



Guide to Foresters Accelerated Underwriting

Foresters Financial™ Accelerated Underwriting Program¹ offers some of your healthier applicants a quicker path to medically underwritten life insurance protection.

Advantages of Accelerated Underwriting with Foresters

1

A streamlined application process – underwriting decisions in seven days or less!

2

A less invasive process – No Tele-Med Interview, No Exam or Labs, and No Medical Records required.

3

More options: Available on all medically underwritten products – Your Term, SMART UL, and Advantage Plus II.

How the program works

1. Review eligibility and complete an e-App² or paper application

Use this guide to verify that the applicant meets the guidelines for requesting acceleration of their medically underwritten application. **To request consideration for acceleration, it's important you write "Accelerated Underwriting" within the Producer Comments section of the Producer Report. When requesting acceleration, DO NOT order the applicant's exam and lab requirements upfront.** If required, Foresters will automatically order unless otherwise specified by you within the Producer Report.

2. Obtain signatures and submit application

Obtain required signatures from all signing parties. Then submit the application to Foresters as you do today for processing.

3. Underwriting evaluation and decision

Foresters will review a combination of data elements, which may include the following resources; the application, MIB, Rx (prescription drug records), MVR (motor vehicle record), and TrueRisk (predictive analytics). Upon review, a decision will be made:

- Eligible to accelerate: The application is approved and issued.
- Not eligible to accelerate: The application seamlessly transitions to a normal medically underwritten review and the required exam and lab work is ordered. For non-medical³ consideration, please speak to New Business. If non-medical is available, a new Product Details page is required.

Who's eligible for this program

Applicants who meet the following parameters may be eligible for acceleration under medically underwritten business:

- **Face Amounts:** \$100,000 - \$1,000,000 (face amount includes any applicable Term or Paid-Up Additions Riders)
- **Issue Ages:** 18 – 55 (backdating to save age is not allowed for consideration for acceleration)
- **Risk class:** Standard through Preferred Plus Non-Tobacco
- **Product availability:** Your Term, SMART UL, and Advantage Plus II⁴
- **Build guidelines:** Applicants must be within the following recommended limits:

Height	Weight	Height	Weight
4'8	74-162	5'9	112-247
4'9	77-168	5'10	115-254
4'10	79-174	5'11	119-261
4'11	82-180	6'0	122-269
5'0	85-186	6'1	126-276
5'1	88-193	6'2	129-284
5'2	91-199	6'3	132-292
5'3	94-206	6'4	136-299
5'4	97-211	6'5	140-307
5'5	100-219	6'6	143-315
5'6	103-226	6'7	147-323
5'7	106-233	6'8	151-332
5'8	109-240	6'9	154-340

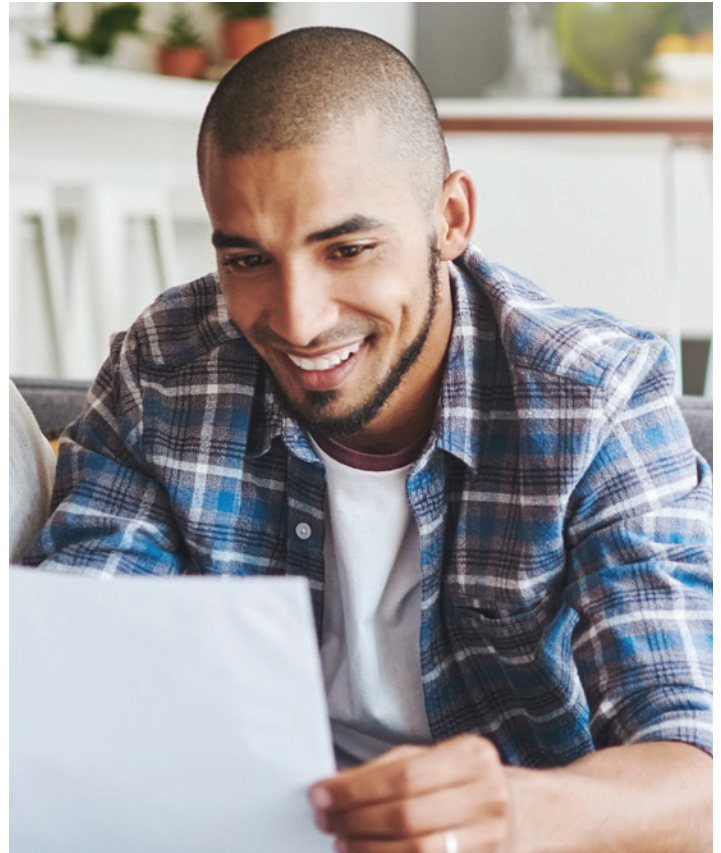
- **Blood pressure:** Must be lower than 140/90 with no medication
- **Cholesterol:** Must have total cholesterol lower than 280; Cholesterol/ HDL ratio lower than 7.0 with no medication
- **Type of coverage:** Personal Coverage only
- **Ownership:** The owner and insured must be the same individual on the application
- **Other considerations:**
 - Must be a US citizen or permanent resident (green-card holder). A stand-alone VISA is not acceptable to qualify for the program
 - Not applying to another company
 - No prior life and health insurance applications or reinstatements from any company, including Foresters, that were rated or declined
 - Not available on the following cases: premium financing, involving future sale/assignment to a life settlement company, viatical, limited liability corporation, or other similar situations
 - Meets Foresters financial guidelines (incl. insurable interest)
 - Meets eligible base rules for MIB, Rx, MVR, and TrueRisk

Knock-out conditions from the program

The following conditions are **NOT** eligible for Accelerated Underwriting but may be considered for a medically underwritten review. This list is meant to represent key underwriting rules and is not an all-inclusive list.

- Alcohol treatment
- Anemia
- Arthritis- Rheumatoid
- Cardiac issues
- Cancer
- Chronic Obstructive Lung Disease
- Crohn's Disease
- Criminal history
- Diabetes
- Foreign travel outside US/Canada for over 12 weeks in the next 12 months
- Hazardous occupation, on disability or unemployment
- Heart Disease
- History of DUI or bankruptcy
- Hypertension or cholesterol medication
- Kidney Disease
- Liver Disease
- Marijuana use within the past 12 months – social or medical in any form
- Parkinson's Disease
- Stroke/ CVA/ TIA
- Tobacco products within the past 12 months – including cigarettes, cigar, pipe, chew, or e-cigarettes

Other conditions also may **NOT be eligible due to the disease or the need to get additional information. Consult the Underwriting Guide for additional conditions.**



Frequently Asked Questions (FAQs)

Below are the answers to several FAQs. They help you familiarize yourself with the program to provide a seamless experience.

Is there a special application for the Accelerated Underwriting program?

No, you will use the normal application but will need to request Accelerated Underwriting within the Producer Report section of the application.

Paper application example:

Producer Report		
Proposed Insured		
First name: _____ Middle name: _____ Last name: _____		
Producer's name	Producer #	% of split
1. Indicate the anticipated rating class: _____ If underwriting approval is for a rating class other than as anticipated, Foresters will contact you and, if we do not receive direction otherwise, the certificate will be issued to maintain face amount.		
2. Should the certificate's issue date be adjusted to save the insurance age? If "Yes", additional premium may be required.		<input type="radio"/> Yes <input type="radio"/> No
3. Is the proposed insured you, your spouse/partner or your child/stepchild?		<input type="radio"/> Yes <input type="radio"/> No
4. In the Application, are you the owner, payer or beneficiary?		<input type="radio"/> Yes <input type="radio"/> No
5. Have you submitted an additional application to Foresters on a family member of the proposed insured or owner (if other than the proposed insured)? If "Yes", list the name(s) in the Producer Comments section below.		<input type="radio"/> Yes <input type="radio"/> No
6. Was a copy of the Buyer's Guide provided to the owner at the time of sale?		<input type="radio"/> Yes <input type="radio"/> No
7. Indicate in the chart below if age & amount requirements were ordered (only if applying for a medically underwritten product).		
Age & Amount Requirements	Vendor	Date ordered
Vitals, paramed or medical (with or without lab tests)		
Producer Comments (Can be used to provide additional information relevant to the Application and must be completed if needed to qualify statements in the Producer Certification section.)		
Accelerated Underwriting		

iPipeline application example:

Producer Report	
Indicate the anticipated rating class:	
<input type="text" value=""/>	
If underwriting approval is for a rating class other than as anticipated, Foresters will contact you and, if we do not receive direction otherwise, the certificate will be issued to maintain face amount.	
Should the certificate's issue date be adjusted to save the insurance age? If "Yes", additional premium may be required	
<input type="radio"/> Yes <input type="radio"/> No	
Will the certificate applied for be a replacement for, or a change to, existing life insurance or an annuity?	
<input type="radio"/> Yes <input type="radio"/> No	
Are you related to the Proposed Insured?	
<input type="radio"/> Yes <input type="radio"/> No	
Is the proposed insured you, your spouse/partner or your child/stepchild?	
<input type="radio"/> Yes <input type="radio"/> No	
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?	
<input type="radio"/> Yes <input type="radio"/> No	
In the Application, are you the owner, payer or beneficiary?	
<input type="radio"/> Yes <input type="radio"/> No	
Have you submitted an additional application to Foresters on a family member of the proposed insured or owner (if other than the proposed insured)?	
<input type="radio"/> Yes <input type="radio"/> No	
Was a copy of the Buyer's Guide provided to the Owner at the time of sale?	
<input type="radio"/> Yes <input type="radio"/> No	
Indicate below if age & amount requirements were ordered	
Age & Amount Requirements	
<input type="checkbox"/> Vitals	
<input type="checkbox"/> Paramed	
<input type="checkbox"/> Medical (with or without lab tests)	
Producer Comments (Can be used to provide additional information relevant to the Application and must be completed if needed to qualify statements in the Producer Certification section.)	
Accelerated Underwriting	

Is Accelerated Underwriting the only path for obtaining a life insurance product at Foresters?

No, selling Foresters means you have three distinct underwriting paths within a series of products:

- A true non- medical process offering a less stringent underwriting process.
- A traditional medically underwritten process offering the potential for Accelerated Underwriting. With this process, good field underwriting is important, which includes reviewing the program limits and knock-out conditions.
- A traditional medically underwritten process.

Is there a difference between non-medical versus accelerated underwriting at Foresters?

Yes. Foresters non-medical business requires a less stringent underwriting process for eligibility - fewer medical questions on the application and no medical exam, lab work, medical records, or predictive analytics. Foresters accelerated underwriting is intended for the healthier medically underwritten applicants where an exam, lab work or medical records are replaced with newer data tools as part of determining eligibility for acceleration.

If you forgot to request acceleration, what can be done?

If you forgot to request acceleration and requirements haven't been ordered, you can simply speak with Underwriting to accelerate the case. If requirements have been ordered and can't be stopped, we will not be able to accelerate the case.

Do you order an exam and lab requirements at submission for Accelerated Underwriting?

No, **DO NOT** order the applicant's exam and lab requirements upon submission.

What Riders are available when requesting Accelerated Underwriting?

All available Riders are eligible for Accelerated Underwriting assuming all required information to make a decision is received with the initial application. A Rider will not be available with Accelerated Underwriting when additional requirements are necessary to determine an applicant's eligibility for that rider. If a Rider is declined or removed, the certificate will be amended.

How do you track the status of your applicant's case and whether it's accelerated or not accelerated?

Outstanding requirements and any applicable New Business or Underwriting messages will be displayed within the Requirements section of Certificate Details. Certificate Details, found on ezbiz or ForestersBiz app, is updated hourly between 6 a.m. to 8 p.m. EST. Changes after 8 p.m. are reflected the next day. An email is auto-generated overnight with these updates and sent to you the next day.

Type	Status	Requested Date	Received Date	Satisfied Date	NB/LW Comment	Your Comment
Paramedical Exam	Outstanding	01/21/2021	N/A	N/A	***	***
Urinalysis	Outstanding	01/21/2021	N/A	N/A	***	***
Blood Profile Testing	Outstanding	01/21/2021	N/A	N/A	N/A	***

Within Certificate Details, applications being considered for Accelerated Underwriting will display system-generated requirements as Outstanding and a note will be attached within the NB/UW Comment section explaining the status. If eligible to accelerate, Foresters will notify you and these outstanding requirements will be canceled. If the case is not eligible to accelerate, a similar message will be displayed, and the status of these requirements will be changed to Ordered.

Are there any risk classes ineligible for the program?

Yes, the program is not available on any substandard or flat extra risk classes.

What types of data are reviewed to be considered for acceleration?

Foresters will review the application, MIB Inc., MVR, Rx, and TrueRisk for consideration for acceleration of coverage.

If the applicant meets the eligibility requirements, will they automatically get approved?

Some applicants may not be accelerated due to a lack of information to make this decision. Foresters anticipates accelerating up to 50% of all eligible applicants.

What should you tell applicants about the Accelerated Underwriting program?

Set the stage with the applicant that qualification for acceleration is not automatic. Let them know an exam and lab work may be required and scheduled if needed after the initial underwriting review is completed.

What happens if an application had been submitted to another company?

The application with Foresters will only be considered for medically underwritten review.

What happens if the applicant is not approved for Accelerated Underwriting?

The case will seamlessly transition to a medically underwritten case and the normal requirements for the applicant's age and face amount will be required. Foresters will order these requirements unless otherwise specified within the Producer Comments section of the Producer Report. For non-medical consideration, please speak with New Business. If non-medical is available, a new Product Details page is required.

If the applicant is not accelerated, how much can the underwriter share with me?

The underwriter will be able to share that the applicant was not accelerated because they didn't meet the basic qualification of the program, such as age, and the coverage amount. For adverse reasons and declines, the underwriter will use the same communication methods that are used for the traditional underwriting process.

What happens if a request is made to increase the face amount above the program limits after acceleration was approved?

If a request is made to increase the face amount above plan limits after acceleration is approved, the case will seamlessly transition to a medically underwritten case and the normal requirements for the applicant's age and face amount will be required.

What happens if multiple applications are submitted on an applicant requesting Accelerated Underwriting?

Multiple applications on an applicant for Accelerated Underwriting are acceptable as long as the total face amount is \$1,000,000 or less. For example, if an applicant initially purchased \$750,000 under Accelerated Underwriting, the maximum amount available for acceleration on the second application is \$250,000. If the second application was for more than \$250,000, this application would **Not** be eligible for Accelerated Underwriting. Applications will not be split for consideration of part of the death benefit to be considered under Accelerated Underwriting and part under medically underwritten parameters. All Foresters coverage, in-force and applied for, will be taken into consideration for total line purposes in determining the underwriting requirements.

Is there anything else you need to know about this program?

Foresters will randomly withhold 10% of the cases that have qualified for accelerated business to validate the integrity of the program. For these cases, Foresters will order the necessary exam and lab requirements unless otherwise specified by you, make a final decision, and notify you of the offer.

Foresters will monitor accelerated cases to ensure proper process and selection, and to confirm disclosures provided by the applicant.

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C1T9) and its subsidiaries.N590

¹ Not available in New York.

² 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).

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

⁴ 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. Underwritten by The Independent Order of Foresters.

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