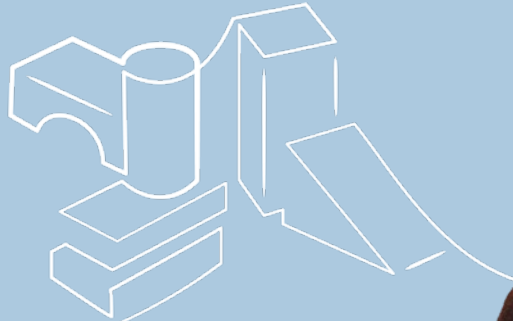


# Account registration and contracting for new producers



Foresters  
Financial



For producer use only. Not for use with the public.  
506094 US 11/23

# New Producer online account registration

# What is the New Producer online account registration?

An online account registration platform allowing new producers to obtain a Foresters Financial™ Producer number providing them the ability to write their first application prior to their upline submitting contracting application to Foresters.

## Helpful tip:

- Although a producer number is obtained, a producer contracting application must be sent to Foresters by their upline to complete the contract process before submitted business can finish the review and approval process

# Who's eligible to complete the online registration?



- Producers are eligible for a New Producer account if:
  - Contracting with Foresters as an individual
  - New to Foresters, do not already have a Foresters producer number and have not previously submitted a Foresters contracting application
  
- Producers are not eligible for a New Producer account if:
  - Contracting as a corporation
  - Transferring from one NMO/IMO to another
  - Have an existing or terminated Producer number with Foresters
  - Previously submitted a Foresters contracting application
  - An application is in a pre-appointment or fraternal state (as outlined next)

**What states require you to be active and appointed prior to writing and submitting business?**

- Connecticut\*
- Louisiana
- Massachusetts\*
- New Mexico\*
- Pennsylvania

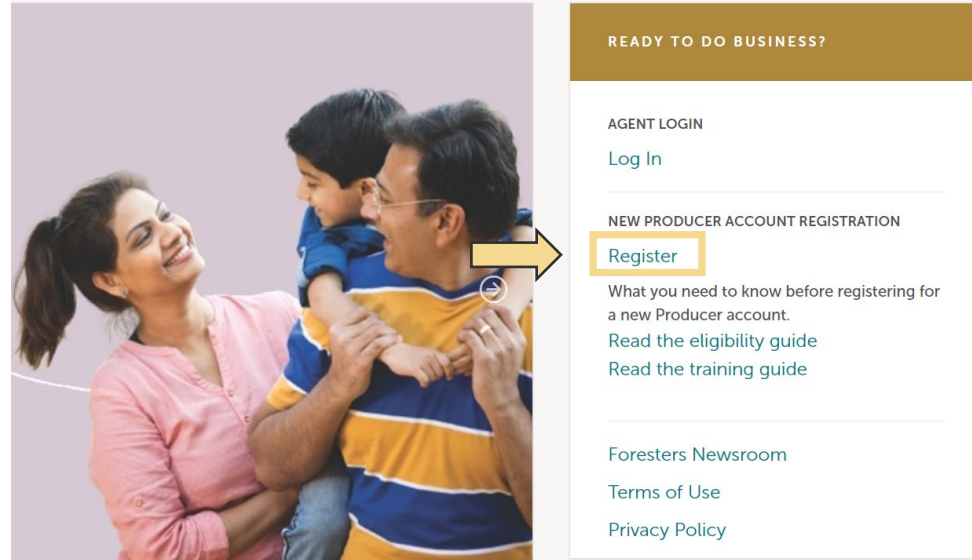
States with a "\*" require a fraternal license to sell life insurance

# What happens if a fraternal license is required?

- To sell life insurance and receive compensation from Foresters in the three fraternal states, producers and business entities must hold a fraternal life license or life license with the fraternal line of authority and be appointed with us as a fraternal producer before any sales occur
  - Massachusetts: producers need to complete the application and submit the completed application to Foresters. Foresters cover the required appointment fees in Massachusetts
  - Connecticut and New Mexico: producers can complete the state-specific fraternal license and appointment form on [www.NIPR.com](http://www.NIPR.com) and submit it to Foresters once processed. After the first piece of business is placed with Foresters, the license fee will be reimbursed by Foresters

# How do producers request their Producer number?

- Complete the New Producer online account registration
  - <https://ezbiz.foresters.com>
- Helpful tip- Have the following key information available:
  - Social Security Number
  - Direct upline Foresters Producer number
  - Email address
  - National Producer Number (NPN)



# How do producers request their Producer number?

## ■ Step 1

- Review and agree to the user agreement as well as to the ezbiz General Disclaimer and Terms of Use
- Enter social security number (enter numbers only with no spaces or dashes)
- Enter direct upline Producer number (contact your direct upline if you do not know this number)
- Click “Get started” to proceed

- Note: A producer will have 20 minutes to complete all required screens. If a producer is not eligible for account registration an error message will be displayed.

1 — 2 — 3

## New Producer account registration

Registration is only available for new Producer accounts. You will not be able to register if you have an existing Producer number with Foresters.

Please refer to the [New Producer account registration eligibility guide](#).

Please enter the following information to register for a new Producer account and obtain your Foresters Producer number.

**You have 20 minutes to complete all 3 pages of this registration form.**

*All fields are required unless otherwise indicated.*

### User agreement

By continuing to submit information via this form, you hereby agree and/or acknowledge that:

- You are solely responsible for entering accurate, truthful and lawful information
- This is only an application, and that Foresters retains complete discretion to approve or deny your application immediately or in the future
- No accounts or policies are guaranteed to receive approval as a result of submitting the requested information
- You release Foresters from any liability with respect to its processing of the information

I agree to the user agreement above as well as to the ezbiz [General Disclaimer and Terms of Use](#). I understand I will be asked to read and agree to these terms again when I log in to ezbiz.

### Social Security Number

321456789

Please enter numbers only (no spaces or dashes)

### Direct upline Producer number

987654321

[Get started](#)

[Already have a Foresters Producer number? Sign in here !\[\]\(9f284325a34b9d06394ce220f096759a\_img.jpg\)](#)



# How do producers request their Producer number?

- Step 2
  - Enter email address
    - Must be an email address that only the producer has access to and not be a generic or shared email
  - Click “Send PIN” to have the required verification PIN sent to your email address
- Step 3
  - Enter the PIN verification number and click “Continue”

The screenshot shows a progress bar at the top with three steps: 1 (checked), 2 (current), and 3. The main heading is "Email address confirmation". Below it, a message states: "Please provide an email address that only you have access to use. A verification PIN will be sent to the email address provided so you can continue with your registration." There is a text input field labeled "Email address" containing the text "john.smith@abc-company.com". Below the field, a note says: "This email address will be used for all ezbiz communications." At the bottom, there is a teal button labeled "Send PIN".

The screenshot shows a progress bar at the top with three steps: 1 (checked), 2 (current), and 3. The main heading is "Email address PIN verification". Below it, a message states: "Please enter the six digit verification PIN sent to your email inbox to continue. Please check your Spam/Junk folder. Your PIN is only valid for 10 minutes after the email is sent." There are six empty square input boxes for the PIN. Below the boxes is a teal button labeled "Continue". At the bottom, there is a white button with a teal border labeled "Resend PIN". At the very bottom, there is a link with a left-pointing arrow: "Use a different email address".

# How do producers request their Producer number?

- Step 4
  - Complete all the required information to create the account with Foresters
  - Click “Create account” to proceed
- Shortly after the account is created, a Welcome email containing the Foresters Producer number will be sent to the email address provided on the online registration form

Account information

*All fields are required unless otherwise indicated.*

Title First name Last name

Mr.

Date of birth

Month

Mobile phone number

5555555555

Please enter numbers only (no spaces or symbols)

NPN (National Producer Number) [?](#)

[Search for your NPN](#)

Business address line 1

Business address line 2

City State ZIP code

[Cancel](#)

# Completing contracting with Foresters

# Options to complete the contracting appointment application

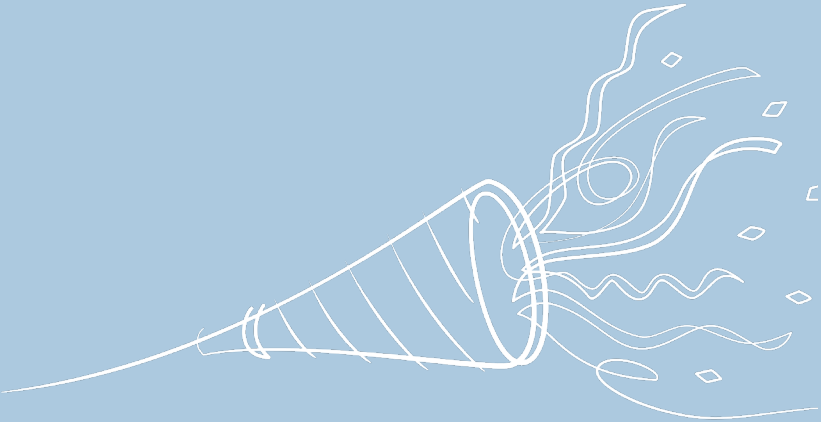


- Most agencies utilize an electronic contracting process, such as SuranceBay, so please check with your upline for their offerings



- Complete and sign a paper contracting package, including all contracting requirements and forward the completed contract and required forms to your upline

# Does Foresters offer just-in-time processing?



## Yes, Foresters offers two just in time processes:

- **Just-in-time background:**  
Producers will remain in a pending “JITB” status until submission of their first piece of business with Foresters. At this point, Foresters will order the required background checks and complete the contracting process to get the producer appointed
- **Just-in-time appointment:**  
Producers may be active with Foresters, but if state rules allow, we do not appoint the producer with the state until submission of their first piece of business

# What forms are required to get appointed with Foresters?



- The following are required:
  - Application for Contract and Appointment
  - Personal disclosure information
  - Consent form for consumer report
  - W-9- Request for Taxpayer Identification number and Certification (not required for non-commission (NC) Contracts)
  - One copy of Foresters GA or producer agreement
- Advance Commission Addendum to the GA Agreement, this option requires upline approval
- Vector One form
- Copy of:
  - E & O
  - Voided check (not required for NC contracts)
  - Proof of Anti-Money Laundering (AML) training

# How to ensure a quicker appointment turnaround time!

- Ensure that a producer completes:
  - Sections 1-13 of the application paperwork entirely
  - The background disclosures and all appropriate signature locations are signed and dated
  - The application so it's legible and details are accurately provided for any resident and non-resident licenses
- Submit a copy of the producer's E&O coverage and certificate of AML training (completed within the past two years)
- Ensure the producer's life and health (required to sell Prepared II) license (fraternal license in CT, MA, NM) is active in the states the producer intends to do business with Foresters

# Ready to submit a producer's appointment application



- Where does the contracting application go?
  - Producer submits completed application and all required forms to their upline
  - The upline reviews the application to ensure producer accuracy, completes sections 14-17 of the appointment application and submits the completed forms to Foresters
    - E-mail: [ezcontract@foresters.com](mailto:ezcontract@foresters.com)
    - Fax: 866-289-6656
    - Mail: Foresters Financial (Attention: Contracting and Compensation), P.O. Box 179, Buffalo, NY 14201-0179



# What should be expected once it's submitted to Foresters?



- Foresters will complete the following checks:
  - Background, which includes financial, bankruptcy, criminal and regulatory violations
  - Vector One
- Foresters reviews and validates the producer's:
  - State licenses and E&O coverage
  - Completion of AML training
- Once all outstanding requirements are met, Foresters has a two-business day turnaround time for approval

# How can a producer check their appointment status?



- Producers can utilize PMACS (Producer Management and Compensation System) to view their appointment status
  - Producers can access ezbiz and access the PMACS portal through a single sign-on process by selecting Contract, Compensation, & Debt within the My Biz drawer

The screenshot shows the Foresters Financial ezbiz website interface. The top navigation bar includes the Foresters Financial logo, the ezbiz logo, and several utility links: Sales Support: 1 (866) 466-7166, Key Contacts, New Agents, and a user profile icon. Below the navigation bar, there are three main menu categories: New Business, Current Business, and Reports. The Current Business menu is expanded, showing a sub-menu titled PMACS PORTAL. The link 'PMACS portal overview' is highlighted with a yellow box. Other links in the Current Business menu include Contract, Compensation, & Debt; My Current Commission statement; Contracting your team; and CASE MANAGEMENT (Certificate Details, Submitted Cases, Pending Issue, Decided Business, Outstanding Delivery, Cases Issued, Issued Paid). The Reports menu includes BUSINESS QUALITY (Business Quality User Guide, Persistency and Placement Overview, Persistency Report, Placement Report, Pending and Recent Lapse Report, Advance Notice: 2nd Year Renewal Report) and FUND YOUR DREAMS INCENTIVE 2023 (Fund Your Dreams 2023, Fund Your Dreams 2023 Tracker). A 'My Biz' drawer icon is visible in the top right corner.

# How can a producer check their appointment status?

- Upon launch, select My Profile. Within Profile Details, producers can view their status (Active, Pending, Terminated) and producer number. For pending producers, view all outstanding appointment requirements under the Outstanding Requirements section of Miscellaneous Information

MISCELLANEOUS INFORMATION >	Outstanding Requirement ^		
	Outstanding Requirement	Status	Follow Up Date
	MGA Recommendation	Pending	2022-11-09
	Consent and Authorization form	Pending	2022-11-09
	Contract Agreement	Pending	2022-11-09
	Proof of E & O	Pending	2022-11-09
	Application for Contract	Pending	2022-11-09
	Delivery Method Preference v		
Age & Amount Order Preference v			

# Can a producer transfer their appointment to a new upline?

- If the current upline granted a release and the requesting producer is in good standing, with no debt, they can immediately re-contract with their new upline without a waiting period
  - To grant the release, the current upline must provide a release letter on company letterhead. Additionally, the producer must complete Foresters' full contracting process, including all required background checks and submit a copy of the release letter
- A producer or agency who's been terminated by their current upline can be immediately eligible to re-contract with a new upline, provided there is nothing preventing re-contracting
  - The producer must complete Foresters' full contracting process, including all background checks

# Can a producer transfer their appointment to a new upline?

- If the producer's current upline has not granted a release and requesting producer:
  - Has no production in the past 90 days and is in good standing with no debt, they can immediately re-contract with a new upline, without a waiting period
  - Has personal or downline production in the past 90 days, they must satisfy a 90-day waiting period before being eligible for transfer.
    - During this period, the producer (including downlines) can write business with Foresters provided that the Agent Transfer Request Form is processed by Foresters

# Frequently Ask Questions

# Frequently Asked Questions

- Do producers need to be pre-appointed to write business?
  - Typically, no. Except in Connecticut, Louisiana, Massachusetts, New Mexico and Pennsylvania where a producer must be appointed prior to writing business
  
- Can producers get dually contracted with Foresters?
  - No, Foresters does not allow producers to get dually contracted
  
- Can business be assigned to a third party?
  - No

# Frequently Asked Questions

- Can an agency contract multiple producers?
  - Yes, each producer must have a contract to write business with Foresters
  
- Do uplines need licenses and appointments in place to be eligible for commissions on business written by their downlines?
  - Typically, No. Except in Florida, Georgia, Massachusetts, New Mexico, Pennsylvania and Virginia. An upline needs to have their license and appointment in place for these states to be eligible to receive commissions on their downline business written in those states



# How do I contact the Contracting department?



## **Phone:**

866-466-7166  
option 4



## **Email:**

Agencyadmin  
@foresters.com



## **Fax:**

866-289-6656

## **Disclaimer**

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The information contained in this presentation is for informational purposes only. There are other tools available to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

# Thank you

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Financial

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