

# Foresters Accelerated Underwriting Program

Providing your healthier applicants a faster path to medically underwritten life insurance coverage



**Fast**  
Cases may be approved in as quick as three business days



**Client-friendly**  
No tele-med, exams or labs



**Easy**  
Applicants are automatically assessed for eligibility

# Who might be a potential prospect for acceleration?

## Your healthier clients interested in personal life insurance coverage that:

- **Issue ages:** 18–65 (No backdating to save age allowed)
- **Total face amount limits:**
  - Up to \$2,000,000 for ages 18–60
  - Up to \$1,000,000 for ages 61–65
 (face amount includes any applicable Term or Paid-Up Additions Riders)
- **Risk class:** Standard through Preferred Plus Non-Tobacco, including tobacco classifications.
- **Type of application:** e-App or paper
- **Available products:** Your Term, SMART UL and Advantage Plus II<sup>1</sup>
- **Build guidelines:** Applicants must be within the following recommended limits:

Height	Weight (lbs)	Height	Weight (lbs)
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 or without medication
- **Cholesterol:** Must have total cholesterol lower than 280; Cholesterol/HDL ratio lower than 7.0 with or without medication
- **Other considerations:**
  - Must be a US citizen or permanent resident (green-card holder). A stand-alone VISA is not acceptable
  - No prior life and health insurance applications or reinstatements from any company, including Foresters Financial™, that were rated or declined
  - Not available on the following cases: premium financing, involving future sale/assignment to a life settlement company, viatical, corporation, or other similar situations
  - Meets Foresters financial underwriting guidelines
  - Total in-force coverage from all companies, including Foresters, not to exceed \$5,000,000

## Knock-out conditions from the program

The following conditions are **not** eligible for Accelerated Underwriting but may be considered for our traditional 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 three months in the next 12 months
- Hazardous occupation, on disability or unemployment
- History of DUI or bankruptcy
- Kidney Disease
- Liver Disease
- Medical marijuana
- Parkinson's Disease
- Stroke/CVA/TIA

**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

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, all applications that fall within the Accelerated Underwriting program's parameters will automatically be considered for acceleration.

## **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.

## **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 and await instructions from underwriting.

## **Are there any risk classes ineligible for the program?**

Yes, the program is not available on any substandard or flat extra risk classes and non-medical cases.

## **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.

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

Foresters will review the application, MIB Inc., MVR, Rx, LabPiq, Sherlock and Milliman Risk Score for consideration for acceleration of coverage.

## **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 Producers Comments section of the Producer Report.

## **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?**

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 is within the allowed face amount limits for the program. For example, if a 45-year-old applicant initially purchased \$750,000 under Accelerated Underwriting, the maximum amount available for acceleration on the second application is \$1,250,000. If the second application was for more than \$1,250,000, this application would **not** be eligible for Accelerated Underwriting. Applications will be considered under a single underwriting approach. Splitting the face amount between Accelerated Underwriting and medically underwritten parameters is not permitted. All Foresters in-force and applied for, will be taken into consideration for total line coverage purposes in determining the underwriting requirements.

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

Foresters will randomly select 15% of cases for normal age and amount requirements, including labs, to monitor the accelerated underwriting program.

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505420 US 04/26

