

Foresters PlanRight Whole Life Insurance

Voice Signature Producer Guide

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell Foresters PlanRight Whole Life Insurance. Check Foresters™ producer website for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state. Products and features may not be available in all jurisdictions, availability may be modified from time to time and certain restrictions may apply. Consult Foresters producer website for more detailed product information and up to date availability.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisors on their specific situations.

This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable certificate and rider wording.



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Table of Contents

- INTRODUCTION 3
- HOW TO QUALIFY..... 3
- BEFORE YOU START SELLING 3
 - Proposed Insured 3
 - Solicitation and Replacements 3
 - Payer and Premium Payments 4
- VSOP TECHNICAL REQUIREMENTS 4
- LIVEAPP 4
- THE VSOP APPLICATION 4
 - General Instructions 4
 - Section 1: Proposed Insured 4
 - Section 2: Medical Questions 4
 - Section 3: Other Insurance and Financial Questions 5
 - Section 4: Insurance Applied For 5
 - Section 5: Payment Information 5
 - Section 6: Beneficiary Information 5
 - Sections 7 and 8: Agreements & Authorization to Obtain and Disclose Information 5
 - Section 9: Signature 5
 - Section 10: Producer Certification 5
- OTHER FORMS 6
 - Notices Page 6
 - Payment Information Form 6
 - Producer Report 6
 - Insurance Notification Form 6
- THE POINT-OF-SALE PROCESS 6
 - Introduction 6
 - Personal Health Interview 6
- SUBMISSION PROCESS 7
 - Submitting the Application to Foresters 7
- SERVICE LEVELS 7
 - Certificate Delivery 7
- IMPORTANT DATES 7
 - Commission Cut-Off Date 7
 - Certificate Effective Date 7
 - Bank Draft Date 8
- GENERAL INFORMATION 8
 - Cancelled Applications 8
 - Certificate Cancellation and Requests for Refunds 8
 - Reinstatements 8
 - Underwriting Class Change 8
- KEY CONTACT INFORMATION 8
 - Sales Support 8
 - Marketing Supplies 9
 - Supporting Material 9

INTRODUCTION

Foresters has developed a process that allows qualified producers to conduct direct response sales of Foresters PlanRight Whole Life Insurance (PlanRight) over the phone without having to meet the client face-to-face. This process is Voice Signature on PlanRight (VSOP).

VSOP uses an on-line application and a teleinterview to complete the application and provide you and your client with real-time medical eligibility, a voice signed application, and an electronic submission to Foresters.

This guide provides an overview of the VSOP process. For PlanRight product information, please refer to the "PlanRight Producer Guide" and the "PlanRight Medical Reference Guide".

HOW TO QUALIFY

To become a qualified VSOP producer, a producer must be contracted with Foresters.

Regardless of where the producer is physically located at the time of the call, he/she must be licensed in the state of residence of the Proposed Insured.

Secondly, a producer must complete VSOP training and certification. The VSOP training includes:

- completion of the training module
- review of the LiveApp User Guide
- review of the PlanRight Producer Guide and PlanRight Medical Reference Guide

A producer must ensure that he/she understands the VSOP process, is familiar with the LiveApp application, and is familiar with the PlanRight product.

The producer's IMO or NMO up-line will submit a PlanRight Voice Sales Eligibility Request Form to Foresters. Once approved, the producer will be provided with a unique LiveApp login ID and password.

BEFORE YOU START SELLING

The following are some key differences between selling PlanRight in a face-to-face environment and using the VSOP process that must be adhered to.

Proposed Insured

The Proposed Insured must also be the Owner of the PlanRight certificate; third party owners are not allowed on VSOP applications.

The solicitation and sale must be completed in the Proposed Insured's resident state, and can only occur in states where VSOP is approved for use. The Proposed Insured must be in their state of residence during the teleinterview process.

Solicitation and Replacements

In order to streamline the VSOP process and meet various state regulations regarding replacements, Foresters requires that the solicitation of any VSOP insurance application be a 'direct response solicitation'; that is solely by phone, mail, internet, or other mass communication. Meeting with the Proposed Insured at anytime during the sales process is not allowed and does not qualify as 'direct response solicitation'.

While the client is allowed to have life insurance or annuities inforce, a VSOP application cannot replace, reduce coverage or modify premiums paid for any existing life or annuities inforce. Replacements are therefore not allowed on any applications submitted through the VSOP process.

In addition, there must be no intention for the Proposed Insured to give the right, title, or an interest (including possible assignment) to someone if a certificate is issued.

Due to state replacement regulations in Connecticut, Maryland, South Carolina, Texas, Virginia, and West Virginia, clients in those states cannot use the VSOP process if they have existing life insurance or annuities inforce.

Situation	Exception
Does the Proposed Insured have any existing life insurance or annuities in force?	Allowed in all VSOP states except for: Connecticut, Maryland, South Carolina, Texas, Virginia, and West Virginia.
Will insurance applied for in the application replace, reduce coverage or modify premiums paid for any existing life insurance or an annuity in force?	Not allowed in any VSOP state.
Does the Proposed Insured have the intention to give the right, title, or an interest (including possible assignment) to someone if a certificate is issued?	Not allowed in any state.

Payer and Premium Payments

The Proposed Insured must be the payer of the PlanRight certificate. Premium payments are only available through monthly pre-authorized checking (PAC); the Proposed Insured will need to have either a checking or savings account from which monthly premiums can be drawn.

VSOP TECHNICAL REQUIREMENTS

It is recommended that producers using LiveApp have a computer with a high speed internet connection, and are using either:

- Internet Explorer version 9.0 or higher
- Google Chrome v18.0 or higher
- Firefox v15.0 or higher

If your browser does not meet the minimum requirements, the LiveApp website will advise you of what is required.

Producers must also have the ability to host a three-way conference with their telephone; you will be required to conference in Apptical to complete the teleinterview with the Proposed Insured.

LIVEAPP

LiveApp is a simple, easy to use 'step-by-step' on-line application that you complete with the Proposed Insured prior to connecting with Apptical for the teleinterview.

LiveApp includes a built-in rate calculator which can be accessed at any time during the application process. LiveApp is also designed to ensure that all questions and information are completed in full and that the application is completed In Good Order (IGO).

Please refer to the "LiveApp User Guide" for instructions on how to use LiveApp.

THE VSOP APPLICATION

To help facilitate the VSOP process, Foresters is now using a VSOP version of the application.

This VSOP application is almost identical to our regular PlanRight application, but does not include the "Owner" section, and also does not include the "Automatic selection, insurance amount and premium adjustment" disclosure from the "Insurance Applied For" section.

General Instructions

Be sure that you use the correct state version of the application, based upon the Proposed Insured's resident state. As a reminder, the Proposed Insured must be in their state of residence at the time of the teleinterview. You must also be licensed in the state that the solicitation and sale takes place.

Section 1: Proposed Insured

PlanRight uses age last birthday. Verify that the Proposed Insured's height and weight are within guidelines.

Section 2: Medical Questions

The coverage applied for is determined based on the answers to the medical questions and the outcome of the Point-of-Sale process.

- If there is a "yes" answer in medical questions 1-6, the Proposed Insured will not qualify to apply for a PlanRight benefit; do not continue with the application.

- If all answers to medical questions 1-6 are no, but there is a “yes” answer in medical questions 7-9, the Proposed Insured may be eligible to apply for the Modified death benefit.
- If all answers to medical questions 1-9 are no, but there is a “yes” answer to question 10, the Proposed Insured may be eligible to apply for the Graded death benefit.
- If all the Medical Questions are answered “no”, the Proposed Insured may be eligible to apply for the Level death benefit.

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

Section 3: Other Insurance and Financial Questions

Producers must comply with any replacement laws and regulations and are expected to offer suitable products and services to meet the Proposed Insured’s needs.

Due to state replacement regulations in Connecticut, Maryland, South Carolina, Texas, Virginia, and West Virginia, clients cannot use the VSOP process if they have existing life insurance or annuities inforce.

In the remaining VSOP states, while the client is allowed to have existing life insurance or annuities inforce, the VSOP process cannot be used if the Proposed Insured intends to replace, reduce coverage or modify premiums paid for any existing life or annuities inforce. Replacements are therefore not allowed on any applications submitted through the VSOP process.

In addition, there must be no intention for the Proposed Insured to give the right, title, or an interest (including possible assignment) to someone if a certificate is issued.

Section 4: Insurance Applied For

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

Section 5: Payment Information

The Proposed Insured must be the payer of the PlanRight certificate. Premium payments are only available through monthly pre-authorized checking (PAC).

If a specific draft date has been selected, please ensure that the day and month have been specified. Draft dates cannot be greater than 45 days from the date of the Apptical interview.

Section 6: Beneficiary Information

When Primary or Contingent beneficiaries are named, the relationship to the Proposed Insured must be listed. If a primary or contingent beneficiary is to be irrevocable, be sure to indicate “irrevocable” after that beneficiary’s name.

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

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

Sections 7 and 8: Agreements & Authorization to Obtain and Disclose Information

These sections are recorded and played for the Proposed Insured during the teleinterview. If the Proposed Insured has been provided the Insurance Notification Form in advance, the Proposed Insured can agree to not have them played during the teleinterview. For additional information, see “Insurance Notification Form”.

Section 9: Signature

Once the application has been reviewed in the teleinterview, the Proposed Insured will be asked to apply their voice signature to the application. Only the Proposed Insured can apply their voice signature to the application.

Section 10: Producer Certification

The producer must answer the replacement question in this section. During the teleinterview, the producer will be asked to provide their voice signature to the Producer

Certification, as well as to their answer to the replacement question.

OTHER FORMS

Notices Page

The Notices page states Foresters privacy policy, underwriting process and information on MIB, Inc. (MIB).

The notices are recorded and played for the Proposed Insured during the teleinterview. Alternatively, the Notices can be provided in advance to the Proposed Insured. If provided in advance, the notices do not have to be played during the teleinterview.

Payment Information Form

The Payer must be the Proposed Insured. The payment authorization is recorded and played for the Proposed Insured during the teleinterview. Alternatively, the payment authorization can be provided in advance to the Proposed Insured. If provided in advance, the Proposed Insured can elect not to have it played during the teleinterview. For additional information, see "Insurance Notification Form".

Producer Report

The Producer Report must be completed (as applicable) and will be submitted to Foresters by Apptical.

Include any special instructions in the Remarks section.

Split commissions between two producers are acceptable. To request a producer split, complete question #8 on the Producer Report.

Insurance Notification Form

To help expedite the personal health interview (PHI), you may provide to the Proposed Insured the Notices page and the Insurance Notification form in advance of the PHI.

The Insurance Notification form includes a Part A and a Part B. Part A of the form contains the exact language of the Agreements section and the Authorization to Obtain and Disclose Information section of the application. Part B contains the payment authorization section of the Payment Information Form. In some states, there is also a "Notice of Information Procedures" section.

By providing these to the Proposed Insured in advance of the PHI, the Proposed Insured can agree to bypass the playing of these recordings during the teleinterview as outlined in the next section.

THE POINT-OF-SALE PROCESS

Introduction

The Point-of-Sale (POS) process for VSOP is similar to our regular POS process for a PlanRight paper application, except that the entire application is reviewed with the Proposed Insured, and the application is signed by voice signature.

For more details on the overall POS process (such as MIB Check, Milliman, eligibility results, etc.), please refer to the "PlanRight Producer Guide".

Personal Health Interview

The personal health interview (PHI) is conducted by Apptical on behalf of Foresters. For VSOP, Apptical teleinterviews are only offered in English; Spanish teleinterviews or language translations are not available.

The PHI must be conducted within Apptical's operating hours. Apptical's hours of operation are:

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

You must also remain on the line for the entire PHI.

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

1. The interviewer will introduce themselves and ask what product your client is applying for (indicate PlanRight VSOP). You will be asked to provide the PHI number for the application you are calling about and the telephone number you're calling from. You will also be asked to provide your name and your Foresters producer number to validate your VSOP eligibility.
2. The interviewer will verify with you that you will remain on the line for the entire recording, and will also ask you to confirm whether you have provided the Proposed

Insured with the Notices page and the Insurance Notification form.

3. The interviewer will inform the Proposed Insured that the call is being recorded and confirm their acceptance to complete the application over the phone. The interviewer will also confirm with the Proposed Insured whether they received the Notices page and the Insurance Notification form, and if so, their agreement to bypass the applicable recordings.
4. The interviewer will play the "Authorization to Obtain and Disclose Information" recording.
5. The interviewer will then review the "Proposed Insured" and "Insurance Applied For" sections of the application.
6. The interviewer will play the "Notices page" recordings.
7. The interviewer will then ask the Proposed Insured all of the medical questions on the application and will record all of the answers provided.
8. During this time, the MIB check and prescription history check will be run, along with a check of the Proposed Insured's height and weight.
9. Once the medical questions have been completed the interviewer will give you the medical eligibility results of the case.
10. The interviewer will then review the "Insurance Applied For" section of the application. Based upon the medical eligibility results, the interviewer can recalculate the premium and face amount if needed.
11. The interviewer will then review the "Payment Information" and "Beneficiary Information" sections of the application.
12. The interviewer will then play the "Agreements" recording. The Proposed Insured will then apply their voice signature to the application.
13. The interviewer will then ask for your voice signature on the "Producer Certification" section and your 'no' answer to the replacement question.
14. The interviewer will review the "Payment Information" form.
15. Lastly, the interviewer will play the "payment authorization" recording. The Proposed Insured will then apply their voice signature to the Payment Information form.

If the Notices Page and Insurance Notification form were provided in advance to the Proposed Insured, the recordings played in steps #4, #6, #12, and #15 will be bypassed.

If there is a change to an answer on the application during the interview, the interviewer will make the change on behalf of you and the Proposed Insured; the change will also be confirmed by the Proposed Insured.

SUBMISSION PROCESS

Submitting the Application to Foresters

Once the interview has been completed, Apptical will submit the voice signed application, along with the Producer Report, to Foresters for processing.

SERVICE LEVELS

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

VSOP applications are typically issued within two business days from the date received at Foresters.

Certificate Delivery

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

IMPORTANT DATES

Commission Cut-Off Date

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

Certificate Effective Date

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

Backdating on the certificate issue date is not available for VSOP applications.

Bank Draft Date

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

A specific pre-authorized check (PAC) draft date can be requested, however the draft date cannot be greater than 45 days from the date of the Apptical interview.

GENERAL INFORMATION

Cancelled Applications

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

- lapsed
- been not taken
- surrendered
- cancelled

The application will also be cancelled if:

- the writing producer is not licensed to solicit business in the state of solicitation
- an incorrect state application version is used
- a personal health interview (PHI) was not completed
- the PHI is more than 45 days old

Certificate Cancellation and Requests for Refunds

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

All other requests for cancellation must be in writing (signed and dated) and submitted by the certificate Owner; telephone requests are

not acceptable. Notification acknowledging the request will be sent to the certificate Owner and producer. Cancellations and refunds will be processed within two weeks from the date the request was received by us.

Reinstatements

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

Underwriting Class Change

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

KEY CONTACT INFORMATION

Sales Support

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

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

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

Access to your Business and Inquiries

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

between Monday to Friday 8:00 am to 8:00 pm EST.

Marketing Supplies

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

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

Supporting Material

The following materials can be found on producer portal:

LiveApp User Guide

This guide provides an overview of how to use the LiveApp e-application.

PlanRight Producer Guide

This guide provides an extensive overview of the PlanRight product.

PlanRight Medical Reference Guide

This guide contains:

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

Beneficiary 101

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