

Leveraging Foresters Non- Med Platform for Non Face-to- Face Sales

Applicable to Your Term,
SMART UL, Advantage Plus II

Foresters 
Financial

Helping is who we are.™

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Non Face-to-Face Sales



- Can't meet your client in person? Foresters Financial™ offers a solution to take care of your clients remotely
- Non Face-to-Face sales may be new to you, so consider these tips to be prepared for your phone or virtual meeting:
 - Be organized: Send any materials in advance and be ready to start on time
 - Embrace your role as a virtual producer: Dress to impress and look into the camera
 - Ask questions, speak less and listen more
 - Don't spew features: Focus on contract benefits instead

Be organized

- Keep your computer accessible to utilize necessary tools, such as Foresters quoting system or product brochures
- Keep your CRM ready to take notes during and after the meeting, including any follow-up action items. Don't have a CRM system? Keep a notebook handy
- If you're using a virtual meeting platform (examples: Skype, WebEx, Facetime, Google hangout or Zoom), practice using the system before the meeting to work out any potential technology issues

Embrace your role as a virtual producer

- Life insurance is complicated, which means prospects may not understand it at the beginning. Clients will look for individuals they feel are knowledgeable and trustworthy to guide them on this journey
- It is important that you build rapport during your meeting. Try to go beyond talking about just the weather or sports
- During your meeting, do your best not to go too fast. Respect could be lost if a Prospect tries rushing you off the phone and you get hurried as a result

Ask questions, speak less and listen more

- By asking questions, speaking less and listening more, you'll allow prospects an opportunity to discuss what's important to them and raise any concerns. This can lead to important follow-up questions that help refine a potential solution
- The more time you spend on a topic the Prospect didn't ask about, the less credibility and trust you will build. This can also lead to questions that you can't answer!

Don't spew features, focus on benefits

- It's common to focus on product features rather than benefits. The problem with this approach is that you may lose the Prospect's interest
- If you've asked the right questions and listened to the Prospect's answers, you'll know the one or two features most important to them. The remainder of your time, focus on the contract benefits that address the problems your client raised
- During the meeting, Prospects will have objections. Remember, they wouldn't waste their time objecting if they didn't have any interest. Objections mean they are likely considering your solution

What do you need to know: Foresters non face-to-face e-App and Paper applications

- No additional requirements required on applications with premiums of \$10,000 or less in any 12 month period. For premiums over \$10,000, refer to our full non face-to-face guidelines
- Insureds under the age of 18 (age nearest) are not eligible for Foresters non face-to-face sales process
- The underwriting process does not change, and is still subject to regular age and amount requirements and/or any requirement determined by underwriting to be necessary
- You must be licensed in the state where the owner signs the application
- A client's acceptable form of ID for verifying each signor's identity are a valid Driver's License, Passport or other Government issued photo ID

Important tips on completing a non face-to-face e-App



- The owner, insured and payer must be the same
- Make sure you answer “**No**” to the following question on the Producer Screen: Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?
- Obtaining an electronic signature is completed using iPipeline e-App ClickWrap e-signature method- which can be selected if using a laptop, desktop or Apple iPad
 - Please note: With this process, your client (the Owner) must have their own unique email address to electronically sign the application. You cannot use your personal email address or set-up an email address for the Owner to use

Important tips on completing a non face-to-face paper application:



- Make sure you answer “**No**” to the following question on the Producer Screen: Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?
- To obtain a wet-signature, mail the applicant the completed application, have the applicant sign and date the application in all required locations, then have them mail it back to you
 - Please note: Foresters does not accept scans or photographs of applications

Competitive suite of non-med products

Non-med¹ specifics:

- Foresters relies on applicants answers to the application questions to offer up to \$400,000 in death benefit protection

Yes	<ul style="list-style-type: none">MIBPrescription historyBuild chart
No	<ul style="list-style-type: none">Medical or paramedical examBlood or urinalysisSaliva swab testAPSRoutine personal health interviewsNo life events or mortgage requirements

- Two underwriting classifications available: Non-Tobacco & Tobacco

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

Your Term offers:

- A product that's ideal for prospects who have temporary life insurance needs and looking for death benefit protection only, with no requirement for cash value accumulation
- Generous death benefit limits:
 - Ages 18-55 from \$50,000 to \$400,000
 - Ages 56-80 from \$50,000 to \$150,000
- A level premium payment guaranteed for the initial term period. After the initial term period, coverage becomes annually renewable with increased premiums
 - Term limits: 10, 15, 20, 25 and 30 years

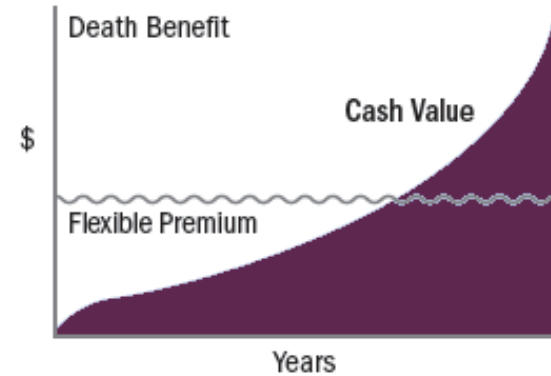


Your Term offers:

- Generous age limits (age nearest birthday):
 - 10-year: 18-80
 - 15-year: 18-70
 - 20-year: 18-65 (60 Tobacco)
 - 25-year: 18-60 (55 Tobacco)
 - 30-year: 18-55 (45 Tobacco)
- Competitive conversion privilege that allows conversions to the earlier of the initial term period, less 5 years or the certificate anniversary for which the insured is 65 years-old
- Up to three built-in riders automatically included for no additional premium: Accelerated Death Benefit Rider, Family Health Benefit Rider and Common Carrier Accidental Death Rider
- Optional riders for added flexibility: Waiver of Premium Rider, Accidental Death Rider and Children's Term Rider

SMART UL offers:

- A product that's ideal for prospects who have long-term insurance needs, desire premium payment flexibility and wants cash value accumulation
- Generous death benefit limits with protection to age 121:
 - Ages 0-15: \$10,000 to \$150,000
 - Ages 16-55: \$25,000 to \$400,000
 - Ages 56-75: \$25,000 to \$150,000
- Coverage beyond age 100 requires no further monthly deductions and interest continues to be credited
- Ability to build tax-deferred cash value accumulation and take tax-advantaged distributions¹



This hypothetical chart assumes premium payments are sufficient to provide the opportunity for cash value accumulation.

1. Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Advise your clients and prospective purchasers to consult their tax or legal advisor

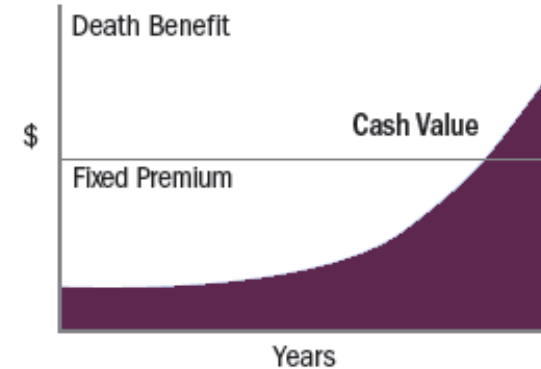
SMART UL offers:



- Two death benefit options: Level or Increasing
 - Level: The death benefit will be level to the face amount of your contract
 - Increasing: The death benefit will be equal to the face amount of your contract plus the available cash value in any given year
- Up to three built-in riders automatically included for no additional monthly deductions: Accelerated Death Benefit Rider, Family Health Benefit Rider and Common Carrier Accidental Death Rider
- Optional riders for added flexibility: Waiver of Monthly Deductions Rider, Accidental Death Rider, Children's Term Rider and Guaranteed Purchase Option Rider

Advantage Plus II offers:

- A product that's ideal for prospects who have long-term insurance needs and desire guaranteed premium payments and cash value accumulation
- Two plan designs to choose between at issue:
 - 20-Pay
 - Paid-up at age 100
- Generous death benefit limits with protection to age 121:
 - Ages 0-15: \$25,000 to \$150,000
 - Ages 16-55: \$25,000 to \$400,000
 - Ages 56-75: \$25,000 to \$150,000



Advantage Plus II offers:



- Ability to build tax-deferred cash value accumulation and take tax-advantaged distributions on a non-direct recognition basis
- Ability for potential dividends¹
- Up to three built-in riders automatically included for no additional monthly deductions: Accelerated Death Benefit Rider, Family Health Benefit Rider and Common Carrier Accidental Death Rider
- Optional riders for added flexibility: Paid-up Additions Rider, 10-Year or 20-Year Term Rider, Guaranteed Insurability Rider, Waiver of Premium Rider, Accidental Death Rider and Children's Term Rider

1. Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

Charity Benefit Provision: Included in all 3 products



- Contractual provision is automatically included, for no additional premium or monthly deduction
- When a claim is paid to the beneficiaries, Foresters will pay 1% of the face value to an eligible designated registered charitable organization:
 - Maximum payment under provision: \$100,000
 - Not reduced by any ABR claims
 - Benefit is paid in the name of the insured's life
- Beneficiaries:
 - Must be classified with the IRS as a charity under section 501(c)(3) of the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of the Code
 - Multiple beneficiaries may be named and they can be changed at any time prior to the death of the insured
 - Must be named prior to the death of the insured

Modernized Underwriting

Cannabis:

- As more States permit limited use of cannabis, particularly for medicinal purposes, Foresters is modernizing underwriting guidelines to reflect this evolving trend
 - Marijuana for individuals age 18+:
 - Recreational: Usage of up to 6 times per week of daily use may be accepted and individual consideration will be given
 - Medical: It will depend on the reason for the use and individual consideration will be given

Diabetes guidance and available rating tool

- Foresters created an easy to use tool to determine the potential rating for your clients with type 2 diabetes for Your Term, Advantage Plus II and SMART UL. Visit ezbiz to download the interactive diabetic worksheets
 - Non-med business considers Type 2 diabetes only-oral medications or diet controlled; and good control; and non-tobacco or < 1 pack per day
 - Current age 20-29, duration since diagnosis < 5 years
 - Current age 30+, any duration since diagnosis
 - Diabetics under the age of 20 are not eligible for non-med business
- **Control Comment: If A1c is above 8.9% or if there are any vision, nerve pain or kidney complications do not proceed with a nonmed application and write a fully underwritten application**

Diabetes rating tool

- Step # 1: Determine the customer's current age and the length of time they have had diabetes and note the number that corresponds to the cell at the bottom of the chart

Duration of Diabetes			
Age at Application	<=5 years	6-15 years	>15 years
20-29	6	Decline	Decline
30-39	4	5	6
40-49	3	4	5
50-59	2	3	4
60-69	1	2	3
70-79	1	1	2
>=80	0	1	1
Duration Rating			



Enter number here

Diabetes rating tool

- Step # 2: Determine the customer's current height and weight and note the rating number at the bottom of the chart

Current Weight					
Current Height	0	1	2	3	4
4'8"	74-140	141-162	163-176	177-180	181-189
4'9"	77-145	146-168	169-182	183-187	188-196
4'10"	79-150	151-174	175-188	189-193	194-203
4'11"	82-155	156-180	181-195	196-200	201-210
5'0"	85-161	162-186	187-202	203-207	208-217
5'1"	88-166	167-193	194-209	210-214	215-224
5'2"	91-172	173-199	200-215	215-221	222-232
5'3"	94-177	178-206	207-222	223-228	229-239
5'4"	97-183	184-212	213-230	231-235	236-247
5'5"	100-189	190-219	220-236	237-243	244-255
5'6"	103-195	196-226	227-244	245-250	251-263
5'7"	106-201	202-233	234-252	253-258	259-271
5'8"	109-207	208-240	241-259	260-266	267-279
5'9"	112-213	214-247	248-267	268-274	275-287
5'10"	115-219	220-254	255-275	276-282	283-296
5'11"	119-225	226-261	262-283	284-290	291-304
6'0"	122-232	233-269	270-291	292-298	299-313
6'1"	126-238	239-276	277-299	300-306	307-322
6'2"	129-245	246-284	285-307	308-315	316-330
6'3"	133-252	253-292	293-315	316-323	324-339
6'4"	136-258	259-299	300-324	325-332	333-349
6'5"	140-265	266-307	308-333	334-341	342-358
6'6"	143-272	273-315	316-341	342-350	351-367
6'7"	147-279	280-323	324-350	351-359	360-377
6'8"	151-286	287-332	333-359	360-368	369-386
6'9"	154-293	294-340	341-368	369-377	378-396
**any weight outside of the weights under column 4 would be declined					
Build Rating					

Enter number here

Diabetes rating tool

- Step # 3: The total rating for diabetes and build entered in steps # 1 & 2 will automatically populate. The total rating will be displayed

Rating from Step 1	3
Rating from Step 2	1
Total Rating	4



- If the total rating is 6 or less from steps 1 and 2, the diabetes rating qualifies for non-med coverage subject to review of MIB, prescription history, the application and any additional information we may ask for
- If the total is 7+, it does not qualify for non-med coverage



Foresters is here for you



Manage your business 24/7

- Mobile technology:
 - Available on Apple Store & Android app store
 - Ability to view:
 - In force & pending business
 - Producer production
 - Client info
- Producer website (Foresters.com, select ezbiz under the login):
 - Tracking business
 - Quoting software
 - Training section
 - Marketing section
 - Forms & brochures



Technology at your fingertips

Mobile quoting tool:

- [Forestersquotes.com](https://forestersquotes.com)
- **Ability to quote:**
 - Term
 - SMART UL
 - Advantage Plus II
 - PlanRight
- **Underwriting guides**
- **Need analysis tools**

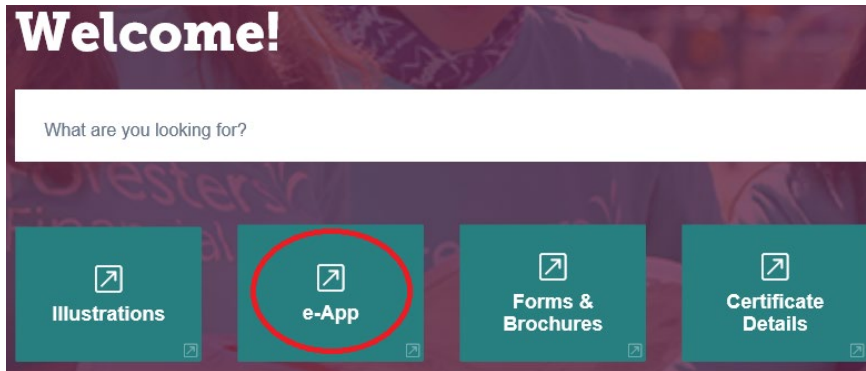
Why consider e-App¹: Eliminates road blocks to faster pay

- Get your clients insured sooner, and get paid faster by eliminating errors and increasing your chance of submitting a “**In Good Order**” application:
- **What you need to know:**
 - Your producer number is required
 - All signing parties must have their own email address to electronically sign documents (*You cannot use your own email address or set-up an email address for them to use*)
 - The Payer must be an account holder of the bank account from which the premium will be drafted
- **Features built into e-App:**
 - Nine (9) questionnaires
 - Address validation and auto completion
 - Bank validation
 - 1035 exchange and lump-sum payments
 - Replacements
- **Point-of-Sale eligibility decisions in 2-10 minutes (not available in NY)**

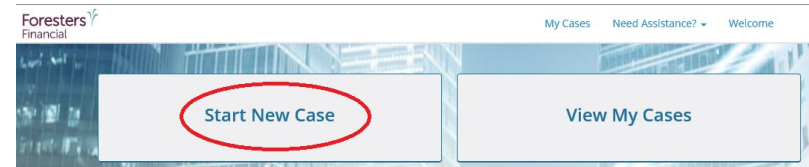
1. e-App is available in all states through the iPipeline iGO e-App platform using Internet Explorer (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision will be unavailable 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. (EST). Some e-App features are not available in NY (refer to ezbiz for more details).

How to accessing e-App¹

- Within the producer website, select the *e-App* button found on the home page



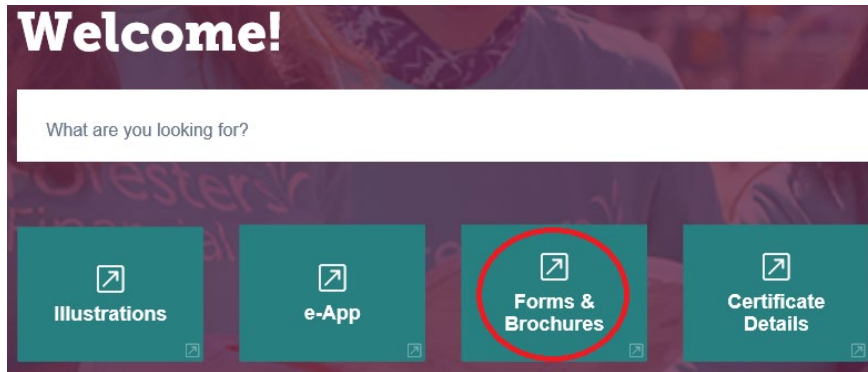
- Then click *Start New Case* to launch iPipeline



1. e-App is available in all states through the iPipeline iGO e-App platform using Internet Explorer (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 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. (EST). Some e-App features are not available in NY (refer to ezbiz for more details).

How to accessing a paper application

- Within the producer website, select the *Forms & Brochures* button found on the home page



- Then select the appropriate service type, state, product type and product name. Once selected, click the *Search* button

The screenshot displays the search interface with the 'Advanced Search' tab active. It features four dropdown menus for selection: 'Service Type' (New Business), 'State' (South Carolina), 'Product Type' (Universal Life), and 'Product Name' (SMART UL). At the bottom, there is a blue 'Search' button circled in red and a 'Reset' link.

Foresters Sales Support Team

- Single point of contact for all your pre-support needs:
- Assistance with:
 - Illustration software
 - Product training
 - Website navigation
 - Assist with sale solutions
 - Ordering materials

Foresters Sales Desk

Call 866-466-7166, Option # 1

Disclaimer

Foresters products and their riders may not be available or approved in all states and are subject to 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. Products underwritten by The Independent Order of Foresters.

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All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member's dependents.

The information contained in this presentation is for informational purposes only. There are other tools available to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Thank you

Any questions?

- Our Foresters Financial Sales Support team is only a call away, 866-466-7166, option 1.
- If you're looking for a deeper dive on a particular module please let us know at USLearning@foresters.com

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