Official Rules - Foresters Financial 2022 Fuel Your Sales Incentive

No purchase necessary to enter or win. Purchase will not increase your chance of winning. The Foresters Financial 2022 Summer Cash Sales Incentive (the "Promotion") is conducted by The Independent Order of Foresters ("Foresters"), which is an international financial services provider that champions the well- being of families. It has its international head office at 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9. This Promotion is open to eligible producers who sell Foresters products and meet the other eligibility criteria stated below.

In these Rules, "we", "us", "our" and "Foresters" means Foresters™ and Foresters Financial™;"you" and "entrant" means each person who wishes to enter.

By entering this Promotion you agree that you have read and understood these Rules and that you agree to comply with and be bound by the Rules. Foresters reserves the right to modify these Rules.

Promotion Period

The full Promotion runs from 12:00 a.m. Eastern Standard Time (EST) on May 9, 2022, to 11:59:59 pm EST on June 30, 2022. This is the duration of the Promotion. All applications must have a signed date between May 9, 2022 - June 30, 2022, and premium collected by Foresters on or before July 31st, 2022. Future dated applications where premium is first collected on or after July 31st, 2022, do not qualify.

Cash Prize Details

There are four hundred (400) Marketing Allowance prizes to be awarded to those who have placed at least **4 applications** (all Foresters products are eligible) and rank in the top 400 for Foresters production during the Promotion period:

Agent Rank	Reward
1st	$3,000
2nd	$2,750
3rd	$2,500
4th	$2,250
5th	$2,000
6th - 10th	$1,750
11th - 20th	$1,500
21st - 30th	$1,250
31st - 50th	$1,000
51st - 75th	$750
76th -100th	$500
101st - 250th	$250
251st - 400th	$100

Gas gift Card Drawing

Each of the top four hundred (400) agents who qualified for a Marketing Allowance as outlined above will be entered into a draw for one (1) of five (5) Gas Gift Cards valued at $500 (five hundred dollars) each. (Only one entry per agent regardless of rank).

The total value of the prizes for the draw is $2,500.

The total value of the Marketing Allowance prizes ($152,500) and the total value of the prizes for the draw ($2,500) is $155,000.

We reserve the right to substitute prizes of equal or greater value, at our discretion. You must accept the prize as we award it. If a prize is substituted, you cannot choose to receive cash instead.

Federal/state income tax incurred as a result of winning a prize is the responsibility of the winner. If the cumulative total of the prize(s) won by an individual is USD $50.00 or higher in a given year, a 1099 tax form in the amount of the fair market value of the prize(s) awarded to that individual will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment.

Eligibility

THE PROMOTION IS INTENDED TO BE CONDUCTED IN THE UNITED STATES ONLY. THE PROMOTION IS NOT OFFERED IN THE STATE OF NEW YORK. THIS PROMOTION SHALL ONLY BE CONSTRUED AND EVALUATED ACCORDING TO THE LAWS OF THE STATE IN WHICH THE ENTRANT RESIDES. VOID IN WHOLE OR IN PART WHERE PROHIBITED BY LAW. THE PROMOTION IS OPEN TO ELIGIBLE PRODUCERS SELLING INSURANCE PRODUCTS OFFERED BY THE INDEPENDENT ORDER OF FORESTERS. ENTRANTS MUST BE LEGAL RESIDENTS OF THEIR STATE AND MEET THE OTHER REQUIREMENTS UNDER THESE PROMOTION RULES. ENTRANTS MUST BE OF THE AGE OF MAJORITY OR OLDER IN THEIR STATE OF RESIDENCE AT THE TIME OF ENTRY. ENTRY IN THIS PROMOTION CONSTITUTES ACCEPTANCE OF THESE RULES.

Persistency or Placement

Agents must be in good standing to receive a prize. We reserve the right to assign prizes at our sole discretion.

- Foresters will count Future Dated Premium through July 31 2022
- Foresters will reverse any certificate credit that originally qualified for this promotional period - that changes from Active status to a Not Active status due to a premium refund of any nature or any reason. Foresters will track negative activity thru Friday August 12, 2022, on eligible certificates
- Foresters will make final standings available by August 19, 2022

Delivery of Reward

- All marketing allowance earned will be awarded by Friday August 26, 2022

How to Enter

Entries are accumulated based on issued and paid cases for Foresters business as follows:

- 1 entry per agent who ranks 1-400

Position is based on production that satisfies the following criteria: Cases must be signed between 12:00 a.m. EST on May 9, 2022 to 11:59:59 p.m. EST on June 30, 2022, and premium collected by Foresters on or before July 31st, 2022 Foresters retains sole discretion to determine when an entrant has qualified for a chance to win during the Promotion Period.

Alternate Method of Entry for draw: You may also enter by submitting a typed or handwritten plain 3" x 5" index card with your full name, address, city, state, zip code, cell phone or telephone number including area code, email address (if any), date of birth and advisor code by regular mail. All mail-in entries must reference this Promotion to qualify. Each index card received will qualify for one entry. All entries must be complete and legible to be valid. All incomplete/illegible entries are void. Mail your entry in an envelope to: Foresters, Attention: North American Insurance Marketing, 789 Don Mills Road, Toronto, Ontario M3C 1T9, Canada. One entry per envelope. No mechanically reproduced or photocopied entry forms will be accepted. Entries must be received by no later than June 30, 2022 to be considered valid. Foresters are not responsible for lost entries. Only one entry per person is permitted for this method of entry.

How the Winner is Chosen

On the date of the draw, Foresters or a representative chosen by Foresters will randomly choose the potential winners from the eligible entries received at the date of the draw. Your odds of winning depend on the number of eligible entries received. Within twenty (20) business days of the draw, Foresters will contact the potential winners using the contact information on their respective producer file with Foresters. Any potential winner must respond and contact Foresters within twenty (20) business days. If a potential winner does not respond within the time limits that apply or does not otherwise comply with these Rules, then he or she will be disqualified.

We are not responsible if any notification to a potential winner is undeliverable, or if a potential winner does not respond within the required time, or we do not receive the potential winner's response, or if a potential winner is otherwise disqualified under these Rules.

Delivery of Prize

All prizes will be distributed within sixty (60) days after the winner has been successfully contacted and notified of their prize and has complied with all Promotion rules and requirements.

Personal Information

By entering this Promotion, you agree that Foresters can collect, use and disclose your personal information to:

- administer this Promotion;
- update your contact information on your producer file;
- detect errors, fraud and other illegal activity, and protect Foresters, its affiliates and other third parties from them; and
- as otherwise permitted or required by law.

Foresters and any third party agents will be required to protect all personal information in a manner that is consistent with Foresters Privacy Policy available at (http://www.foresters.com/en/corporate-legal?t=privacy-policy-tab-us#tabs). By entering this Promotion you agree that you have read and accepted this Privacy Policy.

Publicity

By entering the Promotion, you irrevocably agree that if you win Foresters may, unless prohibited by law, use your name, city of residence, photograph, image and/or likeness for any advertising or promotional materials, including but not limited to our website, news releases and on social media sites, without further compensation, in perpetuity and worldwide.

Limitation of Liability

Foresters assumes no responsibility or liability for lost, late, misdirected or incomplete entries, notifications, responses, replies or for any computer, mobile device, online, telephone, hardware, software or technical malfunctions that may occur. This includes, but is not limited to, malfunctions that may affect the transmission or non-transmission of an entry. Foresters is not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Promotion or by any technical or human error which may occur in the administration of the Promotion.

Foresters assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, illegal tampering, theft or destruction or unauthorized access to, or alteration of, entries. Foresters is not responsible for any problems, failures

or technical malfunction of any telephone network or lines, computer online systems, servers, providers, computer equipment, mobile devices, software, e-mail, players, or browsers, on account of technical problems or traffic congestion on the Internet, at any website, or on account of any combination of the foregoing.

Foresters is not responsible for any injury or damage to entrant or to any computer or mobile device related to or resulting from participating in, or downloading materials for, this Promotion. Entrant assumes liability for injuries caused or claimed to be caused by participating in the Promotion, or by the acceptance, possession, use of, or failure to receive any prize. Foresters assumes no responsibility or liability in the event that the Promotion cannot be conducted as planned for any reason, including those reasons beyond the control of Foresters, such as infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or corruption of the administration, security, fairness, integrity or proper conduct of this Promotion.

Release

The winner may, at Foresters sole discretion, be required to execute and return to the address provided by Foresters a legal agreement and release ("Release") that confirms the winner's: (i) eligibility for the Promotion and compliance with these Rules; (ii) acceptance of the prize as offered; (iii) release of and hold harmless of Facebook, The Independent Order of Foresters and their respective affiliates, subsidiaries, advertising and promotion agencies and each of their respective past and present directors, managers, officers, shareholders, members, employees, representatives, attorneys and agents (collectively the "Releases") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in this Promotion, participation in any Promotion-related activity or the acceptance, use, or misuse of any prize including without limitation, costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and

(iv) grant to Foresters the unrestricted right, in Foresters' collective or individual discretion, to use or reuse the winner's likeness, name, appearance and biographical material in any and all media now known or hereafter devised. The executed legal agreement and Release must be returned within fourteen (14) days of the selected winner's response in notification as a selected winner or will be disqualified and the prize forfeited.

General Rules

We reserve the right to cancel, suspend and/or modify this Promotion if any factor beyond our control negatively affects the proper functioning of this Promotion. Examples of such factors include, but are not limited to, large-scale blackouts, any electronic attempt to disrupt our ability to receive eligible entries, and any delay that would make it difficult for us to meet the timelines set out in these rules. We reserve the right to disqualify anyone who violates these Rules or tries to tamper with the entry process or the operation of this Promotion. Foresters reserve the right to modify these Rules at any time. Decisions by Foresters about how to apply these Rules will be final and binding.

Governing Law

This Promotion is subject to the laws of the State in which the eligible entrant resides, and any applicable federal laws. This Promotion and the Rules will be exclusively governed and construed in accordance with the laws of the province of Ontario. Any dispute arising hereunder shall be governed by the laws of Ontario and adjudicated in the applicable court in Toronto, Ontario, Canada. We can change these Rules without notice if necessary to comply with any law that applies to this Promotion. This Promotion is void in part or in whole where prohibited by law.

Questions

If you have any questions about this Promotion, please contact Foresters Sales Support at foresterssalesdesk@foresters.com, or call 1 866 466 7166, option 1.

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries.

Producer Use Only
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