

# Foresters Financial 2022 IMO bonus program



I want a

# \$750

marketing allowance

## Marketing allowance just for IMOs!

Get a \$750 marketing allowance every month for a year, beginning January 2022. Earn your bonus, by meeting both targets by the end of the qualifying period:

- \$500,000 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

### Qualification period:

**January 1, 2021 - December 31, 2021**

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2021.

### 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, 2021:

#### Persistence:

13 months	-	75.0%
9 months	-	80.3%
6 months	-	84.3%
3 months	-	86.8%

**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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