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Document Name	Description	Expiration Date
770719-US-12-19-k	Application for Individual Life Insurance	12/31/2199
104987_WA	Important Notice: Replacement Of Life Insuran...	12/31/2199
106128-us-0420	COVID-19 Questionnaire. Not for use in CA, DE...	12/31/2199
409489 US 0320	Replacement Form Listing	12/31/2199

The Independent Order of Foresters ("Foresters")

A Fraternal Benefit Society.

789 Don Mills Road, Toronto, ON, Canada M3C 1T9

F. 877 329 4631

U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179

T. 800 828 1540

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Tips for Submitting a Foresters Application for Individual Life Insurance - Foresters PlanRight

This Checklist is a quick guide to help avoid processing delays. For more information on completing the Application, please refer to the *PlanRight Product Guide*, available on ezbiz Foresters Financial™ producer website. If you have questions about Foresters, Foresters PlanRight product, Foresters PlanRight Application process, or if you have trouble initiating the required personal health interview (PHI) with Apptical Corp. ("Apptical"), contact Foresters Sales Desk at 1-866-466-7166 option 1, Monday through Friday 8:30 a.m to 7:00 p.m. ET.

Things You Need To Know

- Money orders, cashier's checks, or cash are not acceptable methods for the payment of premiums. A producer cannot make premium payments (unless the proposed insured is the producer or a dependent of the producer).
- Do not use white out (liquid paper/correction fluid) on any part of the Application.
- A personal health interview (PHI) must be completed with the proposed insured at the time the Application is taken in order for the Application to be processed. Conduct the PHI as soon as your client signs the application, and while you are still with the proposed insured.
- Completion of the PHI must take place at the point of sale and during Apptical's hours of operation, 8:30 a.m. to 2:00 a.m. ET, Monday through Friday and 10:00 a.m. to 10:00 p.m. ET, Saturday and Sunday. To call Apptical, dial 1-866-844-9276.
- In ALL cases where a PHI has been initiated, the signed Application must be submitted to Foresters and the Notices page given to the proposed insured, regardless of whether or not the Application is to be processed. Foresters is required to retain the signed Application as it contains the authorization used to complete the PHI. If the Application is not to be processed, write 'Withdrawn' on the Producer Report and send the Application to Foresters; no premium should be accepted and the Acknowledgement of First Premium should not be left with the owner.
- For instructions on conducting a PHI, refer to the *PlanRight Product Guide*, available on ezbiz.
- The certificate's issue date is the date that Foresters approves the Application, unless a preferred draft date is requested.

How To Avoid Delays

- Are you contracted with Foresters? You must provide your producer number to Apptical in order to proceed with the PHI.
- Do you have the right Application and forms for the state where the application is signed? Did you verify the product rules and state availability for the applicable state?
- Did you print legibly in English, using ink (preferably black)?
- If the payer is other than the proposed insured or the owner, did you complete a Contingent Owner/Other Payer Identification form and include it with the Application?
- If Pre-Authorized Checking (PAC) has been requested, did you complete the Payment Information section in full? Did you explain PAC to the payer and are they fully aware that the PAC authorization is effective immediately?
- When choosing a preferred draft date did you select either the day of the month (between the 1st and the 28th) or the day of the week (1st, 2nd, 3rd or 4th Monday to Friday of the month)?
- If replacing existing insurance or an annuity, did you complete the applicable replacement form(s) and include them with the Application?
- If there were changes, did you, the proposed insured and the owner, if other than the proposed insured, initial ALL corrections before signing the Application?
- Is the Application dated the same day as the Apptical interview?
- Are all sections of the Application signed, including:
 - Signature Section signed by the proposed insured and the owner, if other than the proposed insured.
 - Producer Certification signed by the producer.
 - Acknowledgement of First Premium signed by the producer.
- Did you leave the following pages from the Application Package?
 - Notices page with the proposed insured.
 - Acknowledgement of First Premium with the owner.
 - Accelerated Death Benefit Rider (for Terminal Illness) Disclosure with the owner.
- Did you record the Inspection Reference ID number provided by Apptical on the Producer Report? We can't proceed without it.
- If you'd like to save insurance age, did you indicate this on the Producer Report?
- If paying the first premium by check, did the payer make the check payable to Foresters? The check must be dated no later than the date the Application was signed by the owner.
- If mailing the Application and a check was provided, did you mail the Application and the check together?
- If submitting the Application by fax, Foresters fax number is 1-866-300-3830. When faxing, did you include a photocopy of the void check?

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Application for Individual Life Insurance

1. Proposed Insured (full legal name)				
First name	Middle name	Last name	<input type="radio"/> Male <input type="radio"/> Female	
Street address	City	State	Zip	
Social security #	Home phone #	Alternate phone/Cell #	Date of birth (mmm/dd/yyyy)	State & Country of birth
U.S. Citizen? <input type="radio"/> Yes <input type="radio"/> No. If "No" then immigration status: <input type="radio"/> Permanent Resident (Green Card) <input type="radio"/> Other (provide visa type): _____				
Type of photo I.D. used to verify identity: <input type="radio"/> Driver's license <input type="radio"/> Passport <input type="radio"/> Other government I.D.: _____				
Foresters member? <input type="radio"/> Yes <input type="radio"/> No, applying for membership.		E-mail		
Height (ft/in) / Weight (lbs) /	Within the past 12 months, has the Proposed Insured used tobacco or nicotine in any form? <input type="radio"/> Yes <input type="radio"/> No			

2. Medical Questions (For purposes of these questions "you" and "your" mean the proposed insured, "diagnosed", "advised", "tested", "referred", "repaired", "monitored", "observed", "treated" and "treatment" mean by a licensed physician or medical practitioner and "terminal illness" means an illness that would reasonably be expected to cause death within 12 months.)

If a "Yes" answer to questions 1-6, the proposed insured is not eligible for Foresters PlanRight. Do not complete or submit this application.

- Are you:
 - A resident in, or have you been advised to move into, a nursing home or skilled nursing facility? Yes No
 - Receiving, or have you been advised to receive, skilled nursing care, hospice care, or home healthcare? Yes No
 - A patient in a hospital or psychiatric facility, or confined to a correctional facility? Yes No
 - Using a wheelchair or electric scooter due to an ongoing diagnosed illness, medical condition, or disease? Yes No
 - Requiring help (from anyone) with administering or taking your medications, or with bathing, dressing, eating, or toileting? Yes No
- Within the past year (12 months), have you been advised to:
 - Use, or have you used, oxygen equipment to assist with breathing (excluding use for sleep apnea)? Yes No
 - Have, or have you had, kidney dialysis? Yes No
 - Have surgery, a medical procedure, hospitalization, or have you been referred for a check up or consultation with a doctor or medical specialist, which has not yet been started, completed, or for which results are not known? Yes No
 - Have a diagnostic test, or have you been referred to get a lab test, which has not yet been started, completed, or for which results are not known (excluding tests related to the Human Immunodeficiency Virus (HIV))? Yes No
- Within the past year (12 months), have you consulted a physician for, been diagnosed with, or received or been advised to receive treatment or medication for, unexplained weight loss greater than 10 pounds? Yes No
- Have you ever received, or been advised to receive, an organ or bone marrow transplant, or had an amputation that you were advised was due to complications of diabetes? Yes No
- Have you ever been diagnosed with, or received or been advised to receive treatment or medication for:
 - Cardiomyopathy, Congestive Heart Failure (CHF), Pulmonary Hypertension, or any other type of heart failure or heart muscle disease? Yes No
 - Amyotrophic Lateral Sclerosis (ALS), or a terminal illness or end-stage disease? Yes No
 - Alzheimer's disease, dementia, or memory loss? Yes No
 - Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or tested positive for HIV? Yes No
- Have you ever been diagnosed with more than one occurrence of the same or different type of cancer, or do you currently have cancer (the term "cancer" excludes basal cell skin cancer)? Yes No

If all "No" answers to questions 1-6, then continue with questions 7-12.

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Complete questions 7-12 and indicate (e.g. circle or underline) the condition(s) to which each “Yes” answer, if any, applies.

7. Have you ever been diagnosed with diabetes and have also been diagnosed with, or advised to receive treatment for:
- a) Retinopathy (problems with your eyesight)? _____ Yes No
 - b) Nephropathy (kidney disease or kidney damage)? _____ Yes No
 - c) Peripheral Neuropathy (nerve damage or numbness)? _____ Yes No
8. Within the past 2 years (24 months), have you been hospitalized for 48 hours or more that you were advised was due to diabetes? _____ Yes No
9. Within the past 2 years (24 months), have you been diagnosed with, or received or been advised to receive treatment for:
- a) Alcohol or drug abuse, or have you used illegal drugs? _____ Yes No
 - b) An aneurysm, or have you ever been diagnosed with an aneurysm that has not yet been repaired? _____ Yes No
 - c) A brain tumor, or have you ever been diagnosed with a brain tumor that has not yet been treated or is being monitored or observed? _____ Yes No
10. Within the past year (12 months), have you been diagnosed with having:
- a) A heart attack, stroke, or Transient Ischemic Attack (TIA/mini-stroke)? _____ Yes No
 - b) Angina, or have you taken medication for angina? _____ Yes No
11. Within the past year (12 months), have you been advised to have, or have you had, a pacemaker or defibrillator implant, cardioversion treatment, or any other type of heart or circulatory procedure? _____ Yes No
12. Within the past 3 years (36 months), have you been diagnosed with cancer, or received or been advised to receive chemotherapy, radiation, or any other type of treatment for cancer (the term “cancer” excludes basal cell skin cancer)? _____ Yes No

If a “Yes” answer in questions 7-12, then apply for Foresters PlanRight (Basic). If all “No” answers then continue with questions 13-15.

Complete questions 13-15 and indicate (e.g. circle or underline) the condition(s) to which each “Yes” answer, if any, applies.

13. Have you ever been diagnosed with, or received or been advised to receive treatment or medication for:
- a) Parkinson’s disease or Systemic Lupus (SLE)? _____ Yes No
 - b) Hepatitis B or C, cirrhosis of the liver, or any other type of liver disease or condition? _____ Yes No
 - c) Chronic kidney disease, chronic renal insufficiency, or any other type of kidney disease or condition (excluding kidney stones)? _____ Yes No
 - d) Chronic Obstructive Pulmonary Disease (COPD), chronic bronchitis, emphysema, or any other type of chronic lung disease or ongoing respiratory condition (excluding asthma or sleep apnea)? _____ Yes No
14. Within the past 2 years (24 months), have you been diagnosed with having:
- a) A heart attack, stroke, or Transient Ischemic Attack (TIA/mini-stroke)? _____ Yes No
 - b) Angina, or have you taken medication for angina? _____ Yes No
15. Within the past 2 years (24 months), have you been advised to have, or have you had, a pacemaker or defibrillator implant, cardioversion treatment, or any other type of heart or circulatory procedure? _____ Yes No

If a “Yes” answer in questions 13-15, then apply for Foresters PlanRight (Standard).

If all medical questions 1-15 are answered “No”, then apply for Foresters PlanRight (Preferred).

3. Insurance Applied For

Certificate type (based on answers to Section 2 Medical Questions)

If there is a “Yes” answer to questions 1-6, do not complete or submit this application.

If there is a “Yes” answer to questions 7-12, then you are applying for Foresters PlanRight: Basic (graded death benefit)

If there is a “Yes” answer to questions 13-15, then you are applying for Foresters PlanRight: Standard (level death benefit)

If all medical questions are answered “No” then you are applying for Foresters PlanRight: Preferred (level death benefit)

Insurance amount: \$ _____ Additional coverage: (only available if applying for Foresters PlanRight (Preferred)

Accidental Death Rider \$ _____ (benefit amount)

Premium amount: \$ _____ (based on payment mode, including premium for Accidental Death Rider, if applied for)

Automatic selection, insurance amount and premium adjustment – Owner agrees that if: (i) applying but not qualifying for, based on the information in this application, Foresters PlanRight (Preferred) the owner is instead automatically applying in this application for Foresters PlanRight (Standard); (ii) applying as per (i) above but not qualifying for, based on the information in this application, Foresters PlanRight (Standard), the owner is instead automatically applying in this application for Foresters PlanRight (Basic); (iii) the proposed insured qualifies for the certificate applied for above but the premium amount paid with this application is not sufficient for the insurance amount shown above, Foresters shall issue that certificate type for a reduced insurance amount based on the above, or modified if necessary according to the applicable rates, premium amount for that reduced insurance amount. If the premium amount shown above is more or less than the amount required for the certificate type issued, Foresters will increase or decrease the insurance amount and/or premium for that certificate.

4. Automatic Premium Loan

Automatic premium loan provision elected? _____ Yes No

If "Yes", overdue premium will be paid through a loan against, and for as long as there is, available cash value, if any.

If "No", or if an election is not made, the certificate's Nonforfeiture provisions will automatically apply, if premium is overdue at the end of the Grace Period.

5. Payment Information

Payer is: Proposed insured Owner (if other than proposed insured) Other (Complete Contingent Owner/Other Payer I.D. Form)

First premium payment provided by: Pre-Authorized Check (PAC) Check

Subsequent premium payments made by: Pre-Authorized Check (PAC) Direct bill

Payment mode (select one): Monthly (PAC only) Quarterly Semi-annually Annually

Requesting a specific draft day?

- No (draft first premium payment immediately upon Foresters application approval) Yes (choose option below)
- Draft on the _____ day (choose between 1st and 28th) of the month.
- Draft on the _____ (choose 1st to 4th) _____ (choose Monday to Friday) of the month

For PAC, I understand premiums will be drafted on the day I requested, with the exception of the initial premium which may occur on a day other than specified on this application. If no day was requested, the premium will be drafted in accordance with the certificate issue date.

PAC Banking information to be taken from:

Void check (attach here) Information completed below (if no check available) Check submitted with the application

Type of Account: Checking Savings

Name of financial institution: _____

Routing Transit # (9 digits): _____

Account # (maximum 17 digits): _____

PAC Authorization

The payer, by signing below, verifies that the payer is the account holder of the account identified in the PAC banking information section (above) and is permitted to provide this authorization, and agrees that: 1) Foresters is authorized to electronically draft deductions, for premiums and/or other payments related to an insurance contract issued, if any, as a result of this application, from that account or another account later identified or substituted by, or on behalf of, the payer, such as for additional coverage, loan repayment(s) or for premium deposit funds. 2) The financial institution from which deductions are to be drafted is authorized to treat each draft by Foresters as though it was made personally by the payer. 3) Foresters reserves the right to determine when the first deduction and each subsequent deduction, if any, will be made and the amount of each deduction. Subsequent deduction amounts may vary. 4) If a deduction request is not honored when submitted to the financial institution Foresters may, at its sole discretion, do further resubmits for the deduction. 5) This authorization is effective immediately and will continue until terminated, which either the payer or Foresters may do at any time by written notice to the other.

This authorization must be signed by the account holder as his/her name appears on banking records for the account provided. If the account provided is a joint account that requires two signatures, then both account holders must sign.

Print Name of Payer / Print Name of joint account holder (if required)

X

Signature of Payer / Signature of joint account holder (if required)

Conversion Notification: Foresters can process a check provided for payment as a check transaction or instead take the information from the check to make a one-time electronic fund transfer from the account that the check relates to.

6. Other Insurance and Financial Questions

Does the proposed insured currently have any life insurance or an annuity in force? _____ Yes No

Will insurance applied for in this application replace, reduce coverage or modify premiums paid for any existing life insurance or an annuity in force? _____ Yes No

Is there an intention that a person or entity, other than the owner, will obtain a right, title, or interest in a certificate issued (including possible assignment)? _____ Yes No

7. Owner (Complete only if other than the proposed insured.)

Full legal name of Individual (First, Middle, Last), Institution, or Trust		Social security/Tax ID #	
Street address		City	State Zip
Type of photo I.D. used to verify identity: <input type="radio"/> Driver's license <input type="radio"/> Passport <input type="radio"/> Other government I.D.: _____			
Relationship to proposed insured		E-mail	Phone #
If Trust:	Name of Trustee	Date of Trust agreement	
If Individual:	<input type="radio"/> Male <input type="radio"/> Female	Date of birth (mmm/dd/yyyy):	U.S. Citizen? <input type="radio"/> Yes <input type="radio"/> No. If "No" then immigration status: <input type="radio"/> Permanent Resident (Green Card) <input type="radio"/> Other (provide visa type): _____

8. Secondary Addressee (Optional. To designate another person to receive notification of a possible lapse in coverage.)

Name (First, Middle, Last)		<input type="radio"/> Male <input type="radio"/> Female	
Street address		City	State Zip

9. Beneficiary Information (Each beneficiary below is revocable, unless "irrevocable" is written next to the name of that beneficiary.)

Primary	Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	% Share
Name: Address:			The
Name: Address:			total
Name: Address:			must
Name: Address:			equal
Name: Address:			100%
Contingent	Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	% Share
Name: Address:			The total
Name: Address:			must equal
Name: Address:			100%

10. Additional Information

Is the proposed insured taking dual use medication? _____ Yes No

If "Yes", list each dual use medication and the reason it was prescribed: _____

11. Agreements

I, the proposed insured and/or owner, declare that I have reviewed all of the statements and answers as they pertain to me and that they are true and complete to the best of my knowledge and belief. The statements and answers in this application are the basis for an insurance contract (defined as a certificate and each rider attached to that certificate), if any, issued by Foresters. No information about me will be considered to have been given to Foresters by me unless it is stated in this application. A material misrepresentation, or untrue declaration, or failure to disclose all material facts, may result in loss of coverage or cancellation of the insurance contract. No producer, medical examiner, or any other person, except Foresters Executive Secretary or successor position, has power on behalf of Foresters to make, modify, or discharge an insurance contract. No person is authorized to advise me that any untrue or incomplete answer or information is acceptable. Foresters will have no liability under an insurance contract issued based on this application until the date that insurance contract comes into effect, according to its terms and then only if the first premium due is provided in full on or before the delivery date of that insurance contract, and provided that there has been no change in either an answer to an application question or the proposed insured's health or habits between the date this application was signed and the issue date of that insurance contract. Changes or corrections made to this application by Foresters, if any, are ratified by the owner if the insurance contract delivered, if any, is not returned during the cancellation period. This application, Foresters Instruments of Incorporation and its Constitution now in force or subsequently enacted, shall form part of the entire contract with Foresters. This application and related documents may be sent by electronic means. Foresters may contact or send messages to me, including pre-recorded and text messages and calls or messages by use of an automatic telephone dialing system, using the phone number(s), including wireless number(s), either provided in this application or number(s) that I later provide. If I have chosen to provide an email address in this application or choose to provide one in the future, Foresters may use that address to send messages or documents to me electronically. Foresters may review, transfer and otherwise use, information provided in this application to offer and issue (including post issue administration), other insurance products to me. Before issuing an insurance contract, Foresters may require and obtain information about me to validate my identification. Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law. If I am the owner and if the life insurance applied for has a level death benefit, I have been provided, either in paper or electronically, with the Accelerated Death Benefit Rider Disclosure.

12. Authorization To Obtain And Disclose Information

"Authorized persons" means reinsurers, insurance agents and agencies and those performing services in relation to an application for insurance, insurance product or benefit claim. For purposes of assessing insurance coverage eligibility, coverage continuation and/or benefit claim, I, the proposed insured, authorize The Independent Order of Foresters ("Foresters") and its authorized persons, to obtain information, including previously restricted information, about me from any: physician, medical practitioner, hospital, clinic, or medical facility; employer; benefit plan, other insurer or institution; consumer reporting agency; public records, pharmacy, pharmacy benefits manager, or other pharmacy related services organization; or MIB, Inc. This includes records or other information as to past, current, or future: diagnosis, treatment and prognosis of a physical or mental condition, drug, physical and mental health, and alcohol-related information that may be protected by federal or state laws and regulations. I, the proposed insured, authorize Foresters and its authorized persons, to make a brief report of my personal and/or protected health information to MIB, Inc. Information may be disclosed: between and among Foresters and its authorized persons; companies that I have applied or may apply to for life or health insurance, or benefits; as required or permitted by law. Obtained or disclosed information may no longer be protected by federal privacy laws. This authorization is valid for two years from the date of this application. This time limit complies with the time limit, if any, permitted by the applicable law in the state where the certificate is delivered or issued for delivery. A copy of this authorization shall be as valid as the original. This authorization may be revoked at any time by written notice to Foresters, except that reporting to MIB, Inc. and action(s) taken before receipt of notice will not be affected. A copy of this authorization will be provided upon request. I have been provided the Notices.

13. Signature Section (For purposes of sections 1 to 12. Review entire Application before signing.)

X _____ **X** _____
Proposed Insured's signature Owner's signature (if other than the Proposed Insured)

The owner, or the proposed insured, if the proposed insured is the owner, signed in: _____ on: _____
State Date (mmm/dd/yyyy)

14. Producer Certification

I certify the following: I am not aware of undisclosed information about the health, habits, or lifestyle of the proposed insured that might affect insurability. I complied with applicable regulatory requirements including those relating to the solicitation and sale of life insurance to active duty members of the United States military. All questions, to which an answer is shown, were asked as written in this application. The answers given by the proposed insured or owner were recorded as shown and this application was reviewed with the proposed insured and owner before it was signed. If the life insurance applied for has a level death benefit, the owner has been provided, either in paper or electronically, with the Accelerated Death Benefit Disclosure.

Will the certificate applied for be a replacement for or a change to existing life insurance or an annuity? _____ Yes No

Producer's full name: _____ Producer's signature: **X** _____

Producer number: _____ Date (mmm/dd/yyyy): _____

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Notices (this section must be given to the proposed insured)

For purposes of this Notice the following words and phrases are defined: "Application" means the Application for Individual Life Insurance to which this Notice relates; "Foresters", "we", "our", and "us" mean The Independent Order of Foresters; "Authorized persons" means reinsurers, insurance agents, agencies, and Foresters subsidiaries and those performing services in relation to an application for insurance, insurance product, benefit claim or supporting Foresters business analysis and operations; "Producer" means the licensed individual who signed the Application as the producer; "You" and "Your" mean the proposed insured identified in the Application. If you have questions regarding your application, discuss them with your producer or contact us directly at 1-800-828-1540. If you have questions regarding privacy contact Foresters Chief Privacy Officer or regarding underwriting or MIB, Inc. contact Foresters Chief Underwriter. You can write to either at 789 Don Mills Road Toronto, Canada M3C 1T9, or to our U.S. Mailing Address at P.O. Box 179 Buffalo, NY 14201-0179.

Privacy - Personal information we obtain about you is confidential. As permitted by privacy laws, information may be disclosed, without further authorization, between and among Foresters and authorized persons, to consumer reporting agencies hired to prepare consumer reports or consumer investigative reports, to companies to which you have applied for insurance coverage or benefits, and to those conducting bona fide actuarial, marketing or scientific studies or audits and the respective employees, agents, contractors and consultants of each of the aforementioned. We may also disclose information to your physician and MIB, Inc. ("MIB"). You can make a request to review personal information about you in our file. However, we will not disclose information to you that was prepared for an anticipated claim, civil or criminal proceeding. You may request correction of information which you believe to be inaccurate or irrelevant. Upon request, we will provide more information about these procedures.

Medical and Personal Information - The Underwriting process evaluates information about you to see if you qualify for the requested insurance. Answers in the Application are our principal source of information. We may contact other sources, such as a doctor, clinic, hospital, other insurers, or a lending institution. We may ask an independent agency to prepare a consumer report or an investigative consumer report about you. These reports may include personal characteristics such as health and prescription history. The federal Fair Credit Reporting Act gives you the right to make a written request, within a reasonable period of time, to receive additional information from Foresters about the nature and scope of an investigation. We will provide the contact information of any agency we ask to prepare such a report. You may contact the agency to learn about the contents or request a copy of the report. You may request a personal interview with the agency and they will make a reasonable attempt to talk to you. It will include that information in its report. No adverse underwriting decision will be made based upon an individual's implied or confirmed sexual orientation or an individual's concern about or consultation for AIDS information.

MIB, Inc. - Information regarding your insurability will be treated as confidential. Foresters or authorized persons may, however, make a brief report thereon to MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734. Information for consumers about MIB may be obtained on its website at www.mib.com.

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Acknowledgement of First Premium (this section must be given to the owner)

It is acknowledged that an amount of \$ _____ was provided or authorized to be collected, to be applied as the first premium payment for the certificate issued, if any, in response to the Application for Individual Life insurance on the life of _____

Proposed insured's name.

This amount will be refunded, if collected by us, if no certificate is issued. The first premium amount may be adjusted based on the certificate type issued. There is no conditional or temporary insurance coverage even though an amount was provided, or collected, as the first premium payment. Insurance will only come into effect on the issue date of the certificate issued, if any, and subject to the terms of that certificate, provided a) that first premium payment is honored when presented to the financial institution from which it is to be collected, and b) that there has been no change in either an answer to an application question or the proposed insured's health or habits between the date the application was signed and the issue date of that insurance contract.

Producer's signature: **X** _____

Date (mmm/dd/yyyy) _____

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Accelerated Death Benefit Rider (for Terminal Illness) Disclosure

(This disclosure must be given to the owner, only if the life insurance applied for has a level death benefit.)

The insurance contract you are applying for may include an Accelerated Death Benefit Rider (for Terminal Illness). You should review the insurance contract issued, if any, to determine if it does include that rider. This disclosure provides only a brief description of the accelerated death benefit rider ("rider") that may be included in the insurance contract; it is not the rider and only the provisions of the rider, and the certificate that the rider is attached to, will control. A full description can be found within the certificate and rider issued, if any, therefore it is important that you read the certificate and rider carefully. The rider is not available on a certificate issued with a graded death benefit.

Benefit Description

The rider provides the opportunity for the owner to accelerate a portion of the certificate's eligible death benefit ("acceleration amount"), during the lifetime of the insured, and receive an accelerated death benefit payment ("payment"). Under the conditions described in the rider the owner may elect to receive a payment if the insured is diagnosed, by a physician, with a terminal illness. Terminal illness means the insured has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis. The payment is paid to the owner and not to the beneficiary(ies). A claim made during the contestable period may result in cancellation of the insurance contract, with no benefit being paid. The rider is not, and is not intended to be, long-term care insurance.

There is no required premium for the rider. However, a payment may have deductions and other effects, as referred to in this disclosure.

Amount of the Accelerated Death Benefit Payment

The accelerated death benefit payment may be less than the acceleration amount as we may deduct from the acceleration amount the sum of the unpaid total premium and a loan repayment amount, if there is an outstanding loan.

The acceleration amount must be at least \$2,000.00 and must be such that after acceleration a residual face amount of at least \$2,000.00 remains. The maximum amount that can be accelerated is the lesser of 95% of the eligible death benefit on the effective date of the payment and \$35,000.

Effect of Payment on the Certificate

An accelerated death benefit payment will not end the certificate, however it will reduce the face amount and the amount, if any, of the paid-up additional insurance, cash value, and loan amount on a pro-rata basis, based upon the acceleration amount. That payment will reduce the death benefit payable, if any, to the beneficiary(ies). The reduction to the face amount may be more than the amount of the payment. Premiums due, and dividends credited, after the effective date of the payment, will be adjusted based upon the reduced face amount. The adjusted premiums, if any, will be as if the certificate had been issued at the reduced face amount.

Effect of Payment on Taxation and Eligibility for Public Assistance

Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under the Internal Revenue Code. However, depending on individual circumstances or changes to that code, receipt of an accelerated death benefit payment may be a taxable event. You should consult with a qualified tax advisor in order to assess the tax impact of receiving an accelerated death benefit payment.

Receipt of an accelerated death benefit payment may affect your, your spouse's or your family's eligibility for public assistance such as Medicaid, supplemental social security income or other government benefits or entitlements. You should consult each applicable government agency before receiving an accelerated death benefit payment so that you can assess the impact on eligibility for such assistance.

Example of an Accelerated Death Benefit Payment

The following example is hypothetical and is intended only to demonstrate an accelerated death benefit payment and to show the relationship between certificate values before and after payment of an accelerated death benefit. This example is based upon a whole life insurance certificate, issued when the insured was age 50, with the maximum acceleration amount being accelerated. The amounts, including the accelerated death benefit payment, shown are based upon hypothetical certificate values at the time of acceleration and are not guaranteed. Actual amounts will vary and may be higher or lower.

Accelerated Death Benefit Payment Calculation

Acceleration Amount:	<u>\$ 33,000.00</u>
Payment Percentage:	<u>100.00%</u>
Gross Payment Amount:	<u>\$ 33,000.00</u>
minus Loan Repayment:	<u>\$ 1,885.00</u>
minus Overdue Premium(s):	<u>\$ 0.00</u>
Accelerated Death Benefit Payment:	<u>\$ 31,115.00</u>

Effect on Certificate Values

	<u>Before Acceleration</u>	<u>After Acceleration</u>
Face Amount:	<u>\$ 35,000.00</u>	<u>\$ 2,000.00</u>
Amount of Paid-up Additional Insurance:	<u>\$ 0.00</u>	<u>\$ 0.00</u>
Eligible Death Benefit:	<u>\$ 35,000.00</u>	<u>\$ 2,000.00</u>
Cash Value:	<u>\$ 4,325.00</u>	<u>\$ 247.00</u>
Cash Value of Paid-up Additional Insurance:	<u>\$ 0.00</u>	<u>\$ 0.00</u>
Loan Amount:	<u>\$ 2,000.00</u>	<u>\$ 115.00</u>
Cash Surrender Value:	<u>\$ 2,325.00</u>	<u>\$ 132.00</u>
Annual Premium:	<u>\$ 952.00</u>	<u>\$ 88.35</u>

Foresters™ is the trade name and a trademark of The Independent Order of Foresters ("Foresters").

The Independent Order of Foresters ("Foresters")

A Fraternal Benefit Society.

789 Don Mills Road, Toronto, ON, Canada M3C 1T9

F. 877 329 4631

U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179

T. 800 828 1540 foresters.com

Foresters
Financial

PlanRight Producer Report (Required)

This form is for internal and producer use only and is not part of the application

Producer:

Producer Name: _____ Producer Number: _____

Proposed insured:

First Name: _____ Last Name: _____ Date of birth (mmm/dd/yyyy): _____

1. How long have you known the proposed insured? _____ Years
2. Are you related to the proposed insured? _____ Yes No
If 'Yes', what is the relationship?: _____
3. At the time the application was taken, did you:
 - a) See the proposed insured? _____ Yes No
 - b) Personally interview and complete the application in the presence of the proposed insured? _____ Yes NoIf 'No' to either a or b, explain in Remarks below.
4. Did you personally witness each signature in the application? _____ Yes No
If 'No', identify and provide contact information of the person who obtained and witnessed the signature(s).

5. Did you personally review each document used to verify identity and birth date? _____ Yes No
If 'No', identify and provide contact information of the person who reviewed each document (if different than the person identified in question 4.).

6. A personal health interview (PHI) must be conducted as part of the application process. Provide the PHI Inspection Reference ID number. # _____
7. Upon completion of the PHI, did the interviewer confirm eligibility for the certificate type selected? _____ Yes No
If 'No', were changes to the application made and initialed, and a new page 5 signed, in both sections 13 & 14, as required? _____ Yes No
8. Did you review and leave the Acknowledgement of First Premium with the owner? _____ Yes No
9. Proposed insured's primary language is: English Spanish Other _____
10. Number of people under 25 years of age living in the proposed insured's household? _____
11. Was a copy of the Buyer's Guide provided to the owner at the time of sale? _____ Yes No
12. Are the commissions to be split with another producer? _____ Yes No
If 'Yes', state what the percentage should be for the producer who filled out the application: _____ %
Name and producer number of producer who will receive the remaining percentage: _____

Note: If the proposed insured has had life insurance with Foresters that was in force but has lapsed or been surrendered within the last 13 months, then the application will be considered an internal replacement and will affect compensation.

Certificate Issuing Instructions

Should the certificate's issue date be adjusted to save the insurance age? (if yes, additional premium may be required) _____ Yes No

The certificate should be: Mailed directly to the owner. Sent to producer for delivery.

Remarks

**IMPORTANT NOTICE:
REPLACEMENT OF LIFE INSURANCE OR ANNUITIES**

(Save this notice! It may be important to you in the future)

The decision to buy a new life insurance policy or contract or annuity and discontinue or change an existing one is very important. Your decision could be a good one or a mistake. It should be carefully considered. The Washington state insurance commissioner requires us to give you this notice to help you make a wise decision.

STATEMENT TO APPLICANT BY PRODUCER OR BROKER

I believe the replacement of insurance involved in this transaction materially improves your position. My conclusion has taken into account the following factors, which I call to your attention.

1. Can there be reduced benefits or increased premiums in later years? No Yes, explain:
2. Are there penalties, set up or surrender charges for the new policy or contract? No Yes, explain, emphasizing any extra cost for early withdrawal:
3. Will there be penalties or surrender charges under the existing insurance as a result of the proposed transaction? No Yes, explain:
4. Are there adverse tax consequences from the replacement under current tax law? No Yes, explain:
5. a) Are interest earnings a consideration in this replacement? No Yes
b) If "yes," explain what portions of premiums or contributions will produce limited or no earnings. As pertinent, include in your explanation the need for minimum deposits to enhance earnings, and the reduction of earnings that may result from set-up charges, policy or contract fees, and other factors.
6. Are minimum amounts required to be on deposit before excess interest will be paid? No Yes, explain:
7. If the new program is based on a variable or universal life insurance policy or contract or a single-premium policy or contract or annuity:
 - a) Are the interest rates quoted before _____ or after _____ fees and mortality charges have been deducted?
 - b) Interest rates are guaranteed for how long? _____
 - c) The minimum interest rate to be paid is how much? _____
 - d) If applicable, the rate you pay to borrow is _____ and the limit on the amount that can be borrowed is _____

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 - a) Are the interest rates quoted before _____ or after _____ fees and mortality charges have been deducted?
 - b) Interest rates are guaranteed for how long? _____
 - c) The minimum interest rate to be paid is how much? _____
 - d) If applicable, the rate you pay to borrow is _____ and the limit on the amount that can be borrowed is _____

e) The surrender charges are _____

f) The death benefit is _____

8. Are there other short or long term effects from the replacement that might be materially adverse?
 No Yes, explain:

SIGNATURE OF PRODUCER OR BROKER

DATE

NAME OF PRODUCER OR BROKER
(Print or Type)

DATE

ADDRESS

List of Policies or Contracts to be replaced:

<u>Company Name</u>	<u>Policy or Contract Number</u>	<u>Name of Insured</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

CAUTION: The insurance commissioner suggests you consider these points:

Usually, contestable and suicide periods start again under a new policy or contract. Benefits might be excluded under a new policy or contract that would be paid under existing insurance.

Terminating or altering existing coverage, before new insurance has been issued, might leave you unable to purchase other life insurance or let you buy it only at substantially higher rates.

You are entitled to advice from the existing producer or company. Such advice might be helpful.

Study the comments made above by the producer or broker. They apply to you and this proposal. They are important to you and your future.

Completed Copy Received: _____
APPLICANT'S SIGNATURE

DATE

THIS COMPLETED FORM SHOULD BE FILED PERMANENTLY WITH YOUR NEW INSURANCE POLICY OR CONTRACT.

e) The surrender charges are _____

f) The death benefit is _____

8. Are there other short or long term effects from the replacement that might be materially adverse?
 No Yes, explain:

SIGNATURE OF PRODUCER OR BROKER

DATE

NAME OF PRODUCER OR BROKER
(Print or Type)

DATE

ADDRESS

List of Policies or Contracts to be replaced:

<u>Company Name</u>	<u>Policy or Contract Number</u>	<u>Name of Insured</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

CAUTION: The insurance commissioner suggests you consider these points:

Usually, contestable and suicide periods start again under a new policy or contract. Benefits might be excluded under a new policy or contract that would be paid under existing insurance.

Terminating or altering existing coverage, before new insurance has been issued, might leave you unable to purchase other life insurance or let you buy it only at substantially higher rates.

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Study the comments made above by the producer or broker. They apply to you and this proposal. They are important to you and your future.

Completed Copy Received: _____
APPLICANT'S SIGNATURE

DATE

THIS COMPLETED FORM SHOULD BE FILED PERMANENTLY WITH YOUR NEW INSURANCE POLICY OR CONTRACT.

The Independent Order of Foresters (“Foresters”)

A Fraternal Benefit Society.

789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F: 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com



COVID-19 (Coronavirus) Questionnaire

Proposed Insured	
First name _____	Middle name _____ Last name _____
Date of Birth _____ (mmm/dd/yyyy)	Reference/certificate number (if available): _____

Note – “You” and “your” mean the proposed insured. “Application” means the Application for Individual Life Insurance on the proposed insured. “Advised”, “diagnosed”, “medical advice”, “tested”, “treated” and “treatment” mean by a licensed physician or medical practitioner.

1. Within the past 14 days, have you been diagnosed with, or been treated or given medical advice for any of the following?

- Yes: (check all that apply)
 - Fever
 - Flu-like fatigue
 - Loss of smell or taste
 - Nausea, vomiting and/or diarrhea
- Persistent cough that has not subsided
- Shortness of breath
- Sore throat
- No

2. Within the past 30 days, have you been diagnosed with, tested positive for, or been advised to take a test for, that has not yet been started or completed or the results of which are not yet known for, COVID-19 (Coronavirus)?

- Yes
- No

3. Within the past 30 days, has a parent or sibling living in your household been diagnosed with or been treated for COVID-19 (Coronavirus)? If “Yes”, please provide details.

- Yes
- No

Details: _____

4. Within the past 21 days have you returned from travel outside the United States? If “Yes”, please advise as to the country travelled to and the date of return to the United States.

- Yes: Country: _____ Date returned to the United States: _____.
- No

5. Within the past 30 days, have you been advised to self-isolate or be quarantined, due to symptoms of, or for any other reason related to, COVID-19 (Coronavirus)?

- Yes
- No

I declare that I have reviewed this COVID-19 (Coronavirus) Questionnaire and represent that the information provided in this questionnaire, is true and is a complete disclosure of all information requested in this questionnaire, to the best of my knowledge and belief. I understand and agree that this questionnaire is part of and subject to the Application. I also understand and agree that the information provided in this questionnaire will be relied upon as evidence of insurability that will influence the assessment and acceptance of the application by Foresters.

X _____
Signature of proposed insured (if the proposed insured is not a juvenile)

X _____
Signature of parent/legal guardian (if the proposed insured is a juvenile)

Signed at _____
(City, State)

Signed on _____
Date (mmm/dd/yyyy)

LIFE INSURANCE REPLACEMENT FORM REQUIREMENTS & FREE LOOK PERIODS

- The replacement form requirements outlined below **do not** apply if the Insured has NO existing individual coverage.

State	Replacement Free Look ¹	Insured has existing coverage but does NOT intend to replace it	Insured has existing coverage AND intends to replace it
Alabama	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Alaska			
Arizona			
Arkansas	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 Producer Certification: Sales Materials Used in Replacement 102129 US 06/08 Life Insurance and Annuities Replacement Memorandum 105103 AR 11/09
California	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 Notice to Applicant Replacement Form 105921 CA 03/20 (Use for replacements to non-PlanRight only)
Colorado	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Connecticut			
Delaware	20 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
District of Columbia	30 days	No form(s) required	
Florida	20 days	No form(s) required	<ul style="list-style-type: none"> FL – Important Notice: Replacement of Life Insurance or Annuities 104989 FL 07/08 If the applicant elects to have the FL-Comparative Information Form, it will be completed in-house at Foresters™ and sent to the applicant directly. No producer action is required. FL – Certificate Disclosure Form and Instructions 105821 FL 07/18 (Internal Replacements only)
Georgia	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08

¹ Free Look for Foresters PlanRight reduced death benefit plans (called Graded, Modified, and Basic) is:

- New Business: 30 days for all states
- Replacements: greater of 30 days or the state-specific replacement period shown in above chart.

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LIFE INSURANCE REPLACEMENT FORM REQUIREMENTS & FREE LOOK PERIODS

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State	Replacement Free Look ¹	Insured has existing coverage but does NOT intend to replace it	Insured has existing coverage AND intends to replace it
Hawaii	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Idaho	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
Illinois	30 days	No form(s) required	<ul style="list-style-type: none"> IL Important Notice: Replacement of Life Insurance or Annuities 105024 IL 09/08
Indiana	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
Iowa	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Kansas	30 days	No form(s) required	<ul style="list-style-type: none"> KS – Important Notice: Replacement of Life Insurance or Annuities (different companies) 104980 KS 05/09; or KS – Important Notice: Replacement of Life Insurance or Annuities (same company) 104981 KS 05/09 KS-Comparative Information form 105750 KS 11/12 (Internal Replacements Only)
Kentucky	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Louisiana			
Maine			
Maryland			
Massachusetts	30 days	No form(s) required	<ul style="list-style-type: none"> MA – Important Notice: Replacement of Life Insurance or Annuities 104982 MA 07/08
Michigan	30 days	No form(s) required	<ul style="list-style-type: none"> MI – Important Notice: Replacement of Life Insurance or Annuities 104983 MI 07/08; MI – Information Statement 104984 MI 07/08

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LIFE INSURANCE REPLACEMENT FORM REQUIREMENTS & FREE LOOK PERIODS

• The replacement form requirements outlined below **do not** apply if the Insured has **NO** existing individual coverage.

State	Replacement Free Look ¹	Insured has existing coverage but does NOT intend to replace it	Insured has existing coverage AND intends to replace it
Minnesota	30 days	No form(s) required	<ul style="list-style-type: none"> MN – Important Notice 105927 MN 06/16
Mississippi	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Missouri	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Montana	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Nebraska	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/0 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Nevada	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
New Hampshire	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
New Jersey			
New Mexico			

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LIFE INSURANCE REPLACEMENT FORM REQUIREMENTS & FREE LOOK PERIODS

- The replacement form requirements outlined below **do not** apply if the Insured has NO existing individual coverage.

State	Replacement Free Look ¹	Insured has existing coverage but does NOT intend to replace it	Insured has existing coverage AND intends to replace it
New York	60 days	<p>ALL New York applications (regardless of whether the insured has existing coverage or not)</p> <ul style="list-style-type: none"> Appendix 11 – Definition of Replacement 105006 NY (04/09) 	<p>ALL New York Applications (regardless of whether the insured has existing coverage or not)</p> <ul style="list-style-type: none"> Appendix 11 – Definition of Replacement 105006 NY (04/09) <p>PLUS: If there is an intention to replace existing life insurance or an annuity complete:</p> <ul style="list-style-type: none"> Appendix 10C – Important Notice Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts 105003 NY (04/09) Appendix 10A – Disclosure Statement 105004 NY (04/09) Authorization & Direction to Release Information 105007 NY (06/11) <p>OR: IF there is an intention to replace existing long-term care, nursing home or home care insurance:</p> <ul style="list-style-type: none"> Notice to Applicant Regarding Replacement of Accident and Health Insurance and the Purchase of Multiple Accident and Health Policies 105922 NY (01/16) <p>OR: IF there is an intention to replace existing life insurance that allows for the acceleration of the death benefit due to chronic illness:</p> <ul style="list-style-type: none"> Appendix 10C – Important Notice Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts 105003 NY (04/09) Appendix 10A – Disclosure Statement 105004 NY (04/09) Authorization & Direction to Release Information 105007 NY (06/11) Notice to Applicant Regarding Replacement of Accident and Health Insurance and the Purchase of Multiple Accident and Health Policies 105922 NY (01/16)
North Carolina	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
North Dakota	20 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
Ohio	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08

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LIFE INSURANCE REPLACEMENT FORM REQUIREMENTS & FREE LOOK PERIODS

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State	Replacement Free Look ¹	Insured has existing coverage but does NOT intend to replace it	Insured has existing coverage AND intends to replace it
Oklahoma	30 days	No form(s) required	<ul style="list-style-type: none"> OK - Important Notice: Replacement of Life Insurance or Annuities 104985 OK 01/13 Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Oregon	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Pennsylvania	45 days	No form(s) required	<ul style="list-style-type: none"> PA - Important Notice: Replacement of Life Insurance or Annuities 104991 PA 07/08
Rhode Island	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
South Carolina			
South Dakota			
Tennessee	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
Texas	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Utah	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Vermont			
Virginia			
Washington	30 days	No form(s) required	<ul style="list-style-type: none"> WA – Important Notice: Replacement of Life Insurance or Annuities 104987 WA 07/08
West Virginia	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Wisconsin			
Wyoming	30 days	No form(s) required	<ul style="list-style-type: none"> Replacement Notice 105786 WY 02/13

¹ Free Look for Foresters PlanRight reduced death benefit plans (called Graded, Modified, and Basic) is:

- New Business: 30 days for all states
- Replacements: greater of 30 days or the state-specific replacement period shown in above chart.