

Advantage Plus II Quick Fact Sheet

For your most commonly asked questions

Product Feature	What You Need to Know Foresters Customer Support Toll Free number: 1-888-219-8711 Fax: 1-866-300-3830 Email: ForestersCustomerSupport@foresters.com
Product Feature	What You Need to Know
1035 Exchanges	<ul style="list-style-type: none"> ▪ Initiated after a certificate is issued and initial premiums are paid. ▪ There is no standard timeframe to receive 1035 proceeds, due to external insurance company process time. ▪ Follow-ups are made weekly by the New Business team. ▪ 1035 proceeds can only fund Single-PUA-Rider (not ADV+ contractual premiums or Flexible-PUA-Rider).
Annual Statements	<ul style="list-style-type: none"> ▪ Generated on the first weekend of the month following the certificate anniversary and automatically mailed to the owner. ▪ Annual Statements are available on the Certificate Details website within 72 hours of being created.
Automatic Premium Loan (APL)	<p>For those certificate owners who have selected this feature, if the premium due remains unpaid 74 days after the due date, an automatic loan from the Cash Surrender Value (CSV) (a non-forfeiture option known as APL) occurs:</p> <ul style="list-style-type: none"> ▪ Loan interest is charged on the loan. ▪ Mode is changed to monthly. ▪ A notification letter is sent to the owner. ▪ Your FPUAR will be terminated and can only be reinstated after underwriter approval. ▪ If the certificate lapses and there is an outstanding loan, the owner may have a taxable gain. <p>The loan amount is the amount loaned to the owner, either through a requested loan or an automatic premium loan, plus accrued interest and minus each repayment.</p>
Cash Loans	<p>Per Contract: "The cash loan amount is the amount loaned to you. Interest accrues daily and is compounded annually. Interest is due at the end of each certificate year. If the interest is not paid when due at the end of each certificate year, it will bear interest at the same rate as the loan."</p> <p>Maximum Loan Value (MLV): The maximum loan amount available at any time is equal to the projected cash surrender value at the end of the current certificate year, assuming that no further premium payments are made.</p> <ul style="list-style-type: none"> ▪ The loan rate on our Whole Life products is variable, not fixed. ▪ Foresters Financial™ determines the loan interest rate once a year. ▪ The loan rate cannot be more than the higher of the two bullet points indicated in the provision. An explanation of those two bullets are: <ul style="list-style-type: none"> ○ The first can be found simply by "googling" the Moody's monthly Average of the Composite Yield on the Seasoned Corporate Bonds and seeing that it was 3.01% at the end of last October (two months before we determined this year's rate in January). This number changes based upon factors outside of our control. ○ The second is the nonforfeiture interest rate shown in the data pages of the applicable insurance certificate (for ADV+ 4.0%) plus 1%. This number cannot change for a certificate. <p>This means that currently the maximum loan rate on ADV+ is 5.0% (which we are currently at) and it cannot go higher until the Moody's composite average goes above 5.0%, which hasn't been the case for almost a decade.</p>
Certificate Values	<ul style="list-style-type: none"> ▪ The current Cash Surrender Value (CSV), Premium Deposit Fund (PDF), and maximum loan amount available can be found on the Certificate Details website. ▪ The PDF transaction history is not available on the Certificate Details website.

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<p>Illustrations</p>	<p><u>New Business</u> A Signed Illustration or Illustration Certification Form MUST BE submitted with an ADV+ II¹ application.</p> <table border="1" data-bbox="436 269 1801 461"> <tr> <td data-bbox="436 269 772 310">Illustration Requests</td> <td data-bbox="772 269 1801 310"> <ul style="list-style-type: none"> Contact our sales desk. </td> </tr> <tr> <td data-bbox="436 310 772 461">Term Riders on Foresters Illustrations (ADV+ II 2019 Only)</td> <td data-bbox="772 310 1801 461"> <ul style="list-style-type: none"> Foresters illustrates rider termination at maturity. Figures may differ if the producer illustrated the Term Rider termination prior to maturity. To terminate the Term Rider prior to maturity, a signed consent letter from the client will be required. </td> </tr> </table> <p>If the Illustration Certification Form has been provided, or there are life amendments to the original application, a revised illustration will be sent out for delivery to the producer and the signed illustration by the producer and owner will be due at delivery. Although multiple modes may be illustrated (e.g. base=annual, FPUAR=monthly), only the base mode is shown on the Contract Issue Statement.</p> <p><u>In-force</u> To request in-force illustrations, requests can be sent to foresterscustomersupport@foresters.com or call the specialty line to have a case created.</p> <p>The illustrations can show one or a combination of the following, if the product allows:</p> <ul style="list-style-type: none"> As-Is Changes in FPUAR funding or dump-in amount RPU at a specified age or certificate year Withdrawals or loans at a specified age or certificate year Withdrawals or loans to pay premiums at a specified age or certificate year <p>We are not able to show the following on illustrations:</p> <ul style="list-style-type: none"> Withdrawals or loans taken in the current certificate year Any values or transactions from PDF <p>Assumptions:</p> <ul style="list-style-type: none"> Illustration assumes premiums and payments are paid at issue and at the beginning of each certificate mode, as applicable. Benefits and values are shown as of the end of each certificate year. Payments are made on the monthiversary (issue day) and not the preferred draft date (which could be earlier or later than the actual "due" date based on the issue day). 	Illustration Requests	<ul style="list-style-type: none"> Contact our sales desk. 	Term Riders on Foresters Illustrations (ADV+ II 2019 Only)	<ul style="list-style-type: none"> Foresters illustrates rider termination at maturity. Figures may differ if the producer illustrated the Term Rider termination prior to maturity. To terminate the Term Rider prior to maturity, a signed consent letter from the client will be required.
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<p>MEC Limit Calculation & MEC Testing</p>	<ul style="list-style-type: none"> If applicable, the MEC Limit is determined by the Base face amount, Term coverage amount, and the at-issue FPUAR and SPUAR non-1035 payments, not including any from 1035 exchanges. The MEC testing compares the MEC limit against the total annualized premiums: Base coverage, WP coverage, Term coverage, and FPUAR and SPUAR non-1035 payments. <p>All other riders are not included in the MEC limit calculation or the MEC testing.</p> <p>Please Note:</p> <ul style="list-style-type: none"> MEC values are available on the Certificate Details website. Post issue changes can also cause a certificate to MEC. <p>Once a certificate becomes a MEC a letter is sent to the Owner and the Producer will receive an email notification.</p>				

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<p>Paid-up Additions Rider:</p> <ul style="list-style-type: none"> • Single Payment Paid-up Additions Rider (SPUAR) • Flexible Payment Paid-up Additions Rider (FPUAR) 	<table border="1"> <thead> <tr> <th></th> <th>SPUAR (ADV+ II 2019, Medical & Non-Medical products)</th> <th>FPUAR (ADV+ II 2019, Medical product Only)</th> </tr> </thead> </table>		SPUAR (ADV+ II 2019, Medical & Non-Medical products)	FPUAR (ADV+ II 2019, Medical product Only)	
		SPUAR (ADV+ II 2019, Medical & Non-Medical products)	FPUAR (ADV+ II 2019, Medical product Only)		
	Funds Source	<ul style="list-style-type: none"> ▪ Non-Medical - 1035 exchanges only. ▪ Medical product – external/internal 1035 exchange or *personal funding. <p>(*exact amount as approved by the underwriter)</p>	<ul style="list-style-type: none"> ▪ Only through personal funding (i.e. personal checks or drafts). ▪ Cannot be funded with 1035 money. 		
	Payment Options	<ul style="list-style-type: none"> ▪ One-time payment per SPUAR for the life of the certificate. ▪ Each additional SPUAR applied for must be approved by underwriting. ▪ SPUAR payment (non-1035) can be made within 60 days of the first premium received. (This 60-day period is not necessarily from the issue date, rather from the date of the initial premium paid.) ▪ If the SPUAR funding is coming from a 1035 Exchange, we are flexible in accepting funds because these funds can be delayed by the other insurance company. This is depended on the initiation of the 1035 Exchange at the time of issue. <p>Please ensure that the SPUAR Rider is illustrated on the illustration at the time of issue.</p>	<p>Optional payments can be made as follows:</p> <ul style="list-style-type: none"> ▪ Initial Payment = PAC or personal check only. ▪ Subsequent Payments: <ul style="list-style-type: none"> ○ Lump-sum payment per certificate year: <ul style="list-style-type: none"> ➢ Payments are accepted within 60 days from the initial payment. We will apply the funds as date of issue by back-dating the payment (this will bump up the MEC limit). ➢ If a single payment is received after 60 days and there is room within the underwritten limit, we can still accept the funds. However, we will not backdate the funds to the issue date. This payment will not bump up the MEC limit. Therefore, there is a chance the case may become MEC. ○ Multiple payments within a certificate year. <p>Payments in future certificate years can be paid via any mode (except with a PDF account, whereby mode can only be annual).</p>		
	Minimum	\$600	\$50/Monthly, \$150/Quarterly, \$300/Semi-Annually, \$600/Annually		
Maximum	\$200,000 If the client has more than one SPUAR or FPUAR (with single or multiple certificates), the combined limit for SPUAR & FPUAR across all the certificates cannot exceed \$200,000. No exceptions.	The amount is approved at the time of underwriting and cannot be exceeded per certificate year. If the client has more than one SPUAR or FPUAR (with single or multiple certificates), the combined limit for SPUAR & FPUAR across all the certificates cannot exceed \$200,000. No exceptions.			
<p>FPUAR Catch up</p> <ul style="list-style-type: none"> • Certificate issued Pre-Aug 26, 2017: The annual catchup amount is \$15,000. The reset will be done once at the 10th anniversary. • Certificate issued Aug 26, 2017, and on: The annual catchup amount is \$25,000. The reset will be done at the end of Year 5, Year 10, and yearly starting at Year 11 					

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<p>Paid-up Additions Rider:</p> <ul style="list-style-type: none"> Flexible Payment Paid-up Additions Rider (FPUAR) and the 7-Pay Rule. (60 Day Rule) 	<p>In order to calculate the correct 7-Pay Premium (MEC Limit) to be the same as on illustration, the entire FPUAR payment, including lump sum, is required at the time of issue.</p> <table border="1" data-bbox="401 256 1816 435"> <tr> <td data-bbox="401 256 945 345">If total single payment of FPUAR (or lump sum payment) cannot be provided at the time of issue:</td> <td data-bbox="945 256 1816 345">Foresters will allow up to 60 days from the date a certificate becomes in-force to have the funds provided.</td> </tr> <tr> <td data-bbox="401 345 945 435">If full single payment of FPUAR (or lump sum payment) is not received within the first 60 days from issue:</td> <td data-bbox="945 345 1816 435">7-Pay Premium will be calculated using the at-issue FPUAR payment received.</td> </tr> </table> <p>Foresters will allow the client to apply for a higher FPUAR limit (subject to underwriting approval) if the client agrees to the certificate becoming a MEC.</p> <table border="1" data-bbox="401 505 1816 657"> <tr> <td data-bbox="401 505 945 594">Initial FPUAR payments are paid according to the illustrated amounts at certificate issue or at certificate delivery:</td> <td data-bbox="945 505 1816 594">Certificate will not likely become a MEC.</td> </tr> <tr> <td data-bbox="401 594 945 657">Initial payments are not paid according to the illustrated amounts:</td> <td data-bbox="945 594 1816 657">The 7-pay premium amount is decreased. Even within the approved limits, the certificate will highly likely become a MEC.</td> </tr> </table>	If total single payment of FPUAR (or lump sum payment) cannot be provided at the time of issue:	Foresters will allow up to 60 days from the date a certificate becomes in-force to have the funds provided.	If full single payment of FPUAR (or lump sum payment) is not received within the first 60 days from issue:	7-Pay Premium will be calculated using the at-issue FPUAR payment received.	Initial FPUAR payments are paid according to the illustrated amounts at certificate issue or at certificate delivery:	Certificate will not likely become a MEC.	Initial payments are not paid according to the illustrated amounts:	The 7-pay premium amount is decreased. Even within the approved limits, the certificate will highly likely become a MEC.
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<p>Pending Lapse and Lapse Timelines (Traditional Products)</p>	<ul style="list-style-type: none"> 40th Day from Premium Due Date: <ol style="list-style-type: none"> Certificate processing is stopped, and a notice is sent to the owner if non-forfeiture option (NFO) is Automatic Premium Loan (APL). For certificates that are on Pre-Authorization (*PAC), an auto-email is sent to the producer. 74th Day from Premium Due Date: <p>If there is sufficient CSV and,</p> <ol style="list-style-type: none"> APL is selected, then APL will occur. If APL=N & NFO=R, then RPU will occur. If APL=N & NFO=R, but CSV cannot buy the minimum RPU amount, the cert will be surrendered, and CSV will be refunded. <p>Otherwise, the certificate will lapse, and a notice will be sent to both the Owner/Insured and Producer.</p> <p>*Certificates on PAC will go into 'pending lapse' or 'lapse' status if there is unpaid premium due to returned items. Certificates will also show as pending lapse with Preferred Draft Date (PDD) in arrears.</p>								
<p>Premium Deposit Fund (PDF) account (ADV+ Only)</p>	<p>It is a deposit fund account, separate from the insurance contract. Interest earned on funds in the PDF will be considered taxable and may result in a 1099-INT being sent to the PDF owner. The PDF account earns interest and is created to pay future premiums on the certificate. PDF account is attached to, where the owner is also the payer.</p> <ul style="list-style-type: none"> Guaranteed interest rate is 0.15% Cannot be used to make payments on another certificate (e.g. spouse's). Eligibility for a certificate to have a PDF account: Mode of payment for contractual premiums should be annual-billing. 								

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<p>Premium Deposit Fund (PDF) account</p> <p>(ADV+ Only) continued</p>	<p>Premium Payment Guidelines and Allocations:</p> <table border="1"><tr><td data-bbox="422 228 562 293">Minimum</td><td data-bbox="562 228 1850 293"><ul style="list-style-type: none">On monthly draft - \$100/monthlyPaid by check - \$1,000/annually</td></tr><tr><td data-bbox="422 293 562 337">Maximum</td><td data-bbox="562 293 1850 337"><ul style="list-style-type: none">Less than or equal to the two years' worth of contractual premiums plus two years' worth of FPUAR payments.</td></tr></table> <p>Allocating Payments: Owner must complete and submit to Foresters a:</p> <ul style="list-style-type: none">Payment Designation Form (with initial payment and delivery requirements)Check Submission Form (with payment checks for in-force certificates) <p>PDF can only be used to fund either:</p> <ul style="list-style-type: none">Contractual premium only (if Flexible-PUA-Rider is paid separately, a separate notice will be sent to the owner)Both contractual premium and FPUAR <p>If no instructions are provided on the above forms, payment is automatically applied to the contractual premium.</p> <p>Insufficient PDF Funds: If there is not enough in the PDF account, to pay the premium (as allocated above), a premium notice for the outstanding balance will be sent to the owner.</p> <p>Withdrawal Requests: If the requested withdrawal amount is greater than the available cash surrender value, the remaining amount will be withdrawn from the PDF account. Two separate checks totaling the amount requested will be sent to the owner.</p>	Minimum	<ul style="list-style-type: none">On monthly draft - \$100/monthlyPaid by check - \$1,000/annually	Maximum	<ul style="list-style-type: none">Less than or equal to the two years' worth of contractual premiums plus two years' worth of FPUAR payments.
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Maximum	<ul style="list-style-type: none">Less than or equal to the two years' worth of contractual premiums plus two years' worth of FPUAR payments.				
<p>Underwriting</p>	<p>How can I speed up the time it takes for an application to be Underwritten?</p> <p>By providing Foresters as much information as possible on the application, the Underwriter will have a better picture of your client.</p> <p>Some helpful hints include providing full details of any questions answered "Yes" on the application including dates of any treatments, medications, and dosages, and results of any tests completed, and names and addresses of Doctors consulted. Be clear and specific as much as possible about every detail.</p> <p>With regards to Financial Information especially on larger death benefit applications, a cover letter is important and is very helpful in providing additional information regarding the financial detail and intent for the death benefit. For example, if the death benefit is impacted because there is an uninsurable life in the family, please let us know. Be as explicit as possible in your explanations to the Underwriters.</p> <p>Why do Attending Physician Statements (APS) take a long time to be completed and can anything be done to speed up the process?</p> <p>APSs are an industry-wide challenge. Foresters Financial uses third-party providers to request the APS from the Doctor's office and follow-up on this requirement until completion. Providing us with all the names and addresses of the doctors that the client may have consulted on any condition will assist us in requesting the information from the correct physician to get the records back as quickly as possible. Unfortunately completing an APS is not always a doctor's top priority and sometimes multiple follow-ups are required until completion.</p>				

For detailed information, please log-in to ezbiz.

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Common Questions and Answers

1) Do I have to submit an illustration at the time of application submission?

An illustration (all pages) signed by the Owner/Insured is recommended at time of application submission. However, a signed Certification of Illustration form can also be submitted.

2) How to calculate the age and amount requirements (AAR) to ensure we are ordering the right requirements? (*GIR amount is included in the age and amount requirements*)

Whole Life Amount + Term Rider Amount +

- 1) SPUAR: factor x gross SPUAR payment
- 2) FPUAR: factor x annual max UW approved amount

This amount can also be found in the Foresight illustration software under the "At a Glance" tab and then "AAR" or the "Producer Page" of the illustration.

3) I need to have a certificate re-issued to add the FPUAR/SPUAR Rider – what happens and what do I need to correct this?

On the Product Details page of the application - the FPUAR and SPUAR were not elected and completed on the form to indicate the rider(s) is/are wanted on the certificate. A corrected Product Detail Page and newly signed application signature page current dated will be required to effect the changes without an amendment. A signed illustration is also required upfront to reissue the certificate. Additional forms and Underwriting may be required for increases to the age and amount requirements effected by the addition of the rider. NOTE: The rider can only be allowed within the first 90 days.

4) On the Term 10 Rider - Foresters provides an unsigned illustration that shows the Term Rider past the 10-year mark, which differs from what I provided to the insured. How did this happen?

Contractually we must provide the renewable rider details when the certificate is issued. It is highly recommended to provide both upon review and discussion with the client.

5) What are the key areas of Certificate Details?

During the New Business process, key areas within Certificate Details are the Progress Bar and Outstanding Requirements sections. Once the certificate is issued, the key areas are the Certificate Overview, Certificate Values, Coverage Information, and Payment Information sections.

6) What are the FPUAR limits and why can't I deposit more (wiggle room)?

There are two factors to be considered when determining the maximum limit, which will be the lesser of these two factors:

- a. FPUAR approved limit
- b. MEC limit

Note: If the certificate is a MEC at issue, or the client is okay with MEC, only FPUAR approved limit needs to be looked at. Both MEC limit and FPUAR approved limits can be found on Certificate Details.

7) Can my client make a one-time dump-in?

Yes, scheduled premiums notwithstanding, certificate owners can maximize the annual FPUAR amount with a onetime payment using online banking, checks submitted with check submission form, or written instructions using payments instruction/designation forms.

8) What is the minimum FPUAR amount?

The FPUAR minimum amount is either \$50/monthly or \$600/annually.

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9) What is required to increase/decrease the FPUAR?

A letter of direction signed by the Owner is required to make these changes. This can only occur within the first 90 days. If you wish to increase the FPUAR Rider outside of the first 90 days, the Application for Change form is required, and this change is subject to Underwriting.

10) Why did my certificate become a MEC?

Reduction of benefit (i.e. face amount*, rider decreases or rider removal*) can occur at any time during the initial 7-year period, which causes the 7-Pay to recalculate. In addition, over funding of the FPUAR Rider and large withdrawals and Reduce Paid-up also impact the MEC status.

*Material Change: Material Change occurs when there are increases in coverage (e.g. add a Term Rider after issue), which will re-calculate a new 7-Pay Premium and start a new 7-Pay period from the rider add date.

*Reduction of Benefit: Reduction of Benefit occurs when there are decreases in coverages within the 7-Pay period (e.g. face decrease). It will re-calculate a new lower 7-Pay Premium based on the reduced coverage backdated to the later of issue date or last Material Change date. This is very likely to cause the cert to be MEC.

11) How much can I take out without the certificate becoming a MEC?

To ensure the correct amount is quoted, we suggest that the Producer/Owner contact Foresters for the maximum amount.

12) How do I run an in-force illustration?

The Producer can call the Specialty line or send an email to ForestersCustomerSupport@Foresters.com.

13) Can correspondence be completed via email vs. mail?

- a. Incoming correspondence - we will accept both email, fax, or mail correspondence from both our Members and Producers. (When sending emails, we recommend Secure Email/SecureDocs)
- b. Outgoing correspondence- Official correspondence from Foresters to clients is sent by regular mail. Exceptions are made and correspondence has been sent by Secure Email.

14) What is available for a loan?

The maximum loan amount available at any time is equal to the projected cash surrender value at the end of the current certificate year, assuming that no further premium payments are made. **Note:** The last premium payment received within the last 10 business days will be withheld from the MLV.

15) What is the status of the loan?

Loans are processed within 3-5 business days from being received. Once the loan has been processed, the values on Certificate Details will be updated.

16) Why is the full amount of cash value not available when requesting a loan?

If you take a loan for the full cash value your certificate will no longer be active.

17) I just made a loan repayment, when can I take another loan?

Once the payment is applied to the certificate and there is available cash value, a loan could be taken on the certificate.

18) I just made a premium payment, when can I take a loan?

Once the payment is applied to the certificate and there is available cash value, a loan could be taken on the certificate.

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19) Why can you not deposit my check while the certificate is in pending lapse?

A certificate must be in a "paid current" state for base contractual premiums in order to process any FPUAR payments. Foresters is pleased to offer members preferred draft dates for premium payments, but this privilege does not override certificate requirements.

20) When is online access coming for Foresters clients?

We are currently working on this initiative and plan to have it accessible to our members by the end of 2021.

21) What can and cannot be done over the phone/online requests?

At this time both New Business and In-force forms can be found online.

Transactions that can be made over the phone include:

- Contact updates (Address, Phone number, email)
- Payments transactions include the following:
 - Changes to the preferred draw date
 - Changes the account numbers for PAC (not routing numbers)
 - Requests to redraw a missed premium due to NSF

Transactions that cannot be made over the phone include:

- Disbursement requests
- Certificate change requests
- Reinstatement
- Changes to Banking institutions (*Requires the Payment Designation form or PAC form*)
- Redraw of payments rejected for reasons other than NSF (*Requires Payment Designation form or PAC form*)
- Changes to banking preferences (*Requires a completed Payment Designation form*)
- Suspend or modify FPUAR/LOAN/PDF payments

NOTE: The producer or agency admins cannot change the preferred draw date under any circumstances

1. 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. Underwritten by The Independent Order of Foresters.

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