located on the left-hand column. Under *Report Display*, select *Standard Illustration* and then select the *Create and Preview Reports* button to generate the required “**Conforming Illustration**”

**Note:** For the e-App illustration, the *Producer Information Report* should not be selected. If this is selected the client will receive a copy of this producer only report. Additionally, the *Reports for e-App* button will be greyed-out until the conforming illustration is generated. Creating a report may lead to a pop-up blocker not allowing the illustration to open. Make sure to temporarily allow pop-ups from this site to generate the illustration



2. At this point, a PDF file containing the “**Conforming Illustration**” will be viewable. To save this PDF file, two options are available:
  - a. Select File from the top left toolbar. From here select Save As to save the PDF file to a specific folder
  - b. Hover the mouse/cursor near the bottom center of the PDF page to display the save option



**Note:** If the PDF file doesn't launch, this may be a result of a pop-up blocker stopping the document from launching. If this is the case, check your pop-up blocker and temporarily allow pop-ups for this website address

3. Once the “**Conforming Illustration**” PDF is saved, return to the *Reports* tab and select *Reports for e-App*, which now will be available for selection. This will generate the “**Numeric Summary**” PDF file required for the e-App. To save this PDF file, follow Step 2

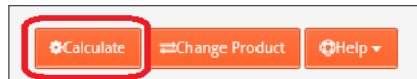


## WinFlex

**Step 1:** After the case design is set up for the client within WinFlex, select the Reports tab and check-off Reports for e-App.

The screenshot shows the WinFlex interface with several navigation tabs: Insured, Policy Options, Disbursements, Standard Protection, PUA Rider, Policy Riders, Reports, and Agent Info. The Reports tab is highlighted with a red box. Below the tabs, there is a 'Producer Page' checkbox which is unchecked. Below that, the 'Reports for E-App' checkbox is checked and highlighted with a red box.

**Step 2:** Click the orange Calculate icon, which is found on the top-right toolbar, to generate the quote.



**Step 3:** Click on the PDF in the Summary section within the Illustration Results screen to open the "Conforming Illustration" and save it.

The screenshot shows a 'Summary' table with the following columns: Life, Name Company Product, Sex/Age/Class State, Initial Death Benefit, Initial Annual Premium, Target Premium, Guaranteed Years, Premium Pay Years, and Illustration. The table contains one row of data for a 'Valued Client' with the following details: Foresters Financial Advantage Plus II Whole Life Paid-up at 100, M/45/N AL, 100,000, 157, N/A, 76, 55. A PDF icon is highlighted with a red box in the Illustration column, and a 'More' dropdown menu is visible next to it.

Life	Name Company Product	Sex/Age/Class State	Initial Death Benefit	Initial Annual Premium	Target Premium	Guaranteed Years	Premium Pay Years	Illustration
1	Valued Client Foresters Financial Advantage Plus II Whole Life Paid-up at 100	M/45/N AL	100,000	157	N/A	76	55	 More

**Step 4:** Next, select Additional Report from the More drop-down menu to open the PDF of the "Numeric Summary" and save it.

The screenshot shows the same 'Summary' table as in Step 3. The 'More' dropdown menu is open, showing three options: 'Concept', 'Policy Info', and 'Additional Report'. The 'Additional Report' option is highlighted with a red box.

Life	Name Company Product	Sex/Age/Class State	Initial Death Benefit	Initial Annual Premium	Target Premium	Guaranteed Years	Premium Pay Years	Illustration
1	Valued Client Foresters Financial Advantage Plus II Whole Life Paid-up at 100	M/45/N AL	100,000	157	N/A	76	55	 More - Concept - Policy Info - Additional Report

## Alternative quoting platforms

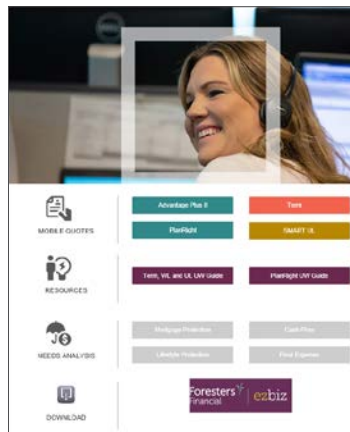
### Foresters Mobile Quote app:

1. Open the App Store on your mobile device and search for Foresters Mobile Quote
2. Select the *Get* button on your Apple device or the *Install* button on your Android device to download the Foresters Mobile Quote App
3. Once the App is opened, you have two sign-in options:
  - a. Producer Access: Use your ezbiz credentials to sign in to have the app customized to your specific contract with Foresters
  - b. Guest Access: Accessing the app as a guest will not display the available products specific to your contract, but rather a general view of Foresters products

**Note:** This app can only run with data or WiFi and is not a standalone app. Please refer to the Foresters Mobile Quote training deck or video for additional training on this platform

### Foresters Mobile Quote website:

1. To launch the mobile quoting tool, open a new Internet session and enter the following website: [www.foresterscalculator.com](http://www.foresterscalculator.com)
2. Once the website loads, 3 sections will be available:
  - a. Mobile Quotes: Ability to complete a quick projection for each Foresters product available for sale
  - b. Resources: Ability to use underwriting guides to be able to complete field underwriting
  - c. Needs Analysis: Ability to use a few tools to help determine the amount of coverage that may be required to meet your clients' needs



### WinFlex:

If you are a current WinFlex user, you have the ability to request access to quote **Advantage Plus II product!**

<sup>1</sup> e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET). Some e-App features are not available in NY (refer to ezbiz for more details).

<sup>2</sup> Foresters life Insurance products and applicable 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 Producer Guide and the insurance contract for your state for these terms and conditions. All products underwritten by The Independent Order of Foresters.

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