

# 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

### Tips for Submitting a Foresters Application for Accidental Death Term Insurance - Foresters Prepared II

This checklist is a quick guide to help avoid processing delays. If you have questions about Foresters, Foresters Prepared II product, or the Foresters Prepared II application process, contact **Foresters Sales Desk at 1-866-466-7166 option 1, Monday through Friday 8:30 a.m. to 7:00 p.m. ET** or go to Foresters ezbiz producer website.

### 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 a dependent of the producer).
- Do not use white out (liquid paper/correction fluid) on any part of the application.

### How to Avoid Delays

- Are you contracted with Foresters?
  - Prepared II is considered health insurance so you are required to have a health insurance license.
- Do you have the right application and forms for the state where the application is signed by the owner? Did you verify the product rules and state availability for the applicable state?
- Did you print legibly in English, using ink (preferably black)?
- If Pre-Authorized Check (PAC) has been requested, did you complete the payment information section in full? Did you explain PAC to the owner and are they fully aware that the PAC authorization is effective immediately?
- When choosing a specific draft day did you select the day of the month (between the 1st and the 28th)?
- If there were changes, did you and the proposed insured and/or owner, initial ALL corrections before signing the application?
- Are all sections of the application signed, including:
  - the Signature Section signed by the proposed insured and/or owner?
  - the Producer Certification signed by the producer?
  - the Acknowledgement of First Premium(s) signed by the producer?
- Did you leave all necessary forms from the application package with the proposed insured and/or owner?
- If paying the first premium by check, is 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 a void check if first premium is being paid by PAC and you did not provide banking information in the application?
  - of the check that you will mail in separately if first premium is being paid by check?

### Foresters Difference

- We believe in enriching lives and building strong communities – that's our purpose. It has defined us since 1874, and it helps us continually redefine what a financial services provider can do for you and your family.
- We believe that you deserve more than a financial services provider – you deserve a partner that will help you prosper and improve your community.
- Foresters is a fraternal benefit society and as such, some aspects of our ownership and beneficiary rules are different than other carriers. Be sure to read the rules found in the Resources section of Foresters ezbiz producer website before taking an application for Foresters products.

**Questions?** Go to Foresters producer website ezbiz (<https://ezbiz.foresters.com>)

For Producer Use Only. Not for use with the general public.

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## Application for Accidental Death Term Insurance

1. Proposed Insured (full legal name)			
First name	Middle initial	Last name	<input type="radio"/> Male <input type="radio"/> Female
Street address	City	State	Zip
Social security #	Date of birth (mmm/dd/yyyy)	E-mail	Phone #
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): _____		Foresters member? <input type="radio"/> Yes <input type="radio"/> No (applying for membership)	
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.: _____			
Occupation & duties			
Current employment status: <input type="radio"/> Full time (30+ hours/week over the past 6 months) <input type="radio"/> Seasonal (30+ hours/week for less than 26 weeks over the past 12 months) <input type="radio"/> Part time (less than 30 hours/week over the past 6 months) <input type="radio"/> Not currently employed			
Gross income over the past 12 months: \$ _____			

2. Owner (full legal name) (complete only if other than proposed insured)			
First name	Middle initial	Last name	<input type="radio"/> Male <input type="radio"/> Female
Street address	City	State	Zip
Social security #	Date of birth (mmm/dd/yyyy)	E-mail	Phone #
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): _____		Relationship to proposed insured	
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.: _____			

### 3. Health and Lifestyle Questions (For purposes of these questions "you" means the proposed insured, "diagnosed" means by a licensed physician or medical practitioner, and "terminal illness" means an illness that would reasonably be expected to cause death within 12 months.)

1. Have you received notice of deployment or are you currently deployed, on active duty or alert with the Military or the Reserves? \_\_\_\_\_  Yes  No
2. Have you ever had your driver's license suspended or revoked or within the past 5 years (60 months) been convicted of, or pled guilty to, a driving under the influence (DUI) or driving while intoxicated (DWI) offence, or more than 3 moving violations? \_\_\_\_\_  Yes  No
3. Have you ever been diagnosed with a terminal illness? \_\_\_\_\_  Yes  No

### Complete questions 4 and 5 only if applying for Disability Income Rider (Accident Only).

4. Are you currently disabled or have you, within the past 5 years (60 months), been unable to work at your regular job for more than 20 consecutive days due to injury, sickness, or a medical condition? \_\_\_\_\_  Yes  No
5. Do you have existing disability income insurance? \_\_\_\_\_  Yes  No  
If "Yes", indicate total amount of existing disability income coverage: \$ \_\_\_\_\_ (monthly)

### 4. Other Insurance

Will the insurance applied for in this Application replace, reduce coverage of, or modify premiums paid for, existing accident or sickness insurance? \_\_\_\_\_  Yes  No

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## 5. Coverage Applied For

Foresters Prepared II (Accidental Death Term Insurance): Insurance amount: \$ \_\_\_\_\_

Optional Rider(s)  Disability Income (Accident Only): \$ \_\_\_\_\_  
 Waiver of Premium (Accident Only)

## 6. Payment Information

Payer is:  Proposed insured  Owner  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, draft on the \_\_\_\_\_ day (choose between 1<sup>st</sup> and 28<sup>th</sup>) of the month

For monthly 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.

## 7. Banking Information

### 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 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. 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.

\_\_\_\_\_  
Print Name of Payer

**X**

\_\_\_\_\_  
Signature of Payer

**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.

## 8. Beneficiary Information

If "irrevocable" is selected as the beneficiary type, certain transactions cannot be done without the consent of each irrevocable beneficiary. The changes, requiring that consent, include revoking that beneficiary or changing their share and may also include surrendering the insurance contract, taking a loan or changing the ownership.

**Primary** (Total % share for all primary beneficiaries listed must equal 100%)

Name		Address	
Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	Beneficiary type <input type="radio"/> Revocable <input type="radio"/> Irrevocable	% Share
Name		Address	
Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	Beneficiary type <input type="radio"/> Revocable <input type="radio"/> Irrevocable	% Share
Name		Address	
Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	Beneficiary type <input type="radio"/> Revocable <input type="radio"/> Irrevocable	% Share
Name		Address	
Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	Beneficiary type <input type="radio"/> Revocable <input type="radio"/> Irrevocable	% Share
Name		Address	
Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	Beneficiary type <input type="radio"/> Revocable <input type="radio"/> Irrevocable	% Share
<b>Contingent</b> (Total % share for all contingent beneficiaries listed must equal 100%)			
Name		Address	
Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	Beneficiary type <input type="radio"/> Revocable <input type="radio"/> Irrevocable	% Share
Name		Address	
Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	Beneficiary type <input type="radio"/> Revocable <input type="radio"/> Irrevocable	% Share
Name		Address	
Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	Beneficiary type <input type="radio"/> Revocable <input type="radio"/> Irrevocable	% Share

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

First name	Middle initial	Last name	<input type="radio"/> Male <input type="radio"/> Female
Street address	City	State	Zip

## 10. 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. 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 between the date this Application was signed and the date that insurance contract comes into effect there is no event, no diagnosed change in health, and no change in the habits or circumstances of the proposed insured identified in this Application, that would require a change to an answer to a question in this Application. 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. If I am the owner, I have been provided, either in paper or electronically, with an Accidental Death Term Insurance Outline of Coverage. 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.

## 11. Authorization

“Authorized purpose” means (a) assessing insurance coverage eligibility and premium amounts, (b) servicing an application for insurance or insurance product, (c) adjudicating claims and assessing member benefits, (d) identity verification, (e) supporting The Independent Order of Foresters (“Foresters”) membership, business analysis and operations and (f) record keeping and future servicing by authorized persons. “Authorized persons” means reinsurers, insurance agents, agencies, and Foresters subsidiaries and those performing services for an authorized purpose. I, the proposed insured and/or owner, authorize the collection and use of information about me for an authorized purpose and the disclosure of that information: between and among Foresters and authorized persons; to companies to which the proposed insured has or may apply to for insurance coverage 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. A copy of this authorization shall be as valid as the original. Each person signing this authorization may at any time, by written notice to Foresters, revoke their authorization, except that action(s) begun before receipt of notice will not be affected. A Notices page has been provided, either in paper or electronically to the proposed insured. A copy of this authorization will be provided upon request.

## 12. Signature Section (For purposes of sections 1-11. 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)

## 13. Producer Certification and Information

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. I also certify that I have provided the owner with an Accidental Death Term Insurance Outline of Coverage.

Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity? \_\_\_\_\_  Yes  No

Did you review and leave the Acknowledgement of First Premium with the owner? \_\_\_\_\_  Yes  No

Are the commissions to be split with another producer? \_\_\_\_\_  Yes  No

If “Yes”, then \_\_\_\_\_, under producer number \_\_\_\_\_ should receive \_\_\_\_%.

Producer's full name: \_\_\_\_\_ Producer's signature: **X** \_\_\_\_\_

Producer number: \_\_\_\_\_ Date (mmm/dd/yyyy): \_\_\_\_\_

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## THE INDEPENDENT ORDER OF FORESTERS ("Foresters")

### ACCIDENTAL DEATH TERM INSURANCE REQUIRED OUTLINE OF COVERAGE

**ACCIDENT ONLY COVERAGE.** Benefits are NOT provided for loss due to sickness.

THIS CERTIFICATE IS NOT A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company.

For purposes of this form, "I", "you" and "your" mean the owner of the insurance contract that is issued, if any, and "we", "our" and "us" mean Foresters™. "Age" means the insured's issue age plus the number of completed certificate years. "Injury" means an accidental bodily injury that is the direct result of an accident, independent of an illness, disease, condition or bodily infirmity.

**READ YOUR INSURANCE CONTRACT CAREFULLY:** This outline of coverage provides a very brief description of some of the important features of the insurance contract. This is not the insurance contract and only the actual provisions of the insurance contract will control. The insurance contract sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you **READ THE INSURANCE CONTRACT CAREFULLY!**

Accident only coverage is designed to provide the insured with coverage for certain losses due to injury resulting from a covered accident ONLY. Coverage is provided for the benefits outlined in the Benefits section (below), subject to the limitations described in the Excluded Risks section (below). Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

## Benefits

### Certificate Death Benefit

Subject to the provisions of the entire contract, we will pay the death benefit upon our receipt of proof of the insured's accidental death. Accidental death being death that (a) is caused, directly and independently from all other causes, by an injury that occurs while the certificate is in effect, and (b) occurs within 180 days of that injury.

### Renewability

The certificate is noncancellable and guaranteed renewable to age 80 (certificate expiry date). As long as the total premium is paid when due, as described in the certificate, we cannot cancel the coverage provided by the certificate before that age.

**Optional Rider Benefits** (The rider benefits outlined below are only applicable if that rider is attached to the certificate.)

### Disability Income Rider (Accident Only)

Subject to the provisions of the entire contract, we will pay you the rider's benefit amount for each completed month of the insured's total disability that follows after completion of the waiting period. Total disability must:

- Be due to an injury that occurs while the rider is in effect.
- Begin while the rider is in effect and within 180 days of that injury.
- Be immediately preceded by a week during which the insured is actively employed for at least 30 hours.
- Be continuous throughout the entire waiting period.

Payment of the benefit amount is limited to a maximum of 24 months each, for two separate and independent injuries.

### **Rider Renewability**

The rider is noncancellable and guaranteed renewable to age 65 (rider expiry date). As long as the total premium is paid when due, as described in the certificate, we cannot cancel the coverage provided by the rider before that age. The total premium, up to the rider expiry date, includes the required premium for the rider.

### Waiver of Premium Rider (Accident Only)

Subject to the provisions of the entire contract, we will waive the total premium due on a premium due date that the insured is totally disabled. Total disability must:

- Be due to an injury that occurs while the rider is in effect.
- Begin while the rider is in effect and within 180 days of that injury.
- Be continuous for at least six months.

If total disability begins prior to the certificate anniversary on which the insured is age 60 and is continuous after that anniversary, then the maximum date that premiums can be waived for that total disability is the certificate anniversary on which the insured is age 80 (certificate expiry date).

If total disability begins on or after the certificate anniversary on which the insured is age 60 and is continuous after that anniversary, then the maximum date that premiums can be waived for that total disability is the certificate anniversary on which the insured is age 65 (rider expiry date).

### **Rider Renewability**

The rider is noncancellable and guaranteed renewable to age 65 (rider expiry date). As long as the total premium is paid when due, as described in the certificate, we cannot cancel the coverage provided by the rider before that age. The total premium, up to the rider expiry date, includes the required premium for the rider.

## Excluded Risks

We will not provide benefits for death or total disability that results directly or indirectly from any of the following:

- Attempted suicide or intentionally self-inflicted injuries, while sane or insane.
- Voluntary participation in a riot or civil commotion.
- Committing or attempting to commit a felony.
- Involvement in an illegal occupation.
- War or act of war, whether declared or undeclared.
- Exposure to abnormal hazards because of service in the armed forces of any country or association of countries, whether war is declared or not and whether on active duty or not.
- Aviation, of any form, unless as a fare paying passenger in a fully licensed passenger carrying aircraft.
- Mountaineering, climbing, scuba diving or driving or riding in an air, land or water vehicle in a race, speed or endurance contest.
- Sky diving, gliding, parachuting, BASE jumping, ultra-lighting, parasailing or bungee jumping.
- Disease or infirmity, of mind or body, or medical or surgical treatment therefore.
- Virus, disease or infection, regardless of how contracted, other than septic infection occurring through and at the time of accidental cut or wound.
- Stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, or aneurysm, even if the proximate or precipitating cause is an injury.
- The intentional administration, injection, or taking of a drug, hypnotic or narcotic, unless administered on the advice of a physician or, in the case of a legal, non-prescribed drug, as recommended by the drug manufacturer.
- Injury sustained in a motorized vehicle accident if the insured was the operator of the motorized vehicle and one or more of the following exists:
  - A test or report completed by or at the direction of a medical professional, coroner, law enforcement, government agency or representative, based on a sampling obtained from the body of the insured within 24 hours of the accident, indicates the presence of either or both of the following:
    1. A narcotic in the body of the insured, regardless of the measurement or quantity.
    2. A concentration of alcohol in the insured's blood in excess of the quantity specified in the applicable legislation as an offense for the operation of that type of motorized vehicle.
  - A medical professional, coroner, law enforcement or government report indicates that, as a result of testing, it was determined that the insured was operating the motorized vehicle while impaired, intoxicated or under the influence of alcohol or an intoxicant, above the legal limit, or a narcotic.

A narcotic does not include a prescribed or legal, non-prescribed drug that was consumed by the insured as recommended by the drug manufacturer and, if a prescribed drug, as instructed by the licensed physician who prescribed, and pharmacy that dispensed, that drug, including restrictions related to the operation of a motorized vehicle.



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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 Accidental Death Term 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, member benefit, 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 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. 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. 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.

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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 Accidental Death Term Insurance (the "Application") on the life of:

\_\_\_\_\_  
Proposed insured's name

This amount will be refunded, if collected by Foresters™, if no certificate is issued. The first premium amount may be adjusted, if required, based on the insurance contract that is issued. There is no conditional or temporary insurance coverage on the proposed insured 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) between the date the Application was signed and the date that insurance contract comes into effect there is no event, no diagnosed change in health, and no change in the habits or circumstances of the proposed insured identified in the Application, that would require a change to an answer to a question in the Application.

Producer's signature: **X** \_\_\_\_\_

Date (mmm/dd/yyyy): \_\_\_\_\_

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