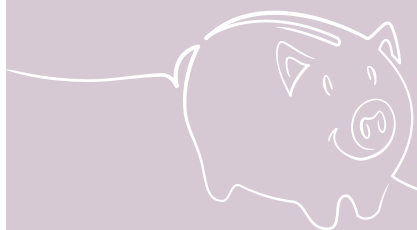


Foresters Financial

2026 IMO bonus program



Questions and Answers

Q: What is the qualification period for the 2026 IMO Bonus program?

January 1, 2025 to December 31, 2025.

Q: Do I have to meet all the requirements to get a bonus?

All requirements (production and quality of business) must be met as measured at December 31, 2025.

Q: If I qualify for the bonus at the end of December 2025 and I start receiving the bonus, but my persistency or placement levels drop during 2026, will I lose the bonus?

No. As long as you qualify for the bonus by December 31, 2025, you will be paid the bonus each month throughout 2026.

Q: What do you mean when you say that premium will be credited to the "immediate" IMO?

For hierarchies with multiple IMO levels, premium will only be counted once and will be credited to the immediate IMO. The immediate IMO is the first IMO in the reporting hierarchy.

Q: What do you mean when you say an IMO must be "in good standing" to receive the bonus?

To receive a bonus, an IMO must be contracted with Foresters. If you are no longer contracted with Foresters as at December 31, 2025, you will not qualify for a bonus and it cannot be transferred to anyone else. Also, if you are receiving a bonus during 2026, but your contract with Foresters is terminated during 2026, you will stop receiving bonus payments, effective the date of your contract termination.

Q: If my persistency or placement fall below the minimum required levels during 2025, does that affect my qualification for a bonus?

Your persistency and placement levels may vary during the 2025 qualification period. Qualification for a bonus depends on your persistency and placement level at the end of the qualification period. If you meet all the requirements (Life Net Paid Commissionable Annualized Premium, persistency and placement) as of December 31, 2025, you can qualify for the bonus.

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