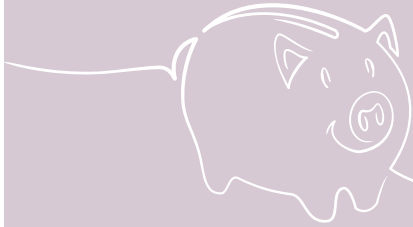


# Earn yourself a boost for doing what you do best

Marketing allowance just for IMOs



## Marketing allowance just for IMOs!

How does an extra **\$600 every month for a year** sound? All you have to do is hit both targets below by the end of the qualifying period, and starting January 2025, you can earn bonus funds to help grow your business.

Get a \$600 marketing allowance every month for a year, beginning January 2025. Earn your bonus, by meeting both targets by the end of the qualifying period:

- \$600,000 Foresters net paid annualized premium
- Quality of business (persistence and placement)

### Bonus calculation:

- Life Net Paid Commissionable Annualized Premium = total Annualized Premium less the unearned portion of Annualized Premium on Lapses, Surrenders and Refunds
- UL excess calculated at 5% of Earned Premium above target
- Paid-up Additions Rider at 5% of Annualized Premium, limited to deposits made in the first year after the certificate issue date
- BrightFuture and Prepared II calculated at 75% of Annualized Premium

### Qualification period:

**January 1, 2024 - December 31, 2024**

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2024.

### Persistence or Placement:

Foresters reserves the right to withhold the bonus should persistence or placement fall below minimum acceptable levels as measured at December 31, 2024:

### Persistence:

13 months	–	76.0%
9 months	–	81.3%
6 months	–	85.4%
3 months	–	87.9%

**Placement: 70.0%**

**Note:** For hierarchies with multiple levels, downline production will only be counted once and will be credited to the immediate upline.

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Financial

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