

ALL-INCLUSIVE SPECTACULAR LUXURY PARADISE



FORESTERS FINANCIAL CONVENTION 2019 QUALIFICATIONS

Your Foresters Financial™ production efforts can earn you the chance to experience paradise at the Grand Velas all-inclusive luxury resort in Los Cabos.

	MINIMUM QUALIFICATIONS	EARN-UP INCENTIVE - 2 EXTRA NIGHTS' STAY (APRIL 7, 8)
Producer	- 85,000 Convention Credits with a minimum of 12 new life cases	- Top 7 producers earn 2 extra nights
MGA	- 325,000 Convention Credits	- Top MGA earns 2 extra nights
IMO	- 450,000 Convention Credits	- Top 5 IMOs earn 2 extra nights

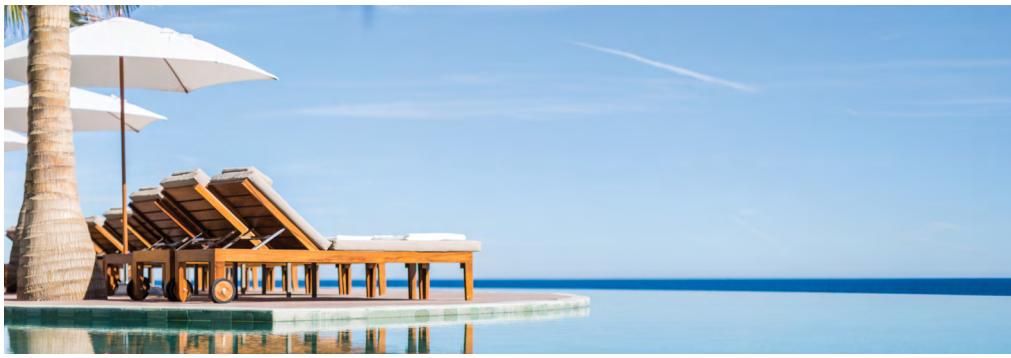
Sell Foresters. See the world.

Foresters
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GRAND VELAS
Los Cabos | México

CONVENTION 2019 | APRIL 1 — 6



QUALIFICATION PERIOD

JANUARY 1 - DECEMBER 31, 2018

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2018.

Convention Credit is calculated as follows:

- Life Net Paid Commissionable Annualized Premium (total Annualized Premium less the unearned portion of Annualized Premium on Lapses, Surrenders, and Refunds)
- UL excess calculated at 5% of Earned Premium above target
- Paid-up Additions Rider at 5% of Annualized Premium

ELIGIBILITY

Foresters records will determine qualification results and eligibility.

- Agents must be in good standing with Foresters at the time of the convention
- Attendance is available only to those who qualify and are invited by Foresters to attend
- A guest (minimum age 21) must be accompanied by the qualifier to attend the convention
- Individuals who, for any reason, are unable to attend, are not entitled to any other compensation, nor may the qualifier substitute in his/her stead any other person

PROGRAM INCLUSIONS

- Round trip air and ground transportation from the major airport nearest to your US home city to the Los Cabos International Airport
- Ground transportation from the airport to the hotel
- Luxury hotel accommodations
- Beverages and meals during the program
- Program activities and events
- All program related gratuities and sales taxes

Any deviation from the convention program is at the qualifier's expense and subject to availability. Foresters may, if necessary, amend the qualification requirements, guidelines or prizes at any time during the qualification period.

INVITATIONS TO ATTEND

Attaining Convention Credits/qualification requirements may make the qualifier and one guest eligible to receive an invitation. The invitation will be extended to the qualifier and one guest only.

PERSISTENCY OR PLACEMENT

Foresters reserves the right to withhold an invitation should persistency or placement fall below the following minimum acceptable levels:

PERSISTENCY

FOR PRODUCERS	FOR IMOS / MGAS
13 months - 78.5%	13 months - 75.0%
9 months - 84.0%	9 months - 80.3%
6 months - 88.2%	6 months - 84.3%
3 months - 90.8%	3 months - 86.8%

PLACEMENT: 70.0%

IMO/MGA

Qualification amounts include personal production.

NOTE: For hierarchies with multiple levels, downline production will only be counted once and will be credited to the immediate upline.

WRITING AGENT

The agent number listed on the application receives the Convention Credits as the writing agent, except on split cases. All agents on split cases receive the proportional Convention Credits. However, for quality of business measures (persistency and placement), the case will only be assigned to the writing agent.

The agent signature must correspond with the agent number. An agent cannot transfer Convention Credits to another agent.

EXPENSES

Federal/state income tax incurred as a result of attending the convention is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment.

CERTIFICATES WRITTEN ON FAMILIES

Certificates written on an agent's own life or on the lives of the agent's spouse and/or children will not count towards qualifications/Convention Credits.

STANDINGS

Available on ezbiz, Foresters producer website, where applicable.

THE INDEPENDENT ORDER OF FORESTERS
789 DON MILLS ROAD
TORONTO, CANADA M3C 1T9

U.S. MAILING ADDRESS:
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BUFFALO, NY 14201-0179

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