

Foresters Advantage Plus, Strong Foundation & SMART UL

Underwriting Guide

It is the responsibility of the Underwriting Department to properly evaluate all applicants for insurance coverage. This requires sound, underwriting practices consistent with Foresters Financial™ philosophy for the selection of risks. In order to provide the best possible service, Foresters Underwriting Team must also rely on the producer to develop complete and accurate information at point of sale.

This manual is a guide intended to help the producer understand the probable underwriting action for commonly encountered medical histories. Naturally, the final action on an application is the decision of the Underwriter, based upon the varying circumstances that each particular case may present. It is important to recognize that the underwriting guide is meant as a basis for decision-making, and that other factors, including Foresters Underwriter's judgment, may affect the final decision.

This document was prepared for the exclusive use of appointed producers. It is not intended for public distribution, nor is it to be used in any solicitation or marketing of Foresters products.

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INTRODUCTION

You are an important part of the underwriting process and as participant in the sale, processing, underwriting and issue of our life insurance certificates we want you to be familiar with our underwriting philosophy and practices. Attention to these guidelines will help to speed up certificate issue and to explain underwriting decisions when the policy is placed.

The most important step in the underwriting process is accurate detailed answers to all questions on the application. It is important that the application show detailed health history for all proposed insureds to assure that it may be underwritten in an accurate and timely manner. Failure to properly record complete and accurate information could result in either unnecessary delays or serious problems at time of claim.

PRODUCT INFORMATION

Individual life insurance coverage is provided by Foresters Financial™, a trade name and trademark of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Ontario Canada, M3C 1T9) and its subsidiaries.

Underwriting guidelines, procedures and forms may vary by type of life insurance and state. Be sure to consult all materials relative to your specific product and state. By following the procedures outlined in this manual and the marketing guidelines you will maximize your percentage of issued life insurance applications.

FIELD UNDERWRITING

As an appointed producer you are authorized to solicit, write applications and otherwise transact the business of insurance in any state where you are both properly licensed by the state and authorized by Foresters to conduct business.

As an appointed producer you may not solicit applications in any manner prohibited by or inconsistent with the provisions of Foresters rules, regulations, or policies. If you have any questions regarding any type of solicitation transaction please contact your agency or refer to Foresters "ezbiz" Solicitation Rules in the Contracting Section.

The following practices are not acceptable:

1. Applications altered or corrected with regard to the signature of the proposed insured, the date signed, the city and state of the applicant, the producer's signature, or any changes to information deemed to be material to the issuance of the certificate, unless initialed by all parties to the contract (Agent, Applicant and Proposed Insured).
2. Stamped signature rather than handwritten ink signatures.
3. Typed applications are acceptable with a handwritten signature.

Good Field Underwriting is critical to the success Insurance Operations, and consists of more than just careful questioning of the proposed insured.

The following suggestions should help you and your clients in obtaining coverage as quickly as possible and on the most equitable basis:

1. Furnish complete information on past medical history to include date of first diagnosis, type of treatment, dates and physician information.
2. If medical history is involved, identify the disease or condition for which treatment was obtained.
3. Complete all underwriting questionnaires as appropriate.

Do not underestimate the applicant's knowledge of the diagnosed condition or the reason for the operation or treatment.

1. The writing producer is never authorized to disregard an applicant's answers, or to impose his or her judgment as to what is or is not important to record. The writing producer is never authorized to approve or alter an application for the proposed insured.
2. Only the Underwriting Team can make the final decision; therefore, never suggest or promise that coverage will be issued.

FINANCIAL UNDERWRITING GUIDELINES

Income replacement and estate protection are two important factors in determining the amount of insurance applied for and in-force.

Income Replacement

An income factor may be used to determine the total amount of insurance an applicant is eligible for.

AGE	MULTIPLIER OF EARNED INCOME
18 - 30	30
31 - 40	25
41 - 50	20
51 - 60	15
61 - 65	10
66 and up	5

Earned income includes income from salary, commissions and bonuses. It doesn't include investment, pending, interest, retirement or rental income.

Estate Protection

This is generally meant to preserve the applicant's net worth by covering estate taxes. This is determined on a case by case basis. Factors used to determine the amount of coverage include:

- the value of the estate and the anticipated future value of the estate
- the state of residence and the anticipated estate taxes

Non-income Earning Spouse

We evaluate the insurance needs for a non-income earning spouse on an individual basis. Some factors we consider are:

- the amount of household income
- the amount of coverage on the income earning spouse. The non-income earner should not have more coverage than the working spouse unless the working spouse is uninsurable
- The number of dependents

Juvenile Underwriting

Most children and students do not need a significant amount of insurance since they do not have estates, pay taxes or have income to replace. When submitting applications on children or students, the following information will be required:

- Provide the amount of insurance each sibling, if any, has.
- An explanation will be required if the amount of insurance varies between siblings
- Amount of insurance in-force on the parents. Generally, a parent must have double the amount of insurance in-force than applied for on the child

In addition, when submitting applications for students or recent graduates, provide the following information:

- Area of study and expected graduation date
- Anticipated future earnings
- Family net worth

Some of the cases may not fit into the parameters above but we are willing to work with you to understand the special circumstances of each case. For complicated financial cases or when you cannot use the information above to justify the amount of insurance applied for or in-force, a Financial Needs Analysis along with a cover letter describing the financial need for your client will be beneficial.

RESIDENCE/CITIZENSHIP

The applicant's primary residence must be in a state where the product is approved for sale, state of solicitation or residence. Check the product availability maps on our agent website <https://portal.foresters.biz/> for availability details.

Below are Foresters general guidelines, which are subject to underwriting discretion.

Foreign Nationals / Non Permanent Residents:

- Must have insurable loss in the US, such as a house, property, or investments.
- Must reside in the US a minimum of 6 months annually. Applicants must have a valid SSN and a work visa or other immigration visa that validates status in the United States.
- Must be citizens from a country that is insurable.
- If residing in the US for less than one year a paramedical exam with blood and urine will be required over and above the usual Age & Amount Requirements.
- Maximum amount of insurance is \$500 000 and maximum age is 65.
- Must be employed or spouse or dependent of employed individual in the US.
- Must have valid photo identification (driver's license, passport).

FOREIGN TRAVEL

Applicants contemplating foreign travel or residence may be subject to unsatisfactory living conditions, and increased risk of infectious disease and accident hazards.

Coverage is not available for applicants planning to reside in a foreign country indefinitely.

Travel in the course of business or pleasure will be considered up to and including 12 weeks. Underwriting foreign travel/residency will vary depending on international risks and how changes in political, security and health "environments" could impact the risk in that area. It is advisable to call Underwriting for a more accurate risk assessment as travel advisories are always changing.

MILITARY

Foresters welcomes applications from active duty military personnel (as long as the solicitation, application completion or sale did not occur on a military installation) and each case will be underwritten based on individual consideration. State regulations require the use of point of sale disclosure documents when selling to active duty military personnel. Insurance will not be offered to individuals who have been deployed or have received notice of deployment.

It is also important to note that Foresters is currently not registered to sell on military installations.

Individuals on "Active Duty" or full-time duty in the active military service of the United States, including members of the National Guard and Reserves, while serving under published orders for a period for 31 days or more are not eligible for riders that have a War Exclusion Clause, including ADR, DIR, and Waiver of Premium Benefit. Please complete a Military Questionnaire or provide the following details on the application:

- Branch of service
- Present duty status
- Current rank
- Length of present assignment
- Military occupational specialty
- Indicate whether supplemental or hazardous duty pay based on duties is being collected
- Indicate whether the insured will be transferred overseas, if so, where?
- Indicate whether the insured will be transferred to a new unit
- Indicate whether the insured or their unit will be alerted for duty (if presently in Reserve of National Guard)

OCCUPATION

The occupation of a proposed insured is a major factor in their eligibility and many of those occupations may eliminate an applicant from qualifying for the basic product and possibly DIR (accident only). Applicants with occupations that are exceptionally hazardous will be declined or rated, for example:

- Any occupation that involves working above certain heights
- Any occupation that involves handling explosives
- Any occupation that involves handling hazardous materials

For Disability Income Protection Rider (accident only) please refer to page 23 of this Guide for excluded occupations.

AVOCATIONS

Examples of recreational activities that may eliminate an applicant from Simplified Issue include:

- Scuba diving. The decision depends primarily on the level of certification and depths. Please have applicant complete Scuba and Skin Diving Questionnaire.
- Motorized racing (automobiles, motorcycles, boats). The decision depends on the level of competition, size and power of engine, etc.
- Hang-gliding, skydiving. Please have applicant complete Aerial Sports Questionnaire.
- Mountain/Rock Climbing. Please have applicant complete Climbing and Mountaineering Questionnaire.

BENEFICIARY DESIGNATION

The beneficiaries must meet the insurable interest requirements under state insurance law. In addition, to comply with legislation relating to fraternal benefit societies, "...benefits (must) be paid to the member or to the estate or dependents of the member (life insured) either directly or indirectly". Please refer to Foresters "ezbiz" Beneficiary 101.

TEMPORARY INSURANCE AGREEMENT (TIA)

The TIA is a temporary insurance agreement that allows the applicant to have coverage during the underwriting process. It is available to the applicants who, on the date the application is being signed, are more than 15 days old but have not had their 71st birthday and for face amounts applied for up to a maximum of \$1,000,000. The applicant must truthfully answer "No" to the 3 questions asked in the TIA agreement and provide their first month premium for the TIA to take effect. The maximum payout is the lesser of the face amount applied for or \$500,000

PREFERRED SUBMISSIONS INSTRUCTIONS

- Preferred rates are only available on fully underwritten plans (see Product Guide for face amount minimums).
- Current testing and underwriting can only determine preferred status. Applicants cannot be expected to know if they qualify. All submissions will automatically be considered for preferred underwriting and issue based on the best insurance class available according to the preferred criteria (page 7).
- **AVOID DELAYS AND DISSATISFACTION:** Even if the applicant appears to qualify for preferred rates, they may not. Foresters underwriting strongly advises that the producer collect the standard non-smoker or smoker premium with the application or prepare the client for the possibility of a non-preferred decision.

SIMPLIFIED ISSUE

Simplified Issue underwriting requires answers to the Lifestyle Questions, Part1: Medical Questions and Other Insurance questions on the application. A Pharmacy and an MIB check will be run on every proposed insured. If the proposed insured does not qualify for Simplified Issue rates, the application will be declined. In some situations, a new application will be required for a fully underwritten product. Simplified issue limits are based on the proposed insured's current age and total non-medically underwritten insurance in force with Foresters and are as follows:

STRONG FOUNDATION SIMPLIFIED ISSUE LIMITS

Age	Face Amount
18 - 55	\$400,000
56 - max	\$150,000

SMART UL SIMPLIFIED ISSUE LIMITS

Age	Face Amount
0 to 15	\$150,000
16 to 55	\$400,000
56 to 75	\$150,000

ADVANTAGE PLUS SIMPLIFIED ISSUE LIMITS

Age	Face Amount
0 to 15	\$150,000
16 to 55	\$400,000
56 to 75	\$150,000

For Advantage Plus, if either the 10-Year or 20-Year Term Rider is added at issue, the maximum rider benefit amount is:

For issue ages 18-55: \$400,000 minus the total face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-up Additions Rider (if applicable), plus any other non-medical coverage currently in force with Foresters.

For issue ages 56-75: \$150,000 minus the total face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-Up Additions Rider (if applicable), plus any other non-medical coverage currently in force with Foresters.

Non-Smoker Definition:

Strong Foundation: Applicants who have not smoked cigarettes within the past 12 months. Allows use of cigar, pipe, chewing tobacco, nicotine patches and other substitutes.

SMART UL & Advantage Plus: Applicants who have not used any product containing nicotine within the past 12 months.

INSURANCE CLASSES – STRONG FOUNDATION FULLY UNDERWRITTEN

Standard Smoker	Applicants who smoke cigarettes within the past 12 months.
Standard Non-Smoker	Applicants who have not smoked cigarettes within the past 12 months. Allows use of cigar, pipe, chewing tobacco, nicotine patches and other substitutes.
Preferred Smoker	Applicants who meet all the Preferred Plus criteria listed below and smoke cigarettes.
Preferred Non-Smoker	Applicants who have not used a product containing nicotine or a nicotine substitute within the past 2 years and who meet all the Preferred criteria listed below.
Preferred Plus Non-Smoker	Applicants who have not used a product containing nicotine or a nicotine substitute within the past 3 years and who meet all the Preferred Plus criteria listed below.

PREFERRED CRITERIA – STRONG FOUNDATION FULLY UNDERWRITTEN

	Preferred Plus	Preferred Smoker	Preferred
Tobacco Use*	No nicotine use for 3 yrs	Cigarette Smokers	No nicotine use for 2 yrs
Cholesterol Level	<230 (No previous history of treatment or medication)	<230 (No previous history of treatment or medication)	<250 (No previous history of treatment or medication)
Cholesterol/HDL Ratio	<5.5 (No previous history of treatment or medication)	<5.5 (No previous history of treatment or medication)	<6.0 (No previous history of treatment or medication)
Blood Pressure	<130/85 (No previous history of elevated BP, treatment or medication)	<130/85 (No previous history of elevated BP, treatment or medication)	<140/90 (No previous history of elevated BP, treatment or medication)
Height Weight	See Build Charts	See Build Charts	See Build Charts
Family History: NO Death of a parent	<AGE 60 from CAD, CVD, Cancer	<AGE 60 from CAD, CVD, Cancer	<AGE 60 from CAD, CVD, Cancer
Medical History	No history of Cancer or significant health impairment	No history of Cancer or significant health impairment	No history of Cancer or significant health impairment
Alcohol & Drug Abuse	No history	No history	No history
MVR: DUI/DWI/Reckless Driving Moving Violations	0 for 3 yrs. <4 within 5 yrs.	0 for 3 yrs. <4 within 5 yrs.	0 for 2 yrs. <4 within 3 yrs
Avocation	No hazardous sport	No hazardous sport	No hazardous sport within 2 years
Aviation (Commercial pilots excepted)		No	No

*For Fully Underwritten products cigar use qualifies for non-smoker preferred rates provided the use is admitted upfront, urinalysis is negative for nicotine and use is limited to 1 cigar per month up to a maximum of 12 cigars per year. Cigar use is not available for preferred plus rates.

INSURANCE CLASSES –ADVANTAGE PLUS AND SMART UL

Standard Tobacco	Applicants who have used any product containing nicotine within the past year.
Tobacco Plus	Applicants who have used any product containing nicotine within the past year and who meet all the Preferred Plus criteria listed below.
Standard Non-Tobacco	Applicants who have not used any product containing nicotine within the past 12 months.
Standard Plus Non-Tobacco	Applicants who have not used any product containing nicotine within the past 12 months and who meet all the Standard Plus criteria listed below.
Preferred Non-Tobacco	Applicants who have not used any product containing nicotine within the past 3 years and who meet all the Preferred criteria listed below.
Preferred Plus Non-Tobacco	Applicants who have not used any product containing nicotine within the past 5 years and who meet all the Preferred Plus Criteria listed below.
Substandard	Applicants who would require an extra premium or exclusion(s) for certain health conditions that are otherwise not insurable.

PREFERRED CRITERIA – ADVANTAGE PLUS AND SMART UL

	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco	Tobacco Plus
Tobacco Use*	No nicotine use for 5 yrs.	No nicotine use for 3 yrs.	No nicotine use for 1 yrs.	≤ 1 pack per day
Cholesterol Level	<220 (No previous history of treatment or medication)	<230 (No previous history of treatment or medication)	<260 (No previous history of treatment or medication)	<220 (No previous history of treatment or medication)
Cholesterol/HDL Ratio	<4.5 (No previous history of treatment or medication)	<5.0 (No previous history of treatment or medication)	<6.5 (No previous history of treatment or medication)	<4.5 (No previous history of treatment or medication)
Blood Pressure	<135/80	<140/90	<140/90	<135/80
Height Weight	See Build Charts	See Build Charts	See Build Charts	See Build Charts
Family History: NO Death of a parent	<AGE 65 due to CAD, CVD or Cancer	<AGE 65 due to CAD, CVD or Cancer	<AGE 60 due to CAD, CVD or Cancer	<AGE 65 due to CAD, CVD or Cancer
Medical History	No history of Cancer or significant health impairment	No history of Cancer or significant health impairment	No history of Cancer or significant health impairment	No history of Cancer or significant health impairment
Alcohol & Drug Abuse	No history	No history	No history	No history
MVR: DUI/DWI/Reckless Driving Moving Violations	0 for 5 yrs. <3 within 5 yrs.	0 for 5 yrs. <3 within 3rs.	0 for 5 yrs. <3 within 3yrs.	0 for 5 yrs. <3 within 5 yrs.
Avocation	No hazardous sport	No hazardous sport	No hazardous sport	No hazardous sport
Aviation (Commercial pilots excepted)	No flying as a pilot or crew member of a private aircraft	No flying as a pilot or crew member of a private aircraft	No flying as a pilot or crew member of a private aircraft	No flying as a pilot or crew member of a private aircraft

*For Medical products cigar use qualifies as a non-smoker for standard, standard plus and preferred rates provided the use is admitted upfront, urinalysis is negative for nicotine and use is limited to 1 cigar per month up to a maximum of 12 cigars per year. Cigar use is not available for preferred plus rates.

BUILD

OVERWEIGHT

Of significant importance in evaluating one's insurability is the relationship of an individual's height and weight. An overweight individual has an increased incidence of cardiovascular disease and renal disease. In addition, there is added stress to the weight bearing joints and bones. Obesity may also be associated with other disorders such as diabetes and other endocrine disorders.

UNDERWEIGHT

Underweight generally is of less significance than overweight concerning long-term disabilities and illnesses, however, abnormally thin individuals may have difficulty gaining weight because of nutritional deficiencies, or a chronic underlying disease. Frequently, thin individuals have a low resistance to acute illnesses.

WEIGHT REDUCTION

When weight reduction has been accomplished, and the weight has been stable for one year, full credit will be given for weight loss. If there has been weight loss and the weight has not been stable for a period of 12 months, half credit will be given for the weight lost. Example: Female 5'7", 231lbs; lost 36 lbs within 2 months. If current weight is 195 lbs, allow ½ credit by adding 18 lbs, for a total of 213 lbs, before referencing the appropriate build table.

ADULT Build Charts (16+) – Fully underwritten

Preferred Plus/ Preferred Smoker Fully Underwritten		Strong Foundation Preferred Fully Underwritten		Standard Plus Fully Underwritten (not applicable to Strong Foundation)		Standard Fully Underwritten	
Height (Ft)	Maximum Weight (Pds)	Height (Ft)	Maximum Weight (Pds)	Height (Ft)	Maximum Weight (Pds)	Height (Ft)	Maximum Weight (Pds)
4'10	126	4'10	135	4'8	143	4'8	162
4'11	130	4'11	137	4'9	150	4'9	168
5'0	144	5'0	152	4'10	155	4'10	174
5'1	149	5'1	158	4'11	160	4'11	180
5'2	152	5'2	162	5'0	167	5'0	186
5'3	157	5'3	166	5'1	175	5'1	193
5'4	161	5'4	172	5'2	180	5'2	199
5'5	166	5'5	178	5'3	185	5'3	206
5'6	170	5'6	182	5'4	190	5'4	211
5'7	176	5'7	190	5'5	195	5'5	219
5'8	180	5'8	195	5'6	200	5'6	226
5'9	184	5'9	200	5'7	205	5'7	233
5'10	190	5'10	205	5'8	210	5'8	240
5'11	196	5'11	210	5'9	215	5'9	247
6'0	202	6'0	220	5'10	222	5'10	254
6'1	206	6'1	225	5'11	227	5'11	261
6'2	211	6'2	230	6'0	234	6'0	269
6'3	216	6'3	240	6'1	242	6'1	276
6'4	221	6'4	244	6'2	247	6'2	284
6'5	227	6'5	251	6'3	252	6'3	292
6'6	244	6'6	260	6'4	258	6'4	299
6'7	249	6'7	265	6'5	264	6'5	307
6'8	254	6'8	270	6'6	270	6'6	315
6'9	259	6'9	273	6'7	276		

ADULT Build Charts (16+) – Non Medical

<p>This build chart is for single impairment of build only and reflects the maximum weight that will be accepted for Non-Medical Underwriting.</p> <p>If there are additional impairments, beyond the client's build, the applicant may not qualify for the classification.</p>	<p>This build chart reflects standard build. If the weight is exceeded and the client has other impairments, they may not be accepted for Non-Medical Underwriting.</p>
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Single Impairment Build Chart		Standard Build Chart Non -Medical	
Height (Ft)	Max Weight (Pds)	Height (Ft)	Max Weight (Pds)
4'8	185	4'8	140
4'9	193	4'9	145
4'10	198	4'10	150
4'11	207	4'11	155
5'0	212	5'0	161
5'1	221	5'1	166
5'2	225	5'2	172
5'3	234	5'3	177
5'4	243	5'4	183
5'5	250	5'5	189
5'6	259	5'6	195
5'7	265	5'7	201
5'8	274	5'8	207
5'9	281	5'9	213
5'10	292	5'10	219
5'11	298	5'11	225
6'0	307	6'0	232
6'1	314	6'1	238
6'2	325	6'2	245
6'3	336	6'3	252
6'4	342	6'4	258
6'5	353	6'5	265
6'6	360	6'6	272

**For further clarification please call the Risk Assessment Line at 1-877-622-4249 between the hours of 9AM – 7:30PM EST, Monday to Friday.

JUVENILE BUILD CHART

Juvenile Build Chart Male & Female						
Height	Ages 0-9			Ages 10-15		
	Weight			Weight		
	Min.	Avg.	Max.	Min.	Avg.	Max.
18"	5	8	19			
19"	5	8	19			
20"	5	8	19			
21"	6	9	22			
22"	7	11	24			
23"	8	12	26			
24"	9	13	28			
25"	10	14	30			
26"	11	16	32			
27"	12	17	34			
28"	13	18	36			
29"	14	19	38			
30"	16	21	41			
31"	17	22	43			
32"	18	23	45			
33"	19	24	47			
34"	21	26	49			
35"	22	28	51			
36"	23	29	53			
37"	24	30	56			
38"	26	32	59			
39"	28	34	62			
40"	29	36	64			
41"	30	38	67			
42"	32	40	70			
43"	34	42	73			
44"	35	44	75			
45"	37	47	79			
46"	39	50	83			
47"	41	52	87			
4'0"	42	53	89	42	58	123
4'1"	44	56	93	43	62	127
4'2"	46	58	97	47	66	131
4'3"	49	61	101	49	69	136
4'4"	51	64	105	50	72	141
4'5"	54	67	109	57	76	142
4'6"	56	70	113	63	79	143
4'7"	59	73	118	66	82	147
4'8"	61	76	122	68	85	151
4'9"	64	80	127	71	88	154
4'10"	66	83	131	73	92	157
4'11"	69	87	136	73	96	161
5'0"	71	90	140	74	100	165
5'1"				77	105	169
5'2"				80	109	173
5'3"				86	113	179
5'4"				91	117	184
5'5"				94	122	189
5'6"				97	126	194
5'7"				101	131	199
5'8"				104	135	204
5'9"				107	140	210
5'10"				110	144	216
5'11"				114	149	221
6'0"				117	154	226
6'1"				121	159	231
6'2"				124	164	236
6'3"				128	169	241
6'4"				131	174	246

AGE & AMOUNT REQUIREMENTS

(Strong Foundation, Advantage Plus & Smart UL Medically Underwritten)

To help your underwriter with the evaluation process you are responsible for ordering requirements from a third party provider (See Approved Vendors). A representative from the selected third party provider will call your client to schedule an appointment to complete the necessary requirements (outlined in the appropriate age and amount requirement charts).

The risk appraisal is based on information obtained from the following sources:

- Application
- Attending Physician's Statements (APS), (if required)
- Blood Profile
- Department of Motor Vehicle (MVR), (if required)
- ECG or Stress Test
- Inspection Report
- Medical Examination
- MIB Inc.
- Paramedical Examination
- Pharmaceutical Records
- Special Questionnaires
- Urinalysis (included with Blood Profile unless otherwise stated)
- Vitals

AGE & AMOUNT REQUIREMENTS CHARTS

(Strong Foundation, Advantage Plus & Smart UL Medically Underwritten)

It is important to note the following:

- At ages 75 and up, a completed Activities of Daily Living Questionnaire (ADLQ) is required with the application form submission.
- For additional insurance (within 12 months) age and amount requirements will be based on the total insurance in force and applied for with all companies.
- Additional requirements may be requested by the underwriter to obtain details of declared histories

AGE & AMOUNT REQUIREMENTS CHARTS

STRONG FOUNDATION

Age	20,000 to 49,999	50,000 to 99,999	100,000 to 150,000	150,001 to 200,000	200,001 to 250,000	250,001 to 499,999	500,000 to 999,999	1,000,000 to 1,999,999	2,000,000 to 2,999,999	3,000,000+
18 to 40	NM	NM	V/B	V/B	V/B	V/B	P/B	P/B	M/B/E/I*	M/B/E/I*
41 to 45	NM	NM	V/B	V/B	V/B	P/B	P/B	P/B	M/B/E/I*	M/B/E/I*
46 to 50	NM	NM	V/B	V/B	V/B	P/B	P/B	P/B	M/B/E/I*	M/B/E/I*
51 to 55	NM	NM	P/B	P/B	P/B	P/B	P/B	P/B/E	M/B/E/I*	M/B/T/I*
56 to 60	NM	NM	P/B	P/B	P/B	P/B	P/B	P/B/E	M/B/E/I*	M/B/T/I*
61 to 70	NM	NM	P/B	P/B	P/B	P/B	P/B	M/B/E	M/B/E/I*	M/B/T/I*
71 +	N/A	N/A	P/B	P/B	P/B	P/B	P/B	M/B/E	M/B/E/I*	M/B/T/I*

*Inspection Reports will be ordered by Foresters.

ADVANTAGE PLUS & SMART UL

For Advantage Plus, in order to determine age and amount requirements, add the following together; basic Advantage Plus face amount, plus any term rider, plus the amount of PUAR using the chart below. If GIR is also applied for add on amount equal to the lesser of the original face amount or \$50,000. For examples, refer to the last page of the guide.

Age	25,000- 49,999	50,000- 99,999	100,000- 150,000	150,001- 250,000	250,001- 499,999	500,000- 999,999	1,000,000- 1,999,999	2,000,000- 2,999,999	3,000,000+
0-4	NM	NM	NM	NMU	NMU	APS/CL	APS/CL	APS/CL/I*	APS/CL/I*
5-15	NM	NM	NM	NMU	NMU	APS/CL	APS/CL	APS/CL/I*	APS/CL/I*
16-40	NM	NM	V/B	V/B	V/B	P/B	P/B	M/B/E/I*	M/B/E/I*
41-45	NM	NM	P/B	P/B	P/B	P/B	P/B	M/B/E/I*	M/B/E/I*
46-50	NM	NM	P/B	P/B	P/B	P/B	P/B	M/B/E/I*	M/B/E/I*
51-55	NM	NM	P/B	P/B	P/B	P/B	P/B/E	M/B/E/I*	M/B/T/I*
56-60	NM	NM	P/B	P/B	P/B	P/B	M/B/E	M/B/E/I*	M/B/T/I*
61-65	NM	NM	P/B	P/B	P/B	P/B	M/B/E	M/B/E/I*	M/B/T/I*
66-70	NM	NM	P/B	P/B	P/B	P/B	M/B/E	M/B/E/I*	M/B/T/I*
71-75	NM	P/B	P/B	P/B	P/B	P/B	M/B/E	M/B/E/I*	M/B/T/I*
76-85	P/B	P/B	P/B	P/B	P/B	P/B	M/B/E	M/B/E/I*	M/B/T/I*

*Inspection Reports will be ordered by Foresters.

For the Single Payment or Flexible Payment Paid-up Additions Rider, applications are underwritten on an insurance amount determined by the factors shown in the table below

Underwriting Age & Amount Tables for Paid-up Additions Rider		
Age at Rider Effective Date	Flexible PUA Factor	Single PUA Factor
18-35	15	6
36-50	10	3
51-70	5	2

The applicant's applied for maximum annual payment amount is multiplied by the appropriate factor to determine age and amount requirements. The expense load is not deducted from the payment when determining this amount. Any increase to this flexible payment will require underwriting on the amount in excess of any previously approved amounts.

A PUA rider can only be added to a Medical version of an Advantage Plus certificate that is standard or rated up to an including Table F +150%.

LEGEND FOR CODES:

Code	Requirement	Validity
APS	Attending Physicians Statement (Ordered by Foresters)	n/a
B	Blood profile (includes a urinalysis)	12 months
CL	Cover Letter – Outlining purpose of coverage	12 months
E	Electrocardiogram (ECG)	12 months
I*	Inspection Report	12 months
M	Medical	12 months
NM*	Non-Medical	12 months
NMU*	Non-Medical Underwritten	12 months
P	Paramedical (Nurse)	12 months
T	Exercise ECG (Treadmill ECG)	12 months
V	Vital Signs	12 months

*Requirements are good for 12 months, for non-rated cases with a face amount of \$500,000 or less and for ages 60 or less; otherwise requirements are good for 6 months.

*NM (Non Medical Simplified Issue): Applicant either qualifies, or not, based on the answers to the application and medical questions.

*All other age and amount requirements indicate full underwriting.

*Inspection Reports will be ordered by Foresters.

APPROVED VENDORS

NAME	CONTACT INFORMATION
APPS	www.appslive.com , or call 1-800-727-2101 for the contact number for your state.
EMSI	www.emsinet.com/ for contact information for the servicing office in your area or call 1-800-872-3674.
ExamOne (includes Superior Mobile Medics)	www.examone.com or call 1-800-768-2058 for contact information for the servicing office in your area.

MODIFIED COVERAGE

It may be necessary to issue coverage with an extra premium or exclude or deny coverage to an applicant due to health or other history. Final disposition regarding an application is the decision of the Underwriter. It is possible that two applicants with similar conditions could result in a significantly different final action based on multiple factors.

FILE INCOMPLETE OR POSTPONED

INCOMPLETION OCCURS WHEN THE REQUIRED AGE AND AMOUNT REQUIREMENTS ARE NOT ORDERED WITHIN 28 DAYS AFTER THE APPLICATION DATE. HOWEVER, ONCE RECEIVED, THE FILE MAY BE CONSIDERED FOR REOPENING AND A CERTIFICATE ISSUED IF THE APPLICANT IS INSURABLE.

Postponements are applied in immediate high-risk situations where it is likely that a satisfactory judgment may be made at a later date. The Underwriter will provide the approximate date and/or prerequisites for reconsideration.

Some impairments will require a waiting period before being considered for life insurance. This is not a complete list:

- Cancer: one or more years
- Coronary Artery Disease (includes angina, heart attack, bypass surgery and angioplasty): minimum six months
- Uninvestigated symptoms, symptoms currently under investigation, until investigation is complete

IMPAIRMENTS

Some medical impairments cannot be considered for coverage. Please refer to the attached Impairment Guide.

Certain combinations of impairments are often uninsurable. The following are some examples:

- Chronic kidney disease with high blood pressure
- Depressive and/or anxiety problems in combination with alcohol abuse
- Diabetes in combination with Coronary Artery Disease (CAD), Cardiovascular Disease (CVD), or kidney disease.

RECONSIDERATION OF UNDERWRITING ACTION

Certain medical impairments that resulted in a substandard premium may be reconsidered when there has been an improvement in health status. A reconsideration of the rating may be reviewed upon completion of a change application and the review of any deemed underwriting requirements. A reconsideration date may be offered in some situations at the time of initial underwriting.

UNDERWRITING IMPAIRMENT GUIDE

Although clients may qualify for Simplified Issue products, if ratable up to 200% mortality (+100, or 4 tables or table D), the impairments listed below as "decline" should not be submitted for Simplified Issue.

The following guide applies to single impairments. Individuals with multiple impairments may not qualify.

SUBMITTING INFORMATION:

If all the available information is submitted with the application, it is more likely that a decision can be made with a single review.

For simplified issue cases, Foresters requires additional information for each "Yes" answer in the Lifestyle and Medical Questions sections. You can help speed up the Underwriting process by completing, at the time of the application, the Underwriting Questionnaire that is applicable to each "Yes" answer. The following questionnaires are the most common and should cover most of your cases:

- Alcohol Usage
- Chest Pain
- Cyst, Lump or Tumor
- Diabetes
- Drug and Substance Usage
- Mental Health

For all other "Yes" answers, you can provide the following details in the "Additional Information" section of the application:

- Diagnosis
- Date first diagnosed
- Treatment
- Prescribed medications and equipment
- Medical facilities
- Dates of hospitalization and duration of each stay
- Physicians' names, addresses and telephone numbers (if different from question 19 in the application)

The full list of Foresters questionnaires is available for those who wish to use them, but you may not need them if complete details are provided in the "Additional Information" section (*Impairments with available questionnaires are noted with a "Q" in the Medical Impairment section*).

- Activities of Daily Living (required for ages 75+, Fully Underwritten)
- Aerial Sports
- Arrhythmia/Atrial Fibrillation/Irregular Heartbeat
- Arthritis
- Attention Deficit Hyperactivity Disorder or Attention Deficit Disorder
- Aviation
- Back and Neck
- Benign Prostate
- Climbing & Mountaineering
- Digestive System Disorders
- Epilepsy and Seizure Disorder
- Foreign Travel
- Hazardous Sports
- Heart Murmur
- High Blood Pressure/Hypertension
- Kidney and Urinary Disorders
- Lupus
- Military
- Prostate Cancer
- Respiratory Disorders
- Scuba and Skin Diving
- Sleep Apnea/Sleep Disorder
- Tobacco

In the event of insufficient/no details provided on the application for a "Yes" answer or of a discrepancy between information from MIB/Pharmacy checks and the application, Foresters will contact the producer for further information and may request to have a questionnaire completed.

All questionnaires can be found in the "Forms & Brochures" section of Foresters producer website under "Underwriting & Questionnaires".

NON-MEDICAL IMPAIRMENTS

Impairment	Guideline	Decision
Criminal Activity	If on probation /parole, incarcerated or criminal charges pending If no jail time served, individual consideration 1 year after end of probation	Decline for Simplified and Fully-Underwritten
	If jail time has been served, consider 5 years after parole	Decline for Simplified and Fully-Underwritten
Driving Record	Single DUI within 12 months/2 DUI, last within 5 years	Decline for Simplified
	More than 2 DUI	Call Risk Assessment Line

MEDICAL IMPAIRMENTS

Impairment	Criteria	Life (SI)
ADL assistance required		Decline
AIDS / HIV +ve		Decline
Alcoholism Alcohol Usage Q	Within 5 years After 5 years, without relapse, no current use	Decline Accept
Alzheimer's / Dementia		Decline
Amputation	Caused by injury	Accept
	Caused by disease	Decline
Anemia	Iron deficiency	Accept
Aneurysm		Decline
Angina	See Heart Disease	Decline
Angioplasty	See Heart Disease	Decline
Aortic Insufficiency		Decline
Aortic Stenosis		Decline
Arrhythmia		Decline
Artery Blockage		Decline
Arthritis Arthritis Q	Osteoarthritis	Accept
	Rheumatoid – Mild with no limitations	Accept
	Rheumatoid – Moderate or severe (Rx include Humira, Embrel, Prednisone)	Decline
Asthma Ages 6-75 Respiratory Disorders Q	Mild/Moderate Severe-Hospitalization	Accept Decline
Blood Pressure High Blood Pressure Q	Controlled	Accept
Bronchitis	Acute	Accept
	Chronic	Decline
By-Pass Surgery	See Heart Disease	Decline
Build	Weight exceeds Single Impairment Build chart on page 10	Decline
Cancer Cyst, Lump, Tumor Q	Basal Cell Carcinoma (Skin)	Accept
	Cancer with treatment completed over 10 years ago, with no recurrence, or recommended treatment	Accept
	All other cancers including Hodgkin's Lymphoma	Decline
Cerebral Palsy		Decline
Chronic Obstructive Lung Disease	Emphysema or Chronic Bronchitis	Decline
Cirrhosis of Liver		Decline
Circulatory Surgery		Decline
Colitis-Ulcerative	Mild to moderate, intermittent	Accept

Impairment	Criteria	Life (SI)
Digestive Systems Disorders Q		
Congestive Heart Failure		Decline
Crohn's Disease	>5 years in remission	Accept
Digestive Systems Disorders Q		
CVA /Stroke /TIA		Decline
Cystic Fibrosis		Decline
Depression/Anxiety	Mild > age 25, onset more than 1 year or longer, no hospitalization or time off work	Accept
Mental Health Q	Severe, major depression, bi-polar disease, schizophrenia	Decline
Diabetes	Current age 30-39, duration since diagnosis < 5 yrs	Accept
Treated with oral medication or diet.	Current age 40-49, duration since diagnosis <15 yrs	
Good control.	Current age 50-59, duration since diagnosis <25 yrs	
Non-smoker or <1 pack/day.	Current age 60+, any duration since diagnosis.	
Build does not exceed standard build chart found on page 10.		
Diabetes Q		
Diabetes		Decline
Treated with Insulin.	Any age or duration.	
Any treatment with build exceeding standard build chart.		
Poor control or complications such as heart disease, kidney disease, peripheral vascular disease or neuropathy.		
Diabetes Q		
Diverticulitis/Diverticulosis Digestive System Disorders Q		Accept
Down's Syndrome		Decline
Drug Use (other than marijuana)		Decline
Drug use - marijuana	Occasional social use (smoker rates apply)	Accept
Drug and Substance Usage Q		
Epilepsy / Seizure	Controlled on meds, no seizures for 2 years, no complications	Accept
Epilepsy and Seizure Q		
Fibromyalgia	No depression, working full-time	Accept
Gallbladder Disorders		Accept
Gastric Bypass	After 1 year, weight stabilized	Accept
Digestive Systems Disorders Q		
Gastritis		Accept
Gout		Accept
Heart Blockage		Decline
Heart Disease	Heart Attack, Myocardial Infarction, Coronary Artery Disease and Angina Pectoris	Decline
Heart Murmur	"innocent", no symptoms, no treatment	Accept
Heart Murmur Q		
Other Heart Murmur		Decline
Heart Surgery/Procedure		Decline
Heart Valve Disease/Surgery		Decline
Height and Weight	See Build	
Hemophilia		Decline
Hepatitis	A , recovered	Accept
	B or C	Decline
Hodgkin's Disease		Decline
Hypertension	Controlled	Accept
High Blood Pressure Q		
Hysterectomy	Non cancer	Accept
Kidney Disease	Stones, acute infection	Accept
Kidney & Urinary Disorders Q	Other chronic kidney disease	Decline

Impairment	Criteria	Life (SI)
Leukemia		Decline
Liver disease		Decline
Lou Gehrig's Disease (ALS)		Decline
Lupus Erythematosus	Discoid	Accept
Lupus Q	Systemic	Decline
Marfan's Syndrome		Decline
Mitral Insufficiency		Decline
Mitral Stenosis		Decline
Multiple Sclerosis		Decline
Muscular Dystrophy		Decline
Narcolepsy	Occasional Episodes	Accept
Sleep Apnea/Sleep Disorders Q		Accept
Nursing Home/Skilled Nursing facility or Psychiatric Facility Resident		Decline
Oxygen Use		Decline
Pacemaker		Decline
Pancreatitis	Digestive System Single attack , acute >1 year ago, non alcohol related, no complications	Accept
Disorders Q		Alcohol related, chronic
Paralysis	Paraplegia and Quadriplegia	Decline
Parkinson's Disease		Decline
Peripheral Vascular or Arterial Disease (PVD, PAD)		Decline
Prostate Disorder	Infection, inflammation	Accept
Benign Prostate Q		Accept
Sarcoidosis	Localized, non-pulmonary	Accept
	Pulmonary	Decline
Sleep Apnea Sleep Apnea/Sleep Disorders Q	Treated and controlled	Accept
Spina Bifida		Decline
Splenectomy	Due to trauma	Accept
Stroke/ CVA/ TIA		Decline
Suicide Attempt		Decline
Thyroid Disorders	Treated, no symptoms	Accept
Transient Ischemic Attack (TIA)		Decline
Tuberculosis	Treatment completed, inactive	Accept
Ulcer/GERD		Accept
Digestive System Disorders Q		Accept
Weight	See Build Charts	See Build Charts
Weight Loss	Unexplained	Decline
Wheelchair Use	Due to chronic illness or disease (includes injury or disability resulting in the permanent and ongoing use of a wheelchair)	Decline

**For further clarification please call the Risk Assessment Line at 1-877-622-4249 between the hours of 9AM – 7:30PM EST, Monday to Friday.

MEDICATIONS

This list is not exhaustive but includes medications that are not eligible for non-medical coverage.

Medications	Indication
Abilify	Psychotic Disorder
Amantadine	Parkinson's
Amiodarone HCL	Arrhythmia
Anastrozole	Cancer
Antabuse	Alcohol/Drugs
Aricept	Dementia/Cognitive Disorder
Arimidex	Cancer
Atrovent	COPD
Benlysta	Systemic Lupus
Bidil	CHF
Calcitriol	Kidney Disease/Failure
Carbidopa	Parkinson's
Casodex	Cancer
Clopidogrel	Heart Disease, Stroke/TIA, PVD/PAD
Combivent	COPD
Daliresp	COPD
Digoxin	Heart Failure/Arrhythmias
Donepezil HCL	Dementia/Cognitive Disorder
Effient	Heart Disease, Stroke/TIA, PVD/PAD
Exelon	Dementia/Cognitive Disorder
Femara	Cancer
Geodon	Psychotic Disorder
Hydralazine	Severe Hypertension
Hydrea	Cancer
Ipratropium Bromide	COPD
Isosorbide	Angina
Lanoxin	Heart Failure/Arrhythmias
Lasix	Heart/Liver/Kidney Disorder
Lithium	Bi-polar Disorder
Lupron	Cancer
Methyldopa	Severe Hypertension
Namenda	Anti-Dementia
Nitrostat	Angina/Chest pain
Pegasys	Hepatitis
Plavix	Heart Disease, Stroke/TIA, PVD/PAD
Pletal	Heart Disease, Stroke/TIA, PVD/PAD
Ranexa	Angina/Chest pain
Ribavirin	Hepatitis
Risperdone	Psychotic Disorder
Sensipar	Kidney Disease/Failure
Seroquel	Psychotic Disorder
Serzone	Psychotic Disorder
Spiriva	Severe asthma or COPD
Tamoxifen	Cancer
Zemplar	Kidney Disease/Failure
Zyprexa	Psychotic Disorder

DISABILITY INCOME RIDER (ACCIDENT ONLY)

The general underwriting guideline is to accept the rider other than in the presence of a risk, not covered under the contract rules, that clearly predisposes the applicant to an accident and ensuing disability. Applicants rated up to +150 will be eligible. Health history will otherwise not be a consideration for underwriting the rider, other than in certain conditions such as severe musculoskeletal disorders that predispose an individual to accidents and disability. The DIR will not be available to the following clients:

- retired
- unemployed
- students
- homemakers
- self-employed who work more than 50% of time from home
- who work less than 30 hours per week
- who work less than 26 weeks per year
- who have a recent driving record with serious moving violations
- who have a history of repeated periods of disability
- engage in a hazardous occupation (listed below)

The following list represents hazardous occupations, more likely to lead to accidents causing disability and consequently, the DIR coverage will be declined. The list is not exhaustive however, Foresters underwriting will review each application.

Industry	Occupation
Athletes (Professional)	Hockey Player
	Jockey/Horse Breaker
	Football Player
Construction	Blaster/Explosive Handler
	Roofer
	Sandblaster
	Steeplejack
	Structural Steel Workers
Chemical	Tunnel Workers
	Caustic Material Handlers
	Still and Tank Cleaners
Entertainment	Circus or Carnival Acrobat/Aerialists
	Wild Animal Handlers
	Stunt Person
Firefighters	All
Fishing	Deep Sea Fishing
	Divers
Law Enforcement	Jailer/Prison Guard
	Narcotics/Vice/Undercover Police
Lumber	Raft or River Crew
	Chainsaw Operator, Chopper, Sheer Operator, Rigger
Metal	Furnace Room Worker
	Workers With or Near Hot Metal or Slag
Oil and Gas	Field Workers
Underground mining	Hard Rock, Underground Miners
Public Utilities	Lineman , Power Line Installer/Repairer
	Tree Trimmers
Railroad	Track Workers
Search and rescue	All Workers
Shipping	Longshoreman/Dock Workers

CERTIFICATE CHANGE INFORMATION

OVERVIEW

These types of changes include requests from the applicant or producer to change the coverage either by increasing or decreasing benefits; adding or deleting benefits, adding or deleting family members or reinstating coverage that has lapsed. Changes that increase Foresters liability require underwriting approval.

UNDERWRITING POLICY CHANGES

All medical history is reviewed including claims information on file. Current underwriting guidelines are followed and insurability requirements must be met.

As with New Business applications, the underwriting review process may include requests for information through Attending Physicians Statement, Exam, Blood Profile, Inspection Report, Motor Vehicle Report (MVR), or MIB Inc.

- Benefit changes - If current guidelines would require modification to coverage with a rating, it is normal underwriting procedure to deny a benefit change to avoid compromising current benefits.

90-DAY CHANGES

Changes made to certificates within 90-days of issue. Changes could include:

- Increasing or decreasing certificate face amount
- Increasing or decreasing rider coverage amount
- Adding or removing riders (e.g. Accidental Death Rider)
- Changing the plan type (e.g. changing from a 20-year term to a 15-year term)

To request changes within 90-days of certificate issue, we require the following:

- The original certificate issue package to be returned.
- A signed letter from the owner, advising of the requested changes.
- If the request is for an increase in coverage (e.g. face amount increase or addition of a rider), a check from the owner for the difference in premium.

Note: These changes are effective as of the original certificate issue date. Therefore, ensure that the check will cover the difference in premium from the original issue date to the date the request is being submitted.

After the change has been completed, a new certificate issue package will be provided to you for delivery to the owner. The New Business delivery processes should then be followed.

POST 90 DAY CHANGES

Changes made to certificates beyond the 90 day change period can include:

- Decrease in certificate face amount
- Decrease in rider coverage amount
- Addition or removal of riders; Change to non-tobacco premium basis
- Reduction or removal of rating

To request changes beyond the 90 day change period, we require the following:

- A properly completed and signed Application for Change.

EXAMPLES

Example 1: Flexible Payment Paid-up Additions Rider (PUAR) applied for at issue

Application Details		Riders	
Age:	35	Guaranteed Insurability Rider (GIR):	\$50,000
Face Amount:	\$300,000	20-Year Term Rider:	\$25,000
Plan:	Paid-up at 100	Flexible Payment Paid-up Additions Rider (PUAR) Maximum Annual Payment Amount:	\$1,200
		Flexible Payment PUAR Factor:	15

Total amount of insurance underwritten for:

Base Face + Term Rider + GIR + (PUAR maximum annual payment amount x factor)

$\$300,000 + \$25,000 + \$50,000 + (\$1,200 \times 15) =$

$\$300,000 + \$25,000 + \$50,000 + \$18,000 =$

$\$393,000$

Age & Amount Requirements will be the requirements for the \$250,001-\$499,999 range.

Example 2: Single Payment Paid-up Additions Rider (PUAR) applied for at issue

Application Details		Riders	
Age:	18	Single Payment Paid-up Additions Rider (PUAR) Maximum Annual Payment Amount:	\$50,000
Face Amount:	\$300,000	Single Payment PUAR Factor:	6
Plan:	Paid-up at 100		

Total amount of insurance underwritten for:

Base Face + (PUAR maximum annual payment amount x factor)

$\$300,000 + (\$50,000 \times 6) =$

$\$300,000 + \$300,000 =$

$\$600,000$

Age & Amount Requirements will be the requirements for the \$500,000-\$999,999 range.

Example 3: Flexible Payment and Single Payment Paid-up Additions Rider (PUAR) applied for at issue

Application Details		Riders	
Age:	70	*10-Year Term Rider:	\$150,000
Face Amount:	\$100,000	Flexible Payment Paid-up Additions Rider (PUAR) Maximum Annual Payment Amount:	\$3,000
Plan:	Paid-up at 100	Single Payment Paid-up Additions Rider (PUAR) Maximum Annual Payment Amount:	\$10,000
		Flexible Payment PUAR Factor:	5
		Single Payment PUAR Factor:	2

-Total amount of insurance underwritten for:

Base Face + 10-Year Term Rider + (Flexible PUAR maximum annual payment amount x factor) + (Single PUAR maximum annual payment amount x factor)

$\$100,000 + \$150,000 + (\$3,000 \times 5) + (\$10,000 \times 2) =$

$\$100,000 + \$150,000 + \$15,000 + \$20,000$

$=\$285,000$

Age & Amount Requirements will be the requirements for the \$250,001-\$499,999 range.