

PLANRight

Producer Guide

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**ForestersTM reserves the right to modify the guidelines.
These guidelines apply to face-to-face sales and may vary for Voice Signature sales.**

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Toronto, Ontario, Canada, M3C 1T9

Summary

| | PlanRight – Level | PlanRight – Graded | PlanRight – Modified |
|--|--|--|---|
| Description | Provides full face amount coverage from the issue date | Provides 30% of the face amount in the first year, 70% of the face amount in the second year and 100% thereafter | Provides coverage equal to premiums paid plus 10% interest for years 1 and 2 and 100% of the face amount thereafter |
| Death Benefit ^{1,2} | Full Death Benefit payable in all years | Year 1 – 30% Year 2 – 70% Year 3+ – Full Death Benefit payable | Year 1 – ROP plus 10% annual interest ³ Year 2 – ROP plus 10% annual interest Year 3+ – Full Death Benefit payable |
| Riders | ADR available (issue ages 50-80) CCADR included at no additional cost | ADR not available CCADR included at no additional cost | ADR not available CCADR included at no additional cost |
| Premiums | Level, payable to age 121 | | |
| Minimum Premium | \$10/month | | |
| Issue Ages (Age last birthday) | 50-85 | 50-85 | 50-80 |
| Minimum Face Amount ⁴ | \$2,000 | | |
| Maximum Face Amounts | Ages 50-80: \$35,000 Ages 81-85: \$15,000 | Ages 50-80: \$20,000 Ages 81-85: \$10,000 | Ages 50-80: \$15,000 Ages 81-85: N/A |
| Certificate fee (Subject to the modal factors) | \$36 annually (commissionable) | | |
| Modal Factors | Monthly – 0.0875 Quarterly – 0.26 Semi-Annual – 0.51 | | |
| Underwriting Class ⁵ | Non-Tobacco Tobacco | | |
| Cash Values | Available (on full surrender only) | | |
| Loans | Available | | |

¹ For PlanRight –Graded and Modified, the death benefit is 100% of the face amount in the event of accidental death during the first two years.

² Any outstanding loans will be deducted from the death benefit.

³ Interest is compounded and is accrued on a daily basis.

⁴ Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

⁵ Ratings do not apply on the PlanRight plans.

Foresters Whole Life Insurance

The PlanRight series is a series of whole life insurance products designed to help cover final expenses such as the costs associated with funeral and burial expenses, probate fees or other financial obligations that your client's family may face in the event of death. Many funeral expenses run over \$10,000 and can create a significant burden on loved ones.

They provide guaranteed and level premium and make use of a simplified application.

For clients concerned with protecting their families from the high costs of settling final expenses, Foresters offers a whole life insurance product designed to help meet those concerns.

Foresters PlanRight Series

- Level: the death benefit is equal to the full face amount of the certificate.
- Graded: the death benefit is 30% of the face amount in year one; 70% of the face amount in year two; 100% of the face amount in year three and later. During the first two years, the death benefit is topped up, meaning that the death benefit is 100% of the face amount, in the event of accidental death.
- Modified: the death benefit, is, in the first two years, equal to the return of premiums paid plus 10% interest⁶ annually; 100% of the face amount in year three and later. During the first two years, the death benefit is topped up, meaning that the death benefit is 100% of the face amount, in the event of accidental death.

Riders and Additional Benefits

The **Accidental Death Rider (ADR)** provides an additional death benefit in the event of an accidental death, caused by an accidental bodily injury, and if death occurs within 365 days of that injury. ADR is available on PlanRight – Level only.

The **Common Carrier Accidental Death Rider (CCADR)** provides an additional death benefit⁷ of up to two times the face amount if the insured dies within 90 days of, and due to an accidental bodily injury that occurred on a common carrier while a fare-paying passenger.

For all PlanRight plans, the **CCADR** is available at no additional cost.

The Accidental Death Rider and Common Carrier Accidental Death Rider can continue until the insured's age 121, which means that the benefits stay with the insured throughout the life of the certificate!

Premium

Premium rates vary by issue age, gender and Tobacco use. Non-Tobacco is defined as no cigarettes or any other form of tobacco for the last 12 months. Premiums are payable during the insured's life to age 121 and are based on the insured's age last birthday. PlanRight will not be illustrated. Please refer to the Rate Book or the Rates section of this guide. Minimum Premium:

- PAC: \$10
- Direct Quarterly: \$30 (to be collected)
- Direct Semi-Annually: \$50 (to be collected)

⁶ Interest is accrued on a daily basis.

⁷ Subject to a maximum of \$300,000 from all carriers

Key Highlights

- Quick underwriting process – certificate may be issued in 2 days when application is fully and accurately completed
- Guaranteed level premiums
- Simple application
- No medical exam

- Direct Annually: \$100 (to be collected)

How to Calculate PlanRight Premiums

| | |
|---|-----------|
| 1 Foresters PlanRight base premium calculation | |
| a) Find the rate per thousand in the premium rate table | \$ |
| b) Multiply by the face amount per thousand | (x) |
| c) Add the annual certificate fee. | (+) 36.00 |
| d) Multiply by the modal factor | (x) |
| Base modal premium amount 1 = \$1 | |
| 2 Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only | |
| a) Find the rate per thousand in the premium rate table | \$ |
| b) Multiply by the benefit amount per thousand | (x) |
| c) Multiply by the modal factor | (x) |
| Rider modal premium amount 2 = \$1 | |
| 3 Total modal premium | |
| a) Base modal premium amount 1 | |
| b) Add the ADR modal premium 2 | (+) |
| Total modal premium = \$ | |
| Modal Factors | |
| Annual = 1.00 | |
| Semi-Annual = 0.51 | |
| Quarterly = 0.26 | |
| Monthly = 0.0875 | |

¹ Rounded to the nearest penny.

Premium Calculation Example

PlanRight-Level: Monthly premium for Male NT age 55 with \$25K Face Amount and \$25K ADR

| | |
|---|------------|
| 1 Foresters PlanRight premium calculation | |
| a) Find the rate per thousand in the premium rate table | \$34.00 |
| b) Multiply by the face amount per thousand | (x) 25 |
| c) Add the annual certificate fee. | (+) 36.00 |
| d) Multiply by the modal factor | (x) 0.0875 |
| Base modal premium amount 1 = \$77.53¹ | |
| 2 Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only | |
| a) Find the rate per thousand in the premium rate table | \$2.25 |
| b) Multiply by the benefit amount per thousand | (x) 25 |
| c) Multiply by the modal factor | (x) 0.0875 |
| Rider modal premium amount 2 = \$4.92¹ | |
| 3 Total modal premium | |
| a) Base modal premium amount 1 | \$77.53 |
| b) Add the ADR modal premium 2 | (+) 4.92 |
| Total modal premium = \$82.45 | |

¹ Rounded to the nearest penny.

Rates

PlanRight

Annual Premium Rates per thousand Face Amount

| Issue Age | Level | | | | Graded | | | | Modified | | | |
|-----------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|
| | Male | | Female | | Male | | Female | | Male | | Female | |
| | Non-Tobacco | Tobacco |
| 50 | 27.00 | 37.00 | 20.00 | 31.00 | 42.00 | 53.00 | 34.00 | 39.00 | 46.00 | 55.00 | 36.00 | 50.00 |
| 51 | 28.00 | 39.00 | 21.00 | 32.00 | 45.00 | 57.00 | 35.00 | 41.00 | 49.00 | 59.00 | 37.00 | 53.00 |
| 52 | 30.00 | 41.00 | 22.00 | 34.00 | 48.00 | 61.00 | 36.00 | 43.00 | 52.00 | 63.00 | 39.00 | 56.00 |
| 53 | 31.00 | 43.00 | 24.00 | 35.00 | 50.00 | 64.00 | 38.00 | 44.00 | 54.00 | 67.00 | 40.00 | 59.00 |
| 54 | 33.00 | 45.00 | 25.00 | 37.00 | 53.00 | 68.00 | 39.00 | 46.00 | 57.00 | 71.00 | 42.00 | 62.00 |
| 55 | 34.00 | 47.00 | 26.00 | 38.00 | 56.00 | 72.00 | 40.00 | 48.00 | 60.00 | 75.00 | 43.00 | 65.00 |
| 56 | 36.00 | 50.00 | 27.00 | 40.00 | 59.00 | 76.00 | 42.00 | 50.00 | 63.00 | 79.00 | 45.00 | 66.00 |
| 57 | 38.00 | 52.00 | 29.00 | 42.00 | 62.00 | 80.00 | 43.00 | 52.00 | 66.00 | 83.00 | 47.00 | 67.00 |
| 58 | 39.00 | 55.00 | 30.00 | 44.00 | 66.00 | 85.00 | 45.00 | 53.00 | 69.00 | 88.00 | 48.00 | 68.00 |
| 59 | 41.00 | 57.00 | 32.00 | 46.00 | 69.00 | 89.00 | 46.00 | 55.00 | 72.00 | 92.00 | 50.00 | 69.00 |
| 60 | 43.00 | 60.00 | 33.00 | 48.00 | 72.00 | 93.00 | 48.00 | 57.00 | 75.00 | 96.00 | 52.00 | 70.00 |
| 61 | 45.00 | 64.00 | 35.00 | 50.00 | 76.00 | 98.00 | 51.00 | 61.00 | 79.00 | 101.00 | 55.00 | 72.00 |
| 62 | 48.00 | 68.00 | 37.00 | 53.00 | 80.00 | 103.00 | 54.00 | 64.00 | 84.00 | 106.00 | 58.00 | 74.00 |
| 63 | 50.00 | 72.00 | 39.00 | 55.00 | 84.00 | 107.00 | 57.00 | 68.00 | 88.00 | 111.00 | 60.00 | 76.00 |
| 64 | 53.00 | 76.00 | 41.00 | 58.00 | 88.00 | 112.00 | 60.00 | 71.00 | 93.00 | 116.00 | 63.00 | 78.00 |
| 65 | 55.00 | 80.00 | 43.00 | 60.00 | 92.00 | 117.00 | 63.00 | 75.00 | 97.00 | 121.00 | 66.00 | 80.00 |
| 66 | 59.00 | 85.00 | 45.00 | 62.00 | 96.00 | 123.00 | 67.00 | 80.00 | 102.00 | 128.00 | 70.00 | 85.00 |
| 67 | 62.00 | 90.00 | 47.00 | 65.00 | 101.00 | 128.00 | 71.00 | 86.00 | 107.00 | 136.00 | 75.00 | 91.00 |
| 68 | 66.00 | 95.00 | 50.00 | 67.00 | 105.00 | 134.00 | 76.00 | 91.00 | 112.00 | 143.00 | 79.00 | 96.00 |
| 69 | 69.00 | 100.00 | 52.00 | 70.00 | 110.00 | 139.00 | 80.00 | 97.00 | 117.00 | 151.00 | 84.00 | 102.00 |
| 70 | 73.00 | 105.00 | 54.00 | 72.00 | 114.00 | 145.00 | 84.00 | 102.00 | 122.00 | 158.00 | 88.00 | 107.00 |
| 71 | 79.00 | 115.00 | 58.00 | 78.00 | 124.00 | 156.00 | 92.00 | 110.00 | 133.00 | 170.00 | 98.00 | 115.00 |
| 72 | 85.00 | 125.00 | 63.00 | 83.00 | 134.00 | 167.00 | 99.00 | 118.00 | 144.00 | 181.00 | 107.00 | 123.00 |
| 73 | 91.00 | 135.00 | 67.00 | 89.00 | 145.00 | 178.00 | 107.00 | 126.00 | 156.00 | 193.00 | 117.00 | 131.00 |
| 74 | 97.00 | 145.00 | 72.00 | 94.00 | 155.00 | 189.00 | 114.00 | 134.00 | 167.00 | 204.00 | 126.00 | 139.00 |
| 75 | 103.00 | 155.00 | 76.00 | 100.00 | 165.00 | 200.00 | 122.00 | 142.00 | 178.00 | 216.00 | 136.00 | 147.00 |
| 76 | 112.00 | 166.00 | 83.00 | 108.00 | 179.00 | 217.00 | 134.00 | 153.00 | 197.00 | 236.00 | 149.00 | 160.00 |
| 77 | 121.00 | 177.00 | 90.00 | 117.00 | 193.00 | 234.00 | 145.00 | 164.00 | 215.00 | 256.00 | 162.00 | 173.00 |
| 78 | 131.00 | 188.00 | 98.00 | 125.00 | 206.00 | 251.00 | 157.00 | 176.00 | 234.00 | 275.00 | 174.00 | 186.00 |
| 79 | 140.00 | 199.00 | 105.00 | 134.00 | 220.00 | 268.00 | 168.00 | 187.00 | 252.00 | 295.00 | 187.00 | 199.00 |
| 80 | 149.00 | 210.00 | 112.00 | 142.00 | 234.00 | 285.00 | 180.00 | 198.00 | 271.00 | 315.00 | 200.00 | 212.00 |
| 81 | 161.00 | 224.00 | 124.00 | 157.00 | 254.00 | 304.00 | 199.00 | 218.00 | | | | |
| 82 | 172.00 | 238.00 | 136.00 | 172.00 | 274.00 | 323.00 | 218.00 | 238.00 | | | | |
| 83 | 184.00 | 253.00 | 147.00 | 186.00 | 295.00 | 343.00 | 237.00 | 257.00 | | | | |
| 84 | 195.00 | 267.00 | 159.00 | 201.00 | 315.00 | 362.00 | 256.00 | 277.00 | | | | |
| 85 | 207.00 | 281.00 | 171.00 | 216.00 | 335.00 | 381.00 | 275.00 | 297.00 | | | | |

Accidental Death Rider (for PlanRight – Level only)

Annual Premium Rates per thousand

| Issue Age | Male | Female | Issue Age | Male | Female | Issue Age | Male | Female |
|-----------|------|--------|-----------|------|--------|-----------|-------|--------|
| 50 | 2.00 | 1.25 | | | | | | |
| 51 | 2.00 | 1.25 | 61 | 3.00 | 1.75 | 71 | 4.75 | 2.75 |
| 52 | 2.00 | 1.25 | 62 | 3.00 | 1.75 | 72 | 5.00 | 3.00 |
| 53 | 2.00 | 1.25 | 63 | 3.25 | 2.00 | 73 | 5.25 | 3.25 |
| 54 | 2.25 | 1.25 | 64 | 3.25 | 2.00 | 74 | 5.50 | 3.50 |
| 55 | 2.25 | 1.25 | 65 | 3.50 | 2.00 | 75 | 6.00 | 3.75 |
| 56 | 2.25 | 1.50 | 66 | 3.50 | 2.25 | 76 | 6.50 | 4.00 |
| 57 | 2.50 | 1.50 | 67 | 3.75 | 2.25 | 77 | 7.00 | 4.25 |
| 58 | 2.50 | 1.50 | 68 | 4.00 | 2.50 | 78 | 7.75 | 4.75 |
| 59 | 2.75 | 1.50 | 69 | 4.25 | 2.50 | 79 | 9.00 | 5.50 |
| 60 | 2.75 | 1.75 | 70 | 4.50 | 2.75 | 80 | 11.00 | 6.75 |

Benefits of Membership

Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

Our customers are our members. Foresters members may be eligible for a valuable package of benefits— at no additional premium. They can attend member events with family and friends, make a difference in their community, as well as access life, health, and education member benefits – all compliments of Foresters! Member benefits include Competitive Scholarships, Orphan Scholarships, Critical Illness member benefit, Terminal Illness member benefit, Orphan member benefit, and the Everyday Money and Legal Link member benefits.

This is the Foresters difference. This is why membership with Foresters means so much more. For more than 135 years, Foresters has used its financial strength and prosperity to help improve the lives of its members and their communities.

For more information on member benefits, please visit www.foresters.com/membership

For more information

Log on to ezbiz at <https://portal.foresters.biz/>.

¹ Foresters members are the insureds and annuitants under Foresters life insurance and annuity certificates. For details on eligibility and benefits of membership, go to www.foresters.com/membership

² Foresters member benefits are non-contractual and not part of the PlanRight insurance contract. Member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time by Foresters.

Death Benefit Examples

(With Face Amount of \$15,000)

| Level | 1. If cause of death is non-accidental | | 2. If cause of death is accidental and CCADR does not apply (with ADR at an additional cost) | |
|-------|---|-----------------------------------|---|--|
| | Yr 1+ | \$15K | \$15K + \$15K (ADR) = \$30K | |
| Level | 3. If cause of death is accidental and CCADR ⁸ applies (without ADR) | | 4. If cause of death is accidental and CCADR ¹⁰ applies (with ADR at an additional cost) | |
| | Yr 1+ | \$15K + 2 X \$15K (CCADR) = \$45K | \$15K + \$15K (ADR) + 2 X \$15K (CCADR) = \$60K | |

| Graded | 1. If cause of death is non-accidental | | 2. If cause of death is accidental and CCADR does not apply | |
|--------|--|------------------------------------|---|--|
| | Yr 1 | \$15K X 30% = \$4.5K | \$15K* | |
| Yr 2 | \$15K X 70% = \$10.5K | \$15K* | | |
| Yr 3+ | \$15K | \$15K | | |
| Graded | 3. If cause of death is accidental and CCADR applies | | | |
| | Yr 1 | \$15K* + 2 X \$15K (CCADR) = \$45K | | |
| Yr 2 | \$15K* + 2 X \$15K (CCADR) = \$45K | | | |
| Yr 3+ | \$15K + 2 X \$15K (CCADR) = \$45K | | | |

*The death benefit is 100% of the face amount in years 1 and 2 in the event of accidental death

| Modified (with annual premium of \$700) | 1. If cause of death is non-accidental ⁹ | | 2. If cause of death is accidental and CCADR does not apply | |
|--|--|------------------------------------|---|--|
| | Yr 1 | $1.10^{10} \times \$700 = \770 | \$15K* | |
| Yr 2 | $1.10 \times (\$770 + \$700) = \$1,617$ | \$15K* | | |
| Yr 3+ | \$15K | \$15K | | |
| Modified (with annual premium of \$700) | 3. If cause of death is accidental and CCADR ¹⁰ applies | | | |
| | Yr 1 | \$15K* + 2 X \$15K (CCADR) = \$45K | | |
| Yr 2 | \$15K* + 2 X \$15K (CCADR) = \$45K | | | |
| Yr 3+ | \$15K + 2 X \$15K (CCADR) = \$45K | | | |

*The death benefit is 100% of the face amount in years 1 and 2 in the event of accidental death

⁸ The benefit under the CCADR is subject to a maximum.

⁹ Assume that death occurs at the end of the year.

¹⁰ Interest is compounded and is accrued on a daily basis.

Important New Business Information

Verify the identity of the proposed insured – Acceptable documents for verifying identity include a driver's license, government issued photo ID card or passport.

Beneficiary Designation – When Primary or Contingent beneficiaries are named, the relationship to the proposed insured must be listed. With every insurance contract, there must be an insurable interest. Once the insurable interest requirements are met, every Foresters insurance contract must designate the insured's (our member) estate or the insured's dependant(s) as beneficiary. Note: The PlanRight product is to help families cover final expenses. All insurable interest and beneficiary designation requirements still apply. Neither funeral homes nor funeral directors are acceptable beneficiary designations.

Non-English speaking applicants – When a proposed insured or potential owner is not fluent in English, either you, as the agent, or a third party will need to serve as a translator. You or the third party will need to certify on the Producer Report that you are fluent in the applicant's and/or owner's language, identify that language, and that the application, accompanying forms, and product information have been explained to the applicant and/or owner. You, even if a third party translated, will also need to certify in the Producer Report that you emphasized to the potential owner that the insurance contract and all other documents, and all communications with the home office regarding these certificates, will be in English, and it will be your client's responsibility to obtain translation assistance when requesting service for his or her certificate. *The proposed beneficiary can not be the translator.*

Proposed Insured Signature – Only the Proposed Insured may sign on the "Proposed Insured" signature line. No one else may sign the Proposed Insured's name. The Proposed Insured must be able to sign their name. A mark or "X" is not acceptable. Neither interviews nor signatures by Powers of Attorney are acceptable.

Certificate Owner Signature – Only the owner may sign on the owner line. The Certificate owner's signature is required in addition to the Proposed Insured's signature, if the owner is other than the Proposed Insured.

Replacements – State regulations require that all applicable Replacement related forms be completed at the time that the Application is taken, and submitted with the Application.

Important Dates

Stale-dated Application – Applications must be received in the home office within 10 days of the date the application is signed.

Application Date – Applications must be dated the day the application is completed and signed by the Proposed Insured and the personal health interview (PHI) is completed, not the day it is sent to the Home Office, or the date the insurance is to become effective.

Certificate Effective Date – The certificate comes into effect on the issue date when the first premium is collected on or before that date and there are no changes in the Proposed Insured's insurability between the application signed and issue date. If a specific draft date is requested, the certificate issue date will be the first time that date occurs after the date that Foresters approves the application. A future effective date of no more than 30 days from the application date may be requested. Policy effective date backdating is allowed as long as the backdating isn't to qualify for a specific plan or coverage.

Bank Draft Date – A premium will be drafted on the same day of each month to coincide with the certificate effective date. A draft date of the 1st through the 28th of any month is acceptable. Requests for either a draft date or certificate effective date of the 29th, 30th or 31st of the month will not be honored. If a specific draft day is desired, print the specific month and day in Section 7 of the application. If drafting a checking account please include a VOID check. If drafting a savings account, please indicate account number, bank routing number and phone number under the bank name and address in Section 7. Draft Dates can be no more than 30 days from the premium due date. Any requests for an initial draw at time of certificate issue, with subsequent preferred pre-authorized check (PAC) date prior to the next premium due date requires authorization from the applicant.

Premium Guidelines

Initial Premium – The initial premium may be paid by Foresters drafting a pre-authorized check (PAC) from the payer's bank account once certificate is issued if Section 7 authorizes it. Alternately, initial premium may be submitted with the application. Only an applicant's check payable to Foresters, will be accepted. Cash, post-dated checks, money orders, cashier's checks or an agent's check are not acceptable and will be returned to the agent unprocessed. The only instance where we will accept an agent's check is if the proposed insured is the agent or a member of the agent's family.

Multiple Applications/Family Members – If one Electronic Funds Transfer (EFT) debit should be made from the same account for multiple applications, a cover letter with instructions regarding the EFT should be submitted with the applications. Instructions in the "Remarks" section of the Producer Report are also acceptable. The EFT authorization must be signed on all applications.

1035 Exchange Funds – PlanRight cannot accommodate 1035 Exchanges.

General Information

Cancellation and Refund Requests – All requests for cancellation must be in writing; telephone requests are not acceptable. Notification acknowledging the request will be sent to the certificate owner and agent stating the refund will be processed within two weeks from the date the request was received.

Multiple Certificates – More than one application can be written for an insured. Each certificate must adhere to our product guidelines and the total face amount cannot exceed \$35,000 (depending on the plan and age) provided details regarding the need for more than one certificate are given.

Reinstatements – A new certificate will not be allowed if the initial certificate was issued within the last 60 days and it has lapsed. In this situation, the original certificate must be reinstated. All reinstatements require a new application and a new personal health interview to be completed. Other requirements may apply to fully reinstate the certificate.

Underwriting Class Change – Once issued, an insured cannot change their underwriting class from smoker to non-smoker.

Certificate Delivery – Certificates will be mailed directly to the certificate owner unless producer delivery is requested or required.

Commission Information

Agent Split – Split commissions between agents are acceptable. To request agent split, write the percentage of the commission payable to each agent next to the agent's name on the Producer Report.

Cut-Off Date – All applications that have a decision and are issued by Wednesday at 5:00 pm EST will be considered for the current compensation cycle, which is paid on Fridays. Applications received "in good order" are generally issued in 2 business days.

The Point of Sale Process

Foresters has a unique Point-of-Sale process to provide a benefit eligibility decision while you are with the client. As with all sales we encourage you to pre-screen your client before completing the application.

Individuals Not Eligible for PlanRight

- Anyone without a SSN
- Anyone who is mentally incompetent or lacks the legal capacity to conduct their own affairs (for example, questions cannot be answered by a person who has power of attorney for the proposed insured or a proposed insured cannot sign their name).
- Anyone who is unable to complete the Personal History Interview (PHI) by telephone.
- Anyone who is unable to answer "no" to all questions in Part A of the Medical Questions on the application.
- Anyone who has been previously declined for another Foresters product

Note that TTY enabled interviews for hearing or speech impaired clients are eligible for PlanRight.

In pre-screening applicants while in the home, observe whether there is a wheelchair or scooter, oxygen tank, assisted living or other obvious indicators of health issues that could disqualify the person from coverage. The agent is required to interview the proposed insured in person and witness their signature. Sales through telephone, internet or mail are prohibited.

How to Qualify

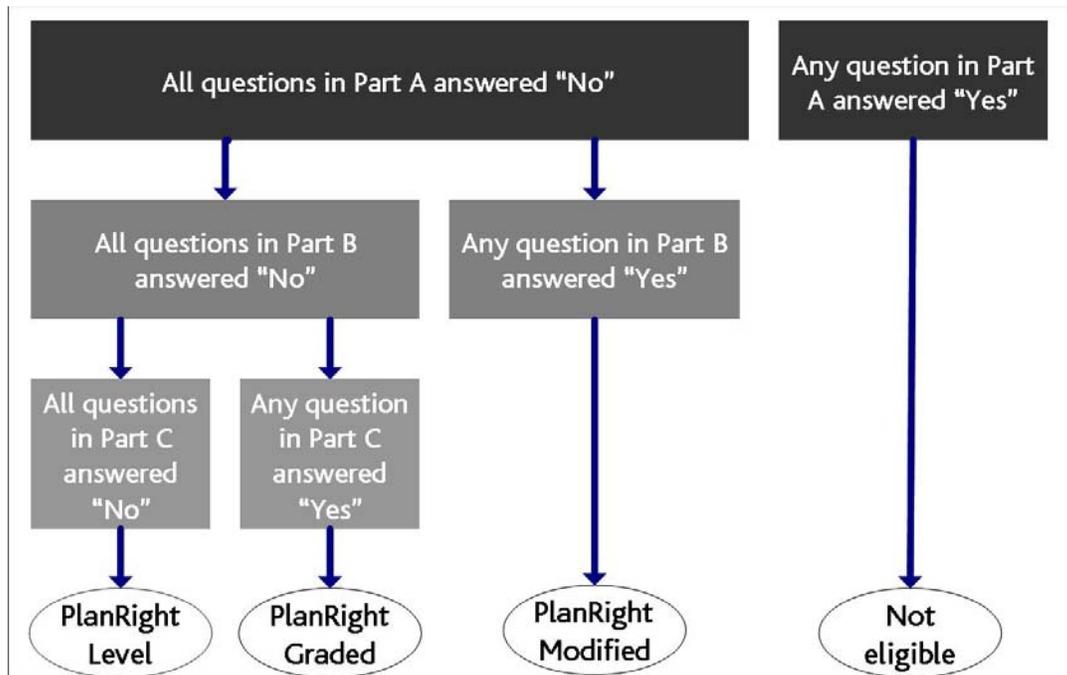
Please note:

- **Foresters is not underwriting height and weight, so there are no build charts for you to reference. Even though build is not taken into account in the underwriting, we ask that you complete the Height and Weight question.**
- **There are no preliminary underwriting inquiries or risk assessments available for this product.**

Part A of the Medical Questions on the application and the "Medication Reference Chart" included with this guide will help you screen out individuals who will not qualify for a PlanRight benefit and help pre-determine whether your client will qualify to apply for a particular benefit. Ask all health questions in their entirety and verify the Proposed Insured's understanding. (Refer to the "Medical Definitions" section in this guide for everyday explanations of all the disorders listed in the application.)

Complete the application including the required signatures. Print legibly in ink.

- If there is a "yes" answer in Part A of the Medical Questions, do not continue, as the Proposed Insured will not qualify to apply for a PlanRight benefit.
- If there is a "yes" answer in Part B of the Medical Questions, the Proposed Insured is eligible to apply for the Modified death benefit.
- If there is a "yes" answer in Part C of the Medical Questions, the Proposed Insured is eligible to apply for the Graded death benefit.
- If all the Medical Questions are answered "no", the Proposed Insured is eligible to apply for the Level death benefit.



Detailed Application instructions

Section 1 – Proposed Insured

PlanRight uses *age last birthday*.

Section 2 - Part B&C

Section 2 (Medical Questions) of the application is completed by the producer with the Proposed Insured for pre-screening purposes.

- If the client answers "No" to all questions in Part A, but "Yes" to one or more questions in Part B, the client is eligible to apply for PlanRight – Modified.
- If the client answers "No" to all questions in Part A & B, but "Yes" to one or more questions in Part C the client is eligible to apply for PlanRight – Graded
- If the client answers "No" to all questions in all three parts, the client is eligible to apply for PlanRight – Level

Section 3 – Owner information

Fill out the owner information only if the proposed insured is not the owner. The owner can be a 3rd party (e.g. business, trust or individual with an insurable interest).

Section 4 – Beneficiary information

See page 9 for acceptable beneficiary designations.

Section 5 – Other Insurance

Producers must comply with any replacement laws and regulations and are expected to offer suitable products and services to meet the proposed insured's needs. Indicate all certificates in force, including group and whether in-force insurance will be replaced.

Section 6 – Insurance Applied For

Enter the insurance amount and premium amount. The Accidental Death Rider is available for PlanRight Level only. If Level is selected but Proposed Insured does not qualify, Graded plan is automatically applied for. If Graded is selected but Proposed Insured does not qualify, Modified plan is automatically applied for. The producer will be notified of situations where the face amount is more or less than applied for, based on the premium submitted, and allowed 24 hours to advise us not to proceed. Otherwise, the certificate will be issued for the adjusted face amount.

Section 7 – Payment Information

This section must be completed and signed by the payer. Cash is not permitted.

- If PAC is requested, all PAC requirements must be met and PAC authorization is effective immediately.
- Payments by check must be made payable to Foresters and must be dated no later than the date the application was signed.
- Checks received with applications will be cashed immediately and application issued current dated.
- For faxed applications, First Premium on PAC is the only payment option. Please be sure to include a photocopy of the void check.

Section 8 & 9 – Agreements & Authorization to Obtain and Disclose Information

The Proposed Insured and Owner (if other than then Proposed Insured) must understand the agreements.

Section 10 – Signatures

The Proposed Insured and Owner (if the Proposed Insured is not the Owner), must read and sign this page.

The producer must call Aaptical at 1-866-844-9276 after sections 1-10 of the application have been completed and signed. A personal health interview (PHI), MIB and prescription history check will be conducted with the proposed insured to verify that the information is consistent with the answers in the application.

Section 11 – Producer Certification

This must be signed by the producer. It indicates that full and accurate information regarding the proposed insured and owner has been provided. Note: There is no temporary insurance coverage, with a conditional receipt provided only in Kansas.

Section 12 - Notice of Information Procedures

It states Foresters privacy policy, underwriting process and Medical Information Bureau (MIB) information. In addition, it gives a description of some of the additional sources of underwriting information (the Proposed Insured consents to the release of this information to the MIB by signing the authorization to obtain and disclose information). If the Proposed Insured requires further information about MIB or their record with them, they should contact MIB directly. Detach and leave this page with the Proposed Insured (regardless whether or not the application is to be processed).

Section 13 – Acknowledgement of First Premium

This must be completed and signed by the producer. Detach and leave this page with the Owner. If the application is “withdrawn”, no premium should be accepted and section 13 should not be left with the Owner.

Producer Report

Complete, as applicable:

- Record PHI Inspection Reference ID number that you received from Aaptical. If a PHI reference number is not included in the Producer Report, the application will not be processed. No exceptions.
- Include any special instructions in the Remarks section (if the application is not to be processed, include a note that the application is to be withdrawn)
- Must be submitted to Foresters

Submission Instructions

See page 37

The Point of Sale Interview - A Step by Step Guide

Sections 1 through 10 of the application must be completed and signed before the telephone interview is initiated.

After pre-screening, if the client qualifies to apply for a PlanRight benefit in the client's state on the basis of the medical questions, proceed to call for the Apptical interview at:

866-844-9276

Apptical hours of operation are 8:30 a.m. to midnight ET, Monday to Friday and 10:00 a.m. to 4:00 p.m. on Saturday and Sunday. The interview must be completed at the time of the application and within Apptical's operating hours.

The Apptical interview must be completed while you are with the proposed insured.

1. The interviewer will introduce himself and ask what telephone number you are calling from, your name and your Foresters agent number.
2. The interviewer will then verify the Proposed Insured's identification information.
3. The interviewer will provide you with a 6 digit "Reference ID number" and you will be asked to record this in #6 on the Producer Report.
4. Then you will be asked to put the client on the phone.
5. The interviewer will inform the client that the call is being recorded and ask the same medical questions that are on the application. Then they will ask the client to put you back on the phone.
6. An MIB and Prescription History Check will be done during the interview.
7. The interviewer will give you the data results of the case.

The "Data Results"

The "data results" are the eligibility output from the Apptical decision engine based on rules developed by Foresters. The "data results" or eligibility decision is derived from the plan applied for, the answers to the medical questions, the MIB report and the Prescription History Check..

If an answer has changed during the interview, this will affect the data output. If there is a change to an answer on the application, ensure the change is initialed by you, the Proposed Insured and the Owner and Payer if a change has been made to the Payment Information Section of the application. You must also complete a new page 4 (signature page) and note that you have completed it on the Producer Report. A changed answer to an interview medical question, or MIB record or a Prescription History, either alone or in combination, may change the eligibility of the proposed insured from the benefit applied for.

Changes to the benefit applied for, insurance premium and face amount changes must be made as applicable and initialed, as noted above.

If the Proposed Insured does not qualify for a benefit or does not want to apply for an alternative benefit, **it is important that you send the application to Foresters in any and all cases**, since we require a record of the Proposed Insured's signature authorizing the MIB and Prescription History Checks. Please note on the producer report that the application is being submitted as "withdrawn".

The Apptical interviewer is not an underwriter and is giving you the results of the data output from the decision engine. They cannot change the output based on your comments, although the interviewer will record your comments.

The "data result" benefit eligibility decision from Foresters' point-of-sale process is final.

Potential Results from the Point-of-Sale Interview

The following are examples of the "data results" you will get from the Apptical interviewer:

1. "Your client is eligible to apply for the PlanRight Level Benefit."
2. If there is a discrepancy found due to a prescription history, the interviewer will inform you: "Your client is eligible to apply for (either the Graded or Modified) benefit due to the Prescription History Checks. The report shows a prescription medication within the past X years. The common indications for this medication correspond to Part B (or Part C).
3. If the prescription history pertains to any of the questions in Part A of the medical questions, the interviewer will inform you that the client is not eligible to apply for any PlanRight benefit. You must write "withdrawn" in the "remarks" section of the producer report and submit the application.
4. If there is a discrepancy found due to an MIB report, Apptical will inform you that an MIB record was found that indicates that the proposed insured may have provided incomplete information that may be related to Question X on the application (the corresponding question). The Interviewer will request that you ask the question again.

If the client then changes their answer (to "yes"), inform the Apptical interviewer who will tell you the benefit the client is eligible to apply for (Graded Benefit, Modified Benefit or no coverage, depending upon the question).

Record the change, along with any required plan, face amount or premium change. Ensure all changes are initialed by all parties to the application and a new signature page (page 4) is completed before submitting the application.

If the client does not change their answer, the interviewer will inform you:

The decision on this case is suspended. The application must be sent to Foresters for formal processing. They will send a letter to your client with the official underwriting decision. If an MIB record has been found that our investigation has failed to resolve, in order for Foresters to consider this application further, the client must obtain their MIB disclosure by calling MIB's toll free number (866) 692-6901. Once the MIB disclosure has been obtained, it may be sent to Foresters for review. If Foresters does not receive the MIB disclosure within two weeks of the interview date, the file will be closed as incomplete. There is an MIB record that may be related to application question X.

In any event it is important that you submit all applications, after an Apptical call has been made, to Foresters, within 10 business days, regardless of the outcome. If this does not occur, your privileges for selling PlanRight may be in jeopardy.

Medical Definitions

The following definitions are provided for the impairments contained in the Medical Questions.

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| Activities of Daily Living | Activities of daily living (ADLs) are the things we normally do in daily living, including any basic activity we perform, such as feeding ourselves, bathing, dressing, taking medications and toileting. | Inability to perform any ADLs - No coverage |
| Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus (HIV) | Acquired immune deficiency syndrome (AIDS) is a disease of the human immune system caused by the human immunodeficiency virus (HIV). This condition progressively reduces the effectiveness of the immune system and leaves individuals susceptible to infections and tumors. | No coverage |
| Alcohol Abuse / Addiction | The difference between social drinking and alcohol abuse is when alcohol becomes a primary focus, interfering with other activities. When alcohol abuse progresses to alcoholism, also called alcohol addiction or alcohol dependence, alcohol becomes essential to function, including a physical dependence on alcohol, and inability to stop despite severe physical and psychological consequences. | Treatment or counselling within 12 months – Modified Coverage |
| Alzheimer's disease | Alzheimer's disease is the most common form of dementia. It is an incurable, degenerative and terminal disease. | No coverage |
| Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease) | Amyotrophic lateral sclerosis is a form of motor neuron disease. ALS, is a progressive, fatal, disease caused by the degeneration of the nerve cells in the central nervous system that control voluntary muscle movement | No coverage |
| Amputation due to Complications of Diabetes | Diabetic neuropathy is generally progressive. As a complication, there is an increased risk of injury to the feet because of loss of sensation. Infections can progress to ulceration and this may require amputation. | Within 2 years – Modified Death Benefit |
| Aneurysm | An aneurysm is a localized abnormal dilatation of a blood vessel which if ruptured may lead to death. | Within 2 yrs - Modified Death Benefit |
| Basal Cell Carcinoma | A common malignancy of the epidermis usually occurs with chronic sun exposure. Prognosis is excellent with appropriate treatment. | Level Death Benefit |
| Brain Tumor | A brain tumor is an abnormal growth of cells within the brain or inside the skull, which can be cancerous or non-cancerous (benign). | Within 2 yrs - Modified Death Benefit |
| Cancer | Cancer is a class of diseases in which a group of cells display uncontrolled growth, invasion (intrusion on and destruction of adjacent tissues), and sometimes metastasis (spread to other locations in the body). | Diagnosis or treatment within 3 years – Modified Death Benefit. |
| Cardiomyopathy | Cardiomyopathy, which means "heart muscle disease," is the deterioration of the function of | Modified Death Benefit |

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| | the actual heart muscle which results in heart enlargement. People with cardiomyopathy are often at risk of <u>arrhythmia</u> or <u>sudden cardiac death</u> or both. | |
| Chronic Hepatitis | Hepatitis implies injury to the liver characterized by the presence of inflammatory cells in the tissue of the organ. The disease may impair liver functions that include, among other things, removal of harmful substances, regulation of blood composition, and production of bile to help digestion. | Graded Death Benefit |
| Chronic Kidney Disease / Kidney Failure | Chronic kidney disease, also known as chronic renal disease, is a progressive loss of renal function over a period of months or years and may lead to complications such as cardiovascular disease, anemia, and kidney failure. | Graded Death Benefit |
| Chronic Obstructive Pulmonary Disease (COPD) | Chronic obstructive pulmonary disease (COPD) refers to chronic bronchitis and emphysema, a pair of two commonly co-existing diseases of the lungs in which the airways become narrowed. This leads to a limitation of the flow of air to and from the lungs causing shortness of breath. This condition is not reversible and gets progressively worse over time. | Graded Death Benefit |
| Confined to hospital, psychiatric, nursing facilities | A nursing home, convalescent home, Skilled Nursing Unit (SNU), care home or rest home provides care for residents. Residents include the elderly and younger adults with physical or mental disabilities. | No Coverage |
| Circulatory Surgery | Circulatory surgery is surgery performed on any of the arteries of the body, including the coronary arteries, angioplasty, the aorta, heart valves, ablation, arteries in the neck, legs and abdomen. | Within 2 yrs - Modified Death Benefit Otherwise may qualify for Level (See Medical Reference Chart) |
| Cirrhosis of the Liver | In cirrhosis of the liver scar tissue replaces normal healthy liver tissue which blocks the flow of blood through the organ and inhibits normal liver function. | Graded Death Benefit |
| Congestive Heart Failure (CHF) | Congestive heart failure (CHF) occurs when the pumping action of the heart fails to maintain adequate circulation of blood to the body and causes shortness of breath, swollen feet and ankles and chronic fatigue. | Modified Death Benefit |
| Dementia | Dementia is a serious cognitive disorder. It may be static, the result of a unique global brain injury or progressive, resulting in long-term decline in cognitive function due to damage or disease in the body beyond what might be expected from normal aging. | No coverage |
| Diabetic Coma | Diabetic Coma is a medical emergency in which a person with diabetes mellitus is unconscious due to too much sugar and too little insulin in the blood. | Within 2 yrs Modified Death Benefit |
| Diagnostic Test | A diagnostic test is any kind of medical test performed to aid in the diagnosis or detection of disease or condition. | Within 12 months and not completed - No Coverage |
| Dialysis | Used to provide an artificial replacement for lost | No Coverage |

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| | kidney function due to kidney failure. | |
| Drug Abuse / Addiction | Drug abuse, also known as substance abuse, involves the repeated and excessive use of chemical substances to achieve a certain effect. These substances may be "street" or "illicit" drugs, or may be drugs obtained with a prescription, used for pleasure rather than for medical reasons. Abuse quickly leads to addiction for many drugs. | Treatment or counselling within one year – Modified Death Benefit |
| Emphysema | See Chronic Obstructive Pulmonary Disease (COPD) | Graded Death Benefit |
| Heart attack | Myocardial infarction (MI) commonly known as a heart attack occurs when the blood supply to part of the heart is interrupted causing some heart cells to die. | With 2 yrs - Modified Death Benefit Otherwise may qualify for Level (See Medical Reference Chart) |
| Heart Surgery | Heart surgery or cardiac surgery is surgery performed on the heart including heart valves, coronary arteries or any other tissue of the heart. | Within 2 yrs - Modified Death Benefit Otherwise may qualify for Level (See Medical Reference) |
| Hospice Care | Hospice care in the United States is a type of care which focuses on the reduction of symptoms for the terminally ill. These symptoms can be physical, emotional, or social in nature. | No Coverage |
| Insulin Shock | Insulin Shock is a medical emergency in which a person with diabetes mellitus is unconscious due to too much insulin in the blood. | Within 2 yrs - Modified Death Benefit |
| Kidney Failure | Kidney failure or renal failure is a situation in which the kidneys fail to function adequately. It is divided into acute and chronic forms; either form may be due to a large number of other medical problems. | Graded Death Benefit |
| Organ transplant | Organ transplant is the moving of an organ from one body to another (or from a donor site on the patient's own body), for the purpose of replacing the recipient's damaged or failing organ with a working one from the donor site. | No coverage |
| Oxygen Equipment | Oxygen therapy is the administration of oxygen to prevent hypoxemia (not enough oxygen in the blood). Oxygen delivery systems are classified as stationary, portable, or ambulatory. Oxygen can be administered by nasal cannula, mask, and tent. CPAP machines used for sleep apnea are not considered "oxygen equipment". | Within 12 months - No Coverage |
| Parkinson's Disease | Parkinson's disease is a degenerative disorder of the central nervous system that often impairs the sufferer's motor skills, speech, and other functions. | Graded Death Benefit if able to perform all ADL's, otherwise No Coverage |
| Stroke | A stroke is the rapidly developing loss of brain function due to disturbance in the blood supply to the brain. | Within 2 yrs - Modified Death Benefit Otherwise may qualify for Level (See |

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| | | Medication Reference Chart) |
| Systemic Lupus (SLE) | Systemic lupus erythematosus (SLE) or lupus is a chronic autoimmune connective tissue disease that can affect any part of the body. SLE most often harms the heart, joints, skin, lungs, blood vessels, liver, kidneys and nervous system. | Graded Death Benefit |
| Terminal Illness | Any illness diagnosed that would reasonably be expected to cause death within 12 months. | No Coverage |
| Tissue Transplant | Includes any organ, bone or bone marrow transplant. Foresters' definition of "tissue transplant" does not include cornea, or skin transplants. | No Coverage |
| Transient Ischemic Attack (TIA) | A transient ischemic attack (TIA) is caused by the changes in the blood supply to a particular area of the brain resulting in brief neurologic dysfunction that persists, by definition, for less than 24 hours. | Within 2 yrs Modified Death Benefit Otherwise may qualify for Level (see Medication Reference Chart) |
| Wheelchair Use | Confined to a wheelchair due to chronic illness or disease. This does not include occasional use or regular use for activities such as shopping, sight-seeing or because of arthritis or temporary use post injury or surgery. | No Coverage |

Medical Information Bureau (MIB Inc)

MIB Group, Inc. is a membership corporation owned by Member life insurance companies in the United States and Canada.

MIB maintains a database for Members to exchange confidential information of underwriting significance when an individual applies for life, health, disability income, long-term care or critical illness insurance. This information is maintained and safeguarded in a coded format that is accessible only to authorized personnel of a Member company to which your client has applied for insurance and have authorized the company to use MIB as an information source.

Underwriting reviews the application information provided by the person applying for insurance and compares it to what is in the person's MIB file. The information in the person's MIB file is used only as an alert. No underwriting decision can be made solely on the basis of a coded report, such as issuing coverage with an extra premium.

The federal Fair Credit Reporting Act, as amended by the Fair and Accurate Credit Transactions Act (FACTA) of 2003, allows a consumer to request free disclosure of his or her consumer report once annually. Only your client can request an MIB file for themselves. If your client is a US resident, he or she should call MIB's toll-free telephone number 866-692-6901 (TTY 866-346-3642 for hearing impaired) to request disclosure of their file. They will be asked for some personal identifying information so that the record can be located, if one exists. During this recorded call, they will need to certify, under penalty of law, that the information provided is accurate, and that he or she is the person requesting disclosure. The personal identifying information that we collect is used only to locate your MIB record, if any, and for no other purpose. We safeguard this information and keep it confidential.

Prescription History Check

Prescription data bases allow expedited delivery of prescription and related information to underwriters and investigators during the risk assessment process.

Profiles include the results of a history search with detailed drug information, treating physicians, drug indications, and pharmacy information.

Your client may obtain a copy of the prescription history report at no cost by contacting Milliman Intelliscript within 60 days from the date of this letter. Your client has the right to dispute any information contained in the report with Milliman Intelliscript. They are located at 15800 Bluemound Road, Suite 400, Brookfield, WI 53005, (877) 211-4816.

Medication Reference Chart (Alphabetical)

Prescription medications are always changing. Foresters will make every effort to keep this chart current. Please make sure that you regularly go onto our producer website to access the most recent version of this guide

Medications used for more than one condition indicate the alternate uses and appropriate plan of coverage.

An Applicant with Congestive Heart Failure (CHF) is eligible to apply for Modified coverage only, regardless of when diagnosed or treated. Any prospect who has been prescribed 2 or more hypertensive medications that can also be used to treat CHF could be offered Modified coverage depending on the drug combinations.

“Rx Fill Within” column means the drug was prescribed within the time period noted. It may have been originally prescribed before the time period. For circulatory and heart medications for events, such as heart attack and stroke, within the past 2 years, the “Rx Fill Within” column notes “First Fill”. This means when the medication was originally prescribed. If initially prescribed less than 2 years ago, apply Modified. If initially prescribed over 2 years ago and there has been no circulatory or heart event within the past 2 years, apply Level.

| Medication | Indication | Rx Fill Within | Benefit Eligibility |
|--------------------|----------------------------|---|---------------------|
| Abilify | Psychotic Disorder | N/A | Level |
| Abraxane | Cancer | 3 years | Modified |
| Accupril | Hypertension CHF | N/A N/A | Level Modified |
| Accuretic | Hypertension CHF | N/A N/A | Level Modified |
| Acebutolol HCL | Hypertension CHF | N/A N/A | Level Modified |
| Aceon | Hypertension CHF | N/A N/A | Level Modified |
| Acetyl L-Carnitine | Alzheimer’s / Dementia | N/A | No Coverage |
| Actiq | Cancer Pain Severe Pain | 3 years N/A | Modified Level |
| Activase | Stroke/TIA/Heart Attack | 2 years | Modified |
| Adalat | Hypertension | N/A | Level |
| Adriamycin | Cancer | 3 years | Modified |
| Adrucil | Cancer | 3 years | Modified |
| Advair | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Afinitor | Cancer | 3 years | Modified |
| Agenerase | AIDS | N/A | No Coverage |
| Aggrastat | Heart Attack | 2 years | Modified |
| Aggrenox | Stroke / TIA | First Fill <2years First Fill >2 years | Modified Level |
| Agrylin | Cancer | 3 years | Modified |
| Akineton | Parkinson’s Other Use | N/A N/A | Graded Level |
| Albuterol | Asthma COPD | N/A N/A | Level Graded |
| Aldactazide | Hypertension CHF | N/A N/A | Level Modified |
| Aldactone | Hypertension CHF | N/A N/A | Level Modified |
| Aldomat | Hypertension | N/A | Level |
| Alimta | Cancer | 3 years | Modified |
| Alkeran | Cancer | 3 years | Modified |
| Allopurinol | Gout | N/A | Level |
| Aloxi | Cancer | 3 years | Modified |
| Alprazolam | Anxiety Disorder | N/A | Level |

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| Altace | Hypertension CHF | N/A N/A | Level Modified |
| Amantadine HCL | Parkinson's | N/A | Graded |
| Amaryl | Diabetes | N/A | Level |
| Ambisome | AIDS | N/A | No Coverage |
| Amifostine | Cancer | 3 years | Modified |
| Amiloride HCL | Hypertension CHF | N/A N/A | Level Modified |
| Amlodipine Besylate/Benaz | Hypertension CHF | N/A N/A | Level Modified |
| Amyl Nitrate | Angina CHF | N/A N/A | Level Modified |
| Anagrelide HCL | Cancer | 3 years | Modified |
| Angiomax | Circulatory Surgery | 2 years | Modified |
| Antabuse | Alcoholism | 1 year | Modified |
| Anzemet | Cancer | 3 years | Modified |
| Aptivus | AIDS | N/A | No Coverage |
| Apokyn | Parkinson's | N/A | Graded |
| Apresoline | Hypertension CHF | N/A N/A | Level Modified |
| Aranesp | Kidney Disease/ Failure | 2 Years | Graded |
| Aredia | Cancer | 3 years | Modified |
| Argatroban | Circulatory Surgery | 2 years | Modified |
| Aricept | Alzheimer's / Dementia | N/A | No Coverage |
| Arimidex | Cancer | First Fill <3years First Fill >3 years | Modified Level |
| Aromasin | Cancer | First Fill <3years First Fill >3 years | Modified Level |
| Arranon | Cancer | 3 years | Modified |
| Arsenic Trioxide | Cancer | 3 years | Modified |
| Arzerra | Cancer | 3 years | Modified |
| Atacand | Hypertension CHF | N/A N/A | Level Modified |
| Atamet | Parkinson's | N/A | Graded |
| Atenolol | Hypertension CHF | N/A N/A | Level Modified |
| Atgam | Organ / Tissue Transplant | N/A | No coverage |
| Ativan | Anxiety Disorder | N/A | Level |
| Atripla | AIDS | N/A | No coverage |
| Atrovent/Atrovent HFA Atrovent (Nasal) | COPD Allergies | N/A N/A | Graded Level |
| Avalide | Hypertension CHF | N/A N/A | Level Modified |
| Avandia | Diabetes | N/A | Level |
| Avapro | Hypertension CHF | N/A N/A | Level Modified |
| Avastin | Cancer | 3 years | Modified |
| Avonex | Multiple Sclerosis | N/A | Level |
| Azilect | Parkinson's | N/A | Graded |
| Azasan | Organ / Tissue Transplant Rheumatoid Arthritis Systemic Lupus | N/A N/A 2 years | No coverage Level Graded |
| Azathioprine | Organ / Tissue Transplant Rheumatoid Arthritis Systemic Lupus | N/A N/A 2 years | No coverage Level Graded |

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| Azmacort | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Azor | Hypertension CHF | N/A N/A | Level Modified |
| Baclofen | Multiple Sclerosis | N/A | Level |
| Baraclude | Liver Disorder | 2 Years | Graded |
| Benazepril HCL | Hypertension CHF | N/A N/A | Level Modified |
| Benicar | Hypertension CHF | N/A N/A | Level Modified |
| Benzotropine Mesylate | Parkinson's Other Use | N/A N/A | Graded Level |
| Betapace | Heart Arrhythmia CHF | N/A N/A | Level Modified |
| Betaseron | Multiple Sclerosis | N/A | Level |
| Betaxolol HCL | Hypertension CHF | N/A N/A | Level Modified |
| Bexxar | Cancer | 3 years | Modified |
| Bicnu | Cancer | 3 years | Modified |
| BiDil | CHF | N/A | Modified |
| Bisoprolol Fumarate | Hypertension CHF | N/A N/A | Level Modified |
| Blenoxane | Cancer | 3 years | Modified |
| Bleomycin Sulphate | Cancer | 3 years | Modified |
| Blocadren | Hypertension CHF | N/A N/A | Level Modified |
| Brevibloc | Hypertension CHF | N/A N/A | Level Modified |
| Brovana | COPD | N/A | Graded |
| Bromocriptine Mesylate | Parkinson's Other Use | N/A N/A | Graded Level |
| Bumetadine | Hypertension CHF | N/A N/A | Level Modified |
| Bumex | Hypertension CHF | N/A N/A | Level Modified |
| Buprenex | Opioid Dependence | 1 year | Modified |
| Busulflex | Cancer | 3 years | Modified |
| Bystolic | Hypertension CHF | N/A N/A | Level Modified |
| Calcijex | Kidney Dialysis | 1 year | No coverage |
| Calcitriol | Kidney Dialysis | 1 year | No coverage |
| Calan | Hypertension | N/A | Level |
| Campath | Cancer | 3 years | Modified |
| Campral | Alcohol/ Drugs | 1 year | Modified |
| Camptosar | Cancer | 3 years | Modified |
| Carbidopa | Parkinson's | N/A | Graded |
| Capoten | Hypertension CHF | N/A N/A | Level Modified |
| Capozide | Hypertension CHF | N/A N/A | Level Modified |
| Captopril | Hypertension CHF | N/A N/A | Level Modified |

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|-----------------------|---|---|--|
| Carboplatin | Cancer | 3 years | Modified |
| Cardioplegic | Circulatory Surgery | 2 years | Modified |
| Cardizem | Hypertension | N/A | Level |
| Cardura | Hypertension | N/A | Level |
| Carnitor | Kidney Dialysis | 1 year | No coverage |
| Cartia | Hypertension | N/A | Level |
| Cartrol | Hypertension CHF | N/A N/A | Level Modified |
| Carvedilol | Hypertension CHF | N/A N/A | Level Modified |
| Catapress | Hypertension | N/A | Level |
| Casodex | Cancer | 3 years | Modified |
| CeeNu | Cancer | 3 years | Modified |
| Celebrex | Arthritis | N/A | Level |
| Cellcept | Organ / Tissue Transplant | N/A | No coverage |
| Cerubidine | Cancer | 3 years | Modified |
| Cesamet | Cancer | 3 years | Modified |
| Chlorambucil | Cancer | 3 years | Modified |
| Chlorpromazine | Psychotic Disorder | N/A | Level |
| Cisplatin | Cancer | 3 years | Modified |
| Citalopram | Depressive Disorder | N/A | Level |
| Cladribine | Cancer | 3 years | Modified |
| Clolar | Cancer | 3 years | Modified |
| Clopidogrel | Stroke/TIA/Heart Attack | First Fill <2years First Fill >2 years | Modified Level |
| Cogentin | Parkinson's Other Use | N/A N/A | Graded Level |
| Cognex | Alzheimer's/Dementia | N/A | No coverage |
| Combivent | COPD | N/A | Graded |
| Combivir | AIDS | N/A | No Coverage |
| Comtan | Parkinson's | N/A | Graded |
| Copaxone | Multiple Sclerosis | N/A | Level |
| Copegus | Liver Disorder | 2 years | Graded |
| Cordarone | Arrythmia | N/A | Level |
| Coreg | Hypertension CHF | N/A N/A | Level Modified |
| Corgard | Hypertension CHF | N/A N/A | Level Modified |
| Corzide | Hypertension CHF | N/A N/A | Level Modified |
| Cosmegen | Cancer | 3 years | Modified |
| Coumadin | Cardiac Valve Replacement TIA/Stroke Pulmonary Embolism Thrombosis | 2 years 2 years N/A N/A | Modified Modified Level Level |
| Cozaar | Hypertension CHF | N/A N/A | Level Modified |
| Crixivan | AIDS | N/A | No Coverage |
| Cyclophosphamide | Cancer | 3 years | Modified |
| Cyclosporine | Organ / Tissue Transplant | N/A | No Coverage |
| Cyclosporine Modified | Organ / Tissue Transplant | N/A | No Coverage |
| Cystagon | Kidney Failure | 2 years | Graded |
| Cytarabine | Cancer | 3 years | Modified |
| Cytogam | Organ / Tissue Transplant | N/A | No coverage |

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|-------------------|----------------------------|------------|-------------------|
| Cytosar-U | Cancer | 3 years | Modified |
| Cytovene | Organ / Tissue Transplant | N/A | No coverage |
| Cytoxan | Cancer | 3 years | Modified |
| Dacarbazine | Cancer | 3 years | Modified |
| Dacogen | Cancer | 3 years | Modified |
| Daunorubicin HCL | Cancer | 3 years | Modified |
| Daunoxome | Cancer | 3 years | Modified |
| Demadex | Hypertension CHF | N/A N/A | Level Modified |
| Depade | Alcohol / Drugs | 1 year | Modified |
| Depakote | Seizure Disorder | N/A | Level |
| Depocyt | Cancer | 3 years | Modified |
| Dexrazoxane | Cancer | 3 years | Modified |
| Diabeta | Diabetes | N/A | Level |
| Diabinese | Diabetes | N/A | Level |
| Diazoxide | Cancer | 3 years | Modified |
| Didanosine | AIDS | N/A | No coverage |
| Digitek | Atrial Fibrillation CHF | N/A N/A | Level Modified |
| Digoxin | Atrial Fibrillation CHF | N/A N/A | Level Modified |
| Dilacor | Hypertension | N/A | Level |
| Dilantin | Seizure Disorder | N/A | Level |
| Dilatrate SR | Angina CHF | N/A N/A | Level Modified |
| Dilor | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Diltiazem | Hypertension | N/A | Level |
| Diovan | Hypertension CHF | N/A N/A | Level Modified |
| Dolophine | Opioid Dependence | 1 year | Modified |
| Doxil | Cancer | 3 years | Modified |
| Doxorubicin HCL | Cancer | 3 years | Modified |
| Dronabinol | Cancer | 3 years | Modified |
| DTIC-Dome | Cancer | 3 years | Modified |
| Duoneb | COPD | N/A | Graded |
| Dyazide | Hypertension CHF | N/A N/A | Level Modified |
| Dynacirc | Hypertension | N/A | Level |
| Dyrenium | Hypertension CHF | N/A N/A | Level Modified |
| Edecrin | Hypertension CHF | N/A N/A | Level Modified |
| Eldepryl | Parkinson's | N/A | Graded |
| Eligard | Cancer | 3 years | Modified |
| Elitek | Cancer | 3 years | Modified |
| Ellence | Cancer | 3 years | Modified |
| Eloxatin | Cancer | 3 years | Modified |
| Elspar | Cancer | 3 years | Modified |
| Emcyt | Cancer | 3 years | Modified |
| Emend | Cancer | 3 years | Modified |
| Emtriva | AIDS | N/A | No coverage |
| Enalapril Maleate | Hypertension CHF | N/A | Level |

| | | | |
|-----------------------|----------------------------|---|-------------------|
| | | N/A | Modified |
| Enalaprilat | Hypertension CHF | N/A N/A | Level Modified |
| Epivir | AIDS | N/A | No coverage |
| Epizicom | AIDS | N/A | No coverage |
| Eplerenone | CHF | N/A | Modified |
| Erbitux | Cancer | 3 years | Modified |
| Ergoloid Mesylates | Alzheimer's / Dementia | N/A | No coverage |
| Eskalith | Bipolar Disorder | N/A | Level |
| Esmolol HCL | Hypertension CHF | N/A N/A | Level Modified |
| Estinyl | Cancer | 3 years | Modified |
| Ethyol | Cancer | 3 years | Modified |
| Etopophos | Cancer | 3 years | Modified |
| Etoposide | Cancer | 3 years | Modified |
| Eulexin | Cancer | 3 years | Modified |
| Evista | Cancer Osteoporosis | 3 years N/A | Modified Level |
| Exelon | Alzheimer's / Dementia | N/A | No coverage |
| Exforge | Hypertension CHF | N/A N/A | Level Modified |
| Fareston | Cancer | 3 years | Modified |
| Faslodex | Cancer | 3 years | Modified |
| Felodipine | Hypertension | N/A | Level |
| Femara | Cancer | First Fill <3years First Fill >3 years | Modified Level |
| Fentanyl Citrate | Cancer Pain Severe Pain | 3 years N/A | Modified Level |
| Fentora | Cancer Pain Severe Pain | 3 years N/A | Modified Level |
| Floxuridine | Cancer | 3 years | Modified |
| Fludara | Cancer | 3 years | Modified |
| Fludarabine Phosphate | Cancer | 3 years | Modified |
| Fluoxymesterone | Cancer | 3 years | Modified |
| Flutamide | Cancer | 3 years | Modified |
| Folotyn | Cancer | 3 years | Modified |
| Fortovase | AIDS | N/A | No coverage |
| Foscarnet Sodium | AIDS | N/A | No coverage |
| Foscavir | AIDS | N/A | No coverage |
| Fosinopril Sodium | Hypertension CHF | N/A N/A | Level Modified |
| FUDR | Cancer | 3 years | Modified |
| Furosemide | Hypertension CHF | N/A N/A | Level Modified |
| Fusilev | Cancer | 3 years | Modified |
| Fuzeon | AIDS | N/A | No coverage |
| Gabitril | Seizure Disorder | N/A | Level |
| Gallium Nitrate | Cancer | 3 years | Modified |
| Ganciclovir | AIDS | N/A | No coverage |
| Ganite | Cancer | 3 years | Modified |
| Gemzar | Cancer | 3 years | Modified |
| Gengraf | Organ / Tissue Transplant | N/A | No coverage |
| Gleevec | Cancer | 3 years | Modified |
| Gliadel Wafer | Cancer | 3 years | Modified |
| Glucophage | Diabetes | N/A | Level |

| | | | |
|------------------------|---|-----------------------|--------------------------------|
| Glucotrol | Diabetes | N/A | Level |
| Glyburide | Diabetes | N/A | Level |
| Glynase | Diabetes | N/A | Level |
| Granisetron HCL | Cancer | 3 years | Modified |
| Granisol | Cancer | 3 years | Modified |
| Haldol | Psychotic Disorder | N/A | Level |
| Haloperidol | Psychotic Disorder | N/A | Level |
| Halotestin | Cancer | 3 years | Modified |
| HCTZ | Hypertension | N/A | Level |
| HCTZ/Triamterene | Hypertension CHF | N/A N/A | Level Modified |
| Hectoral | Kidney Dialysis | 1 year | No coverage |
| Heparin | Pulmonary Embolism Thrombosis | N/A N/A | Level Level |
| Hepsera | Liver Disorder | 2 years | Graded |
| Herceptin | Cancer | 3 years | Modified |
| Hexalen | Cancer | 3 years | Modified |
| Hivid | AIDS | N/A | No coverage |
| Humalog | Diabetes | N/A | Level |
| Humalin | Diabetes | N/A | Level |
| Hycamtin | Cancer | 3 years | Modified |
| Hydralazine HCL | Hypertension CHF | N/A N/A | Level Modified |
| Hydrea | Cancer | 3 years | Modified |
| Hydroxyurea | Cancer | 3 years | Modified |
| Hydergine | Alzheimer's /Dementia | N/A | No coverage |
| Hydroxychloroquine | Systemic Lupus Malaria Rheumatoid Arthritis | 2 years N/A N/A | Graded Level Level |
| Hyperstat IV | Cancer | 3 years | Modified |
| Hytrin | Hypertension | N/A | Level |
| Hyzaar | Hypertension CHF | N/A N/A | Level Modified |
| Idamycin PFS | Cancer | 3 years | Modified |
| Idarubicin | Cancer | 3 years | Modified |
| Ifex | Cancer | 3 years | Modified |
| Ifex/Mesnex Combo Pack | Cancer | 3 years | Modified |
| Ifosfamide | Cancer | 3 years | Modified |
| Imdur | Angina CHF | N/A N/A | Level Modified |
| Imuran | Organ / Tissue Transplant Rheumatoid Arthritis Systemic Lupus | N/A N/A 2 years | No coverage Level Graded |
| Inamrinone | CHF | N/A | Modified |
| Inderal | Hypertension CHF | N/A N/A | Level Modified |
| Inderide | Hypertension CHF | N/A N/A | Level Modified |
| Infergen | Liver Disorder | 2 years | Graded |
| Innopran XL | Hypertension CHF | N/A N/A | Level Modified |
| Inspra | CHF | N/A | Modified |
| Insulin | Diabetes | N/A | Level |
| Intron-A | Cancer | 3 years | Modified |

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|----------------------------------|----------------------------|------------|-------------------|
| | Hepatitis C | 2 years | Graded |
| Invirase | AIDS | N/A | No coverage |
| Ipratropium Bromide (Nasal) | COPD Allergies | N/A N/A | Graded Level |
| Iressa | Cancer | 3 years | Modified |
| Irinotecan | Cancer | 3 years | Modified |
| Ismo | Angina CHF | N/A N/A | Level Modified |
| Isochron | Angina CHF | N/A N/A | Level Modified |
| Isodax | Cancer | 3 years | Modified |
| Isoptin | Hypertension | N/A | Level |
| Isordil | Angina CHF | N/A N/A | Level Modified |
| Isosorbide Dinitrate/Mononitrate | Angina CHF | N/A N/A | Level Modified |
| Ixempra | Cancer | 3 years | Modified |
| Kaletra | AIDS | N/A | No coverage |
| Kemadrin | Parkinson's Other Use | N/A N/A | Graded Level |
| Kepivance | Cancer | 3 years | Modified |
| Kerlone | Hypertension CHF | N/A N/A | Level Modified |
| Kytril | Cancer | 3 years | Modified |
| Labetaolol | Hypertension CHF | N/A N/A | Level Modified |
| Lamictal | Seizure Disorder | N/A | Level |
| Lamtrogine | Seizure Disorder | N/A | Level |
| Lanoxicaps | Atrial Fibrillation CHF | N/A N/A | Level Modified |
| Lanoxin | Atrial Fibrillation CHF | N/A N/A | Level Modified |
| Lantus | Diabetes | N/A | Level |
| Lasix | Hypertension CHF | N/A N/A | Level Modified |
| Larodopa | Parkinson's | N/A | Graded |
| Leucovorin Calcium | Cancer | 3 years | Modified |
| Leukeran | Cancer | 3 years | Modified |
| Leukine | Cancer | 3 years | Modified |
| Leuprolide | Cancer | 3 years | Modified |
| Leustatin | Cancer | 3 years | Modified |
| Levatol | Hypertension CHF | N/A N/A | Level Modified |
| Levodopa | Parkinson's | N/A | Graded |
| Levamisole HCL | Cancer | 3 years | Modified |
| Levocarnitine | Kidney Dialysis | 1 year | No coverage |
| Lexiva | AIDS | N/A | No coverage |
| Lexxel | Hypertension CHF | N/A N/A | Level Modified |
| Lipitor | Cholesterol | N/A | Level |
| Lisinopril | Hypertension CHF | N/A N/A | Level Modified |
| Lithium | Bipolar Disorder | N/A | Level |
| Lodosyn | Parkinson's | N/A | Graded |

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|----------------------------------|--------------------------------|----------------|-------------------|
| Lopressor | Hypertension | N/A | Level |
| Losartan Potassium | Hypertension CHF | N/A N/A | Level Modified |
| Lotensin | Hypertension CHF | N/A N/A | Level Modified |
| Lotrel | Hypertension CHF | N/A N/A | Level Modified |
| Loxapine | Psychotic Disorder | N/A | Level |
| Loxitane | Psychotic Disorder | N/A | Level |
| Lozol | Hypertension | N/A | Level |
| Lupron | Cancer | 3 years | Modified |
| Lysodren | Cancer | 3 years | Modified |
| Lytensopril | Hypertension CHF | N/A N/A | Level Modified |
| Marinol | Cancer | 3 years | Modified |
| Matulane | Cancer | 3 years | Modified |
| Maxzide | Hypertension CHF | N/A N/A | Level Modified |
| Mavik | Hypertension CHF | N/A N/A | Level Modified |
| Mellaril | Psychotic Disorder | N/A | Level |
| Melphalan Hydrochloride | Cancer | 3 years | Modified |
| Mepron | AIDS | N/A | No coverage |
| Mercaptopurine | Cancer | 3 years | Modified |
| Mesna | Cancer | 3 years | Modified |
| Mesnex | Cancer | 3 years | Modified |
| Metformin | Diabetes | N/A | Level |
| Methadone | Opioid Dependence | 1 year | Modified |
| Methadose | Opioid Dependence | 1 year | Modified |
| Methotrexate | Cancer Rheumatoid Arthritis | 3 years N/A | Modified Level |
| Methyldopa | Hypertension | N/A | Level |
| Metoprolol Tartrate/Succinate | Hypertension CHF | N/A N/A | Level Modified |
| Metoprolol HCTZ | Hypertension CHF | N/A N/A | Level Modified |
| Mevacor | Cholesterol | N/A | Level |
| Micardis | Hypertension CHF | N/A N/A | Level Modified |
| Micronase | Diabetes | N/A | Level |
| Midamor | Hypertension CHF | N/A N/A | Level Modified |
| Milrinone | CHF | N/A | Modified |
| Minipress | Hypertension | N/A | Level |
| Minitran | Angina CHF | N/A N/A | Level Modified |
| Mirapex | Parkinson's Other Use | N/A N/A | Graded Level |
| Mithracin | Cancer | 3 years | Modified |
| Mitomycin | Cancer | 3 years | Modified |
| Mitoxantrone HCL | Cancer | 3 years | Modified |
| Moban | Psychotic Disorder | N/A | Level |
| Moduretic | Hypertension | N/A | Level |

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|--|---------------------------|---|-------------------|
| | CHF | N/A | Modified |
| Moexipril HCL | Hypertension CHF | N/A N/A | Level Modified |
| Monoket | Angina CHF | N/A N/A | Level Modified |
| Monopril | Hypertension CHF | N/A N/A | Level Modified |
| Mustargen | Cancer | 3 years | Modified |
| Mutamycin | Cancer | 3 years | Modified |
| Mycobutin | AIDS | N/A | No coverage |
| Myfortic | Organ / Tissue Transplant | N/A | No coverage |
| Myleran | Cancer | 3 years | Modified |
| Mylocel | Cancer | 3 years | Modified |
| Mylotarg | Cancer | 3 years | Modified |
| Mysoline | Seizure Disorder | N/A | Level |
| Nadolol | Hypertension CHF | N/A N/A | Level Modified |
| Namenda | Alzheimer's /Dementia | N/A | No coverage |
| Narcan | Alcohol / Drugs | 1 year | Modified |
| Naloxone | Alcohol / Drugs | 1 year | Modified |
| Naltrexone | Alcohol / Drugs | 1 year | Modified |
| Navane | Psychotic Disorder | N/A | Level |
| Navelbine | Cancer | 3 years | Modified |
| Nebupent | AIDS | N/A | No coverage |
| Neosar | Cancer | 3 years | Modified |
| Neulasta | Cancer | 3 years | Modified |
| Neumega | Cancer | 3 years | Modified |
| Neupro | Parkinson's | N/A | Graded |
| Neutrexin | AIDS | N/A | No coverage |
| Nexavar | Cancer | 3 years | Modified |
| Nifedipine | Hypertension | N/A | Level |
| Nilandron | Cancer | 3 years | Modified |
| Nimodipine | Stroke/TIA/Aneurysm | First Fill <2years First Fill >2 years | Modified Level |
| Nimotop | Stroke/TIA/Aneurysm | First Fill <2years First Fill >2 years | Modified Level |
| Nipent | Cancer | 3 years | Modified |
| Nitrek | Angina CHF | N/A N/A | Level Modified |
| Nitro-bid | Angina CHF | N/A N/A | Level Modified |
| Nitro-dur | Angina CHF | N/A N/A | Level Modified |
| Nitroglycerine/Nitrotab/ Nitroquick/Nitrostat | Angina CHF | N/A N/A | Level Modified |
| Nitrol | Angina CHF | N/A N/A | Level Modified |
| Nitromist | Angina CHF | N/A N/A | Level Modified |
| Nolvadex | Cancer | First Fill <3years First Fill >3 years | Modified Level |
| Normodyne | Hypertension CHF | N/A N/A | Level Modified |
| Norpace | Arrythmia | N/A | Level |

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|-------------------------|---|---|--------------------------|
| Norvasc | Hypertension | N/A | Level |
| Norvir | AIDS | N/A | No coverage |
| Novolin | Diabetes | N/A | Level |
| Novanitrone | Cancer | 3 years | Modified |
| Noxafil | Cancer | 3 years | Modified |
| Octreotide Acetate | Cancer | 3 years | Modified |
| Oforta | Cancer | 3 years | Modified |
| Olanzapine | Psychotic Disorder | N/A | Level |
| Oncaspar | Cancer | 3 years | Modified |
| Ondansetron | Cancer | 3 years | Modified |
| Onsolis | Cancer Pain Severe Pain | 3 years N/A | Modified Level |
| Ontak | Cancer | 3 years | Modified |
| Onxol | Cancer | 3 years | Modified |
| Orinace | Diabetes | N/A | Level |
| Orthoclone OKT3 | Organ / Tissue Transplant | N/A | No coverage |
| Pacerone | Arrhythmia | NA | Level |
| Paclitaxel | Cancer | 3 years | Modified |
| Pamidronate Disodium | Cancer | 3 years | Modified |
| Panretin | AIDS | N/A | No coverage |
| Paraplatin | Cancer | 3 years | Modified |
| Parcopa | Parkinson's | N/A | Graded |
| Parlodel | Parkinson's Other Use | N/A N/A | Graded Level |
| Paxil | Depressive Disorder | N/A | Level |
| Pentam 300 | AIDS | N/A | No coverage |
| Pentamidine Isethionate | AIDS | N/A | No coverage |
| Pentostatin | Cancer | 3 years | Modified |
| Pegasys | Liver Disorder | 2 years | Graded |
| Peg-Intron | Liver Disorder | 2 years | Graded |
| Pepcid | Stomach Disorder | N/A | Level |
| Pergolide Mesylate | Parkinson's | N/A | Graded |
| Perindopril Erbumine | Hypertension CHF | N/A N/A | Level Modified |
| Permax | Parkinson's | N/A | Graded |
| Phenobarbital | Seizure Disorder | N/A | Level |
| Photofrin | Cancer | 3 years | Modified |
| Pindolol | Hypertension CHF | N/A N/A | Level Modified |
| Plaquenil | Systemic Lupus Malaria Rheumatoid Arthritis | 2 years N/A N/A | Graded Level Level |
| Platinol AQ | Cancer | 3 years | Modified |
| Plavix | Stroke/TIA/Heart Attack | First Fill <2years First Fill >2 years | Modified Level |
| Plegisol | Circulatory Surgery | 2 years | Modified |
| Plenaxis | Cancer | 3 years | Modified |
| Plendil | Hypertension | N/A | Level |
| Prandin | Diabetes | N/A | Level |
| Pravachol | Cholesterol | N/A | Level |
| Prazosin | Hypertension | N/A | Level |
| Prezista | AIDS | N/A | No coverage |
| Primacor | CHF | N/A | Modified |
| Prinivil | Hypertension CHF | N/A N/A | Level Modified |

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|----------------|--------------------------------|--------------------|--------------------|
| Prinzide | Hypertension CHF | N/A N/A | Level Modified |
| Procardia | Hypertension | N/A | Level |
| Prograf | Organ / Tissue Transplant | N/A | No coverage |
| Proleukin | Cancer | 3 years | Modified |
| Prolixin | Psychotic Disorder | N/A | Level |
| Propanolol HCL | Hypertension CHF | N/A N/A | Level Modified |
| Proventil | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Prozac | Depressive Disorder | N/A | Level |
| Purinethol | Cancer | 3 years | Modified |
| Quadramet | Cancer | 3 years | Modified |
| Quetiapine | Psychotic Disorder | N/A | Level |
| Quinapril | Hypertension CHF | N/A N/A | Level Modified |
| Quinaretic | Hypertension CHF | N/A N/A | Level Modified |
| Ramipril | Hypertension CHF | N/A N/A | Level Modified |
| Rapamune | Organ / Tissue Transplant | N/A | No coverage |
| Ranitidine | Stomach Disorder | N/A | Level |
| Rebetol | Liver Disorder | 2 years | Graded |
| Rebetron | Liver Disorder | 2 years | Graded |
| Rebif | Multiple Sclerosis | N/A | Level |
| Reglan | Stomach Disorder | N/A | Level |
| Requip | Parkinson's Other Use | N/A N/A | Graded Level |
| Reminyl | Alzheimer's | N/A | No Coverage |
| Rescriptor | AIDS | N/A | No coverage |
| Retrovir | AIDS | N/A | No coverage |
| Revox | Alcohol / Drugs | 1 year | Modified |
| Revia | Alcohol / Drugs | 1 year | Modified |
| Revlimid | Cancer | 3 years | Modified |
| Reyataz | AIDS | N/A | No coverage |
| Ribapak | Liver Disorder | 2 years | Graded |
| Ribasphere | Liver Disorder | 2 years | Graded |
| Ribatab | Liver Disorder | 2 years | Graded |
| Ribavirin | Liver Disorder | 2 years | Graded |
| Rilutek | ALS | N/A | No coverage |
| Risperdal | Psychotic Disorder | N/A | Level |
| Risperidone | Psychotic Disorder | N/A | Level |
| Rituxan | Cancer Rheumatoid Arthritis | 3 years N/A | Modified Level |
| Rocaltrol | Kidney Dialysis | 1 year | No coverage |
| Roferon | Cancer Hepatitis C | 3 years 2 years | Modified Graded |
| Ropinirole | Parkinson's Other Use | N/A N/A | Graded Level |
| Rubex | Cancer | 3 years | Modified |
| Rythmol | Arrhythmia | N/A | Level |
| Sancuso | Cancer | 3 years | Modified |
| Sandimmune | Organ / Tissue Transplant | N/A | No coverage |
| Sandostatin | Cancer | 3 years | Modified |

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|------------------------|----------------------------|---|-------------------|
| Sectral | Hypertension CHF | N/A N/A | Level Modified |
| Selegiline HCL | Parkinson's | N/A | Graded |
| Sensipar | Kidney Dialysis | 1 year | No coverage |
| Serevent | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Seroquel | Psychotic Disorder | N/A | Level |
| Simvastatin | Cholesterol | N/A | Level |
| Simulect | Organ / Tissue Transplant | N/A | No coverage |
| Sinemet/Sinemet CR | Parkinson's | N/A | Graded |
| Sodium Edecrin | Hypertension CHF | N/A N/A | Level Modified |
| Soltalol Hydrochloride | Hypertension CHF | N/A N/A | Level Modified |
| Soltamox | Cancer | First Fill <3years First Fill >3 years | Modified Level |
| Sorine | Hypertension CHF | N/A N/A | Level Modified |
| Sotalol HCL | Hypertension CHF | N/A N/A | Level Modified |
| Spiriva | COPD | N/A | Graded |
| Spirolactone | Hypertension CHF | N/A N/A | Level Modified |
| Sprycel | Cancer | 3 years | Modified |
| Stalevo | Parkinson's | N/A | Graded |
| Stilphostrol | Cancer | 3 years | Modified |
| Sublimaze | Cancer Pain Severe Pain | 3 years N/A | Modified Level |
| Suboxone | Alcohol / Drugs | 1 year | Modified |
| Subutex | Alcohol / Drugs | 1 year | Modified |
| Sustiva | AIDS | N/A | No coverage |
| Sutent | Cancer | 3 years | Modified |
| Symbicort | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Symmetrel | Parkinson's | N/A | Graded |
| Tabloid | Cancer | 3 years | Modified |
| Tagamet | Stomach Disorder | N/A | Level |
| Tambocor | Arrythmia | N/A | Level |
| Tamoxifen | Cancer | First Fill <3years First Fill >3 years | Modified Level |
| Tarceva | Cancer | 3 years | Modified |
| Targretin | Cancer | 3 years | Modified |
| Tarka | Hypertension CHF | N/A N/A | Level Modified |
| Tasigna | Cancer | 3 years | Modified |
| Tasmar | Parkinson's | N/A | Graded |
| Taxol | Cancer | 3 years | Modified |
| Taxotere | Cancer | 3 years | Modified |
| Tegretol | Seizure Disorder | N/A | Level |
| Temodar | Cancer | N/A | Level |
| Tenex | Hypertension | N/A | Level |
| Tenoretic | Hypertension CHF | N/A N/A | Level Modified |
| Tenormin | Hypertension CHF | N/A N/A | Level Modified |

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|---------------------|----------------------------|---|-------------------|
| Teslac | Cancer | 3 years | Modified |
| Teveten | Hypertension CHF | N/A N/A | Level Modified |
| Thalomid | Cancer | 3 years | Modified |
| Theodur | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Theophylline | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Theracys | Cancer | 3 years | Modified |
| Thioplex | Cancer | 3 years | Modified |
| Thioridazine | Psychotic Disorder | N/A | Level |
| Thiotepa | Cancer | 3 years | Modified |
| Thiothixene | Psychotic Disorder | N/A | Level |
| Thymoglobulin | Organ / Tissue Transplant | N/A | No coverage |
| Thorazine | Psychotic Disorder | N/A | Level |
| Tiazac | Hypertension | N/A | Level |
| Tice BCG | Cancer | 3 years | Modified |
| Ticlid | Stroke/TIA/Heart Attack | First Fill <2years First Fill >2 years | Modified Level |
| Tilade | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Timolide | Hypertension CHF | N/A N/A | Level Modified |
| Timolol Maleate | Hypertension CHF | N/A N/A | Level Modified |
| Tolazamide | Diabetes | N/A | Level |
| Tolinase | Diabetes | N/A | Level |
| Tomoxafin | Cancer | 3 years | Modified |
| Toposar | Cancer | 3 years | Modified |
| Totect | Cancer | 3 years | Modified |
| Torisel | Cancer | 3 years | Modified |
| Torsemide | Hypertension CHF | N/A N/A | Level Modified |
| Toprol XL | Hypertension CHF | N/A N/A | Level Modified |
| Trandate | Hypertension CHF | N/A N/A | Level Modified |
| Treanda | Cancer | 3 years | Modified |
| Trandolapril | Hypertension CHF | N/A N/A | Level Modified |
| Trelstar | Cancer | 3 years | Modified |
| Tretinoin | Cancer | 3 years | Modified |
| Triamterene | Hypertension CHF | N/A N/A | Level Modified |
| Triamterene/HCTZ | Hypertension CHF | N/A N/A | Level Modified |
| Trisenox | Cancer | 3 years | Modified |
| Trihexyphenidyl HCL | Parkinson's Other Use | N/A N/A | Graded Level |
| Trizivir | AIDS | N/A | No coverage |
| Truvada | AIDS | N/A | No coverage |
| Twynsta | Hypertension | N/A | Level |

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|----------------------|---|----------------------------------|--|
| | CHF | N/A | Modified |
| Tykerb | Cancer | 3 years | Modified |
| Uniretic | Hypertension CHF | N/A N/A | Level Modified |
| Univasc | Hypertension CHF | N/A N/A | Level Modified |
| Uvadex | Cancer | 3 years | Modified |
| Valcyte | AIDS | N/A | No coverage |
| Valproic Acid | Seizure Disorder | N/A | Level |
| Valstar | Cancer | 3 years | Modified |
| Valturna | Hypertension CHF | N/A N/A | Level Modified |
| Vaseretic | Hypertension CHF | N/A N/A | Level Modified |
| Vasotec | Hypertension CHF | N/A N/A | Level Modified |
| Velcade | Cancer | 3 years | Modified |
| Ventolin | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Vepisid | Cancer | 3 years | Modified |
| Verapamil | Hypertension | N/A | Level |
| Vesanoid | Cancer | 3 years | Modified |
| Viadur | Cancer | 3 years | Modified |
| Viaspan | Organ / Tissue Transplant | N/A | No coverage |
| Vidaza | Cancer | 3 years | Modified |
| Videx | AIDS | N/A | No coverage |
| Vinblastine Sulfate | Cancer | 3 years | Modified |
| Vincasar PFS | Cancer | 3 years | Modified |
| Vincristine Sulfate | Cancer | 3 years | Modified |
| Vinorelbine Tartrate | Cancer | 3 years | Modified |
| Viracept | AIDS | N/A | No coverage |
| Viramune | AIDS | N/A | No coverage |
| Viread | AIDS | N/A | No coverage |
| Visken | Hypertension CHF | N/A N/A | Level Modified |
| Vistide | AIDS | N/A | No coverage |
| Vivitrol | Alcohol / Drug | 1 year | Modified |
| Votrient | Cancer | 3 years | Modified |
| Vumon | Cancer | 3 years | Modified |
| Warfarin | Cardiac Valve Replacement TIA/Stroke Pulmonary Embolism Thrombosis | 2 years 2 years N/A N/A | Modified Modified Level Level |
| Xeloda | Cancer | 3 years | Modified |
| Xopenex | Asthma COPD / Emphysema | N/A N/A | Level Graded |
| Zanosar | Cancer | 3 years | Modified |
| Zantac | Stomach Disorder | N/A | Level |
| Zebeta | Hypertension CHF | N/A N/A | Level Modified |
| Zelapar | Parkinson's | N/A | Graded |
| Zenapax | Organ / Tissue Transplant | N/A | No coverage |
| Zemplar | Kidney Dialysis | 1 year | No coverage |
| Zerit | AIDS | N/A | No coverage |
| Zestoretic | Hypertension | N/A | Level |

| | | | |
|--------------|---------------------|------------|-------------------|
| | CHF | N/A | Modified |
| Zestril | Hypertension CHF | N/A N/A | Level Modified |
| Zevalin Y-90 | Cancer | 3 years | Modified |
| Ziac | Hypertension CHF | N/A N/A | Level Modified |
| Ziagen | AIDS | N/A | No coverage |
| Zidovudine | AIDS | N/A | No coverage |
| Zinecard | Cancer | 3 years | Modified |
| Zocor | Cholesterol | N/A | Level |
| Zofran | Cancer | 3 years | Modified |
| Zoladex | Cancer | 3 years | Modified |
| Zolinza | Cancer | 3 years | Modified |
| Zoloft | Depressive Disorder | N/A | Level |
| Zometa | Cancer | 3 years | Modified |
| Zyprexa | Psychotic Disorder | N/A | Level |

Service Level Agreement

We have established a very concise process to provide the producer and applicant with a point-of-sale eligibility decision and a simplified application process to ensure speedy issue of the certificate. Applications received "in good order" are typically issued in 2 business days.

Helpful Hints to submitting PlanRight Applications

| Scenario | Action Taken | Comments |
|--|---|---|
| 1. Producer/Applicant challenges the "data results" – requests for further underwriting | Foresters stands behind the benefit eligibility decision; no further review will be provided | Apptical is applying Foresters rules |
| 2. Premium submitted does not match face amount and plan | Foresters calls producer advising of discrepancy. If no response given within two business days Foresters will issue so that premium always equals face amount for the approved plan. | This commonly occurs when the initial quote is for level death benefit however the applicant actually qualifies for modified or graded and the premium has not been adjusted in order to issue a PlanRight certificate. |
| 3. Banking information is missing or not provided | Foresters calls producer requesting additional information. Two business days are provided to respond with details, otherwise the incomplete application will not be processed. | We need an application, PHI and payment. We cannot issue without all 3 being present |
| 4. Application is received by Foresters without first payment or authorization for Foresters to draw the first payment | The application will not be processed. | All applications with the initial payment option of check must be mailed to Foresters. If applications are submitted by fax, the premium option must be First Payment on PAC. |
| 5. Apptical Personal Health Interview (PHI) was not completed | Application is incomplete, will not be processed and the producer is notified. | A PHI must be completed by Apptical before an application is submitted to Foresters |

Applications Not in Good Order (NIGO):

To assist you with reducing delays, our categories of “not in good order” and how we will treat them are listed below:

Category 1

| APPLICATION WILL NOT BE PROCESSED AND RETURNED TO THE PRODUCER IF.... | New application required? | New Apptical PHI required? | Re-send original application? |
|---|---------------------------|----------------------------|-------------------------------|
| Writing producer is not licensed to solicit business in the state of solicitation | Yes | Yes | No |
| Incorrect state application version is used | Yes | Yes | No |
| Personal Health Interview has not been completed | Yes | Yes | No |

Category 2

| CRITICAL REQUIREMENT MISSING Two Business Days provided to satisfy requirement or INCOMPLETE AND WILL NOT BE processed | Action |
|---|--|
| Section 2 – Medical questions missing | Producer must revise Application and complete new page 4. * |
| Section 10 – Signatures missing | Producer must revise Application and complete new page 4. * |
| Section 11 – Producer Certification missing/incomplete | Producer must revise Application and complete new page 4. * |
| Owner & producer have not initialled all corrections | Producer must revise Application and complete new page 4. * |
| Check for initial premium has been post dated for after the application date (reminder: no COD for PlanRight) | New check is required. |
| Payment(s) have not been made out to Foresters (reminder: no COD for PlanRight) | New check made payable to Foresters is required. |
| Money Order or Cashier’s Check Received | Alternative valid payment is required. |
| Section 7 – Payment information – not fully completed | Foresters will contact producer for additional information providing two business days for response. If all details provided within two business days, the application proceeds. If not, application is incomplete and will not be processed and will be returned to the producer. |
| Section 5 – other insurance – not completed | Confirmation is required from the producer within two business days. If not received, application will be returned to the producer. |

*Revised application may be re-submitted to Foresters within 10 days. After 10 days, a new Apptical PHI will be required.

Category 3

| APPLICATION ACCEPTED – CONFIRMATION REQUIRED IF.... | Action |
|--|--|
| Section 1 – Proposed insured details are missing | Foresters will contact producer for confirmation. Application proceeds within two business days. |
| Section 6 – Insurance applied for – details are missing, or there has been a change made | Confirmation is desired from the producer within two business days. If not received Foresters will proceed with issuing based on adjusted application. |

Category 4

| APPLICATION IS ACCEPTED, HOWEVER... | Action |
|--|--|
| Replacements forms are missing or incomplete | If forms are required but not received, producer will be contacted and provided 7 days to submit forms. If not received, application is incomplete and will not be processed and will be returned to the producer. |

Category 5

| APPLICATION IS ACCEPTED, HOWEVER... | Action |
|---|--|
| Section 4 – Unacceptable, incomplete or blank Beneficiary designation | Application proceeds. Certificate will be issued without a beneficiary. A beneficiary designation form will be included with the certificate for completion |
| Section 12- Notice of Information Procedures received by Foresters | This section is to be completed and left with proposed insured. If Foresters receives this section, it will be returned to the producer for immediate delivery to the insured. Application proceeds. |
| Section 13 – Acknowledgement of First Premium received by Foresters | This section is to be completed and left with owner when a check is submitted with the application. If Foresters receives this section, it will be returned to the producer for immediate delivery to the owner. Application proceeds. |

Submitting PlanRight

Check with your agency as to the submission process you should follow as some agencies and distribution partners want the applications sent to their clearing centers first.

Fax

1-866-300-3830
 For Applications submitted electronically Foresters, within 1 business day of receipt, will reply confirming the number of pages received. If confirmation is not received within 1 business day, call Foresters Producer Support Line. Keep the confirmation message for your records.

Regular Mail

P.O. Box 179
 Buffalo NY 14201

Courier

Attn: New Business,
 c/o Frontier Distributing
 1000 Young St. Suite 160
 Tonawanda NY 14150

Frequently Asked Questions

Will the interview information collected by Apptical be available for viewing by the producer?

No. This information is confidential.

Why must I (producer) be present for the PHI?

This is a point-of-sale process and you need to validate the client's photo identification from either a license or passport. In addition, any corrections to the application as a result of the Apptical interview must be initiated by the producer and the client.

Is PlanRight a guaranteed issue product?

No. The decision engine provides an indication of benefit qualification based on Foresters underwriting rules.

Who conducts the underwriting for PlanRight, Foresters or Apptical?

Foresters has provided the underwriting information and rules used by Apptical to determine the client's eligibility to apply for the PlanRight product.

If I disagree with what the decision engine tells me that my client qualifies for, what steps can I take?

There are no steps you can take. The communication regarding plan qualification is based on Foresters underwriting guidelines.

Can my client get an APS at their own expense? If not, why?

No. The opportunity for further underwriting does not exist for this product. If your client is willing, they may apply for a fully underwritten product from Foresters

Is "premiums in advance" available, and when can it be applied?

Premiums in advance are not available.

What is the premium shortage tolerance?

It is \$1.00.

Are we expecting to pay dividends?

No, we do not anticipate paying any dividends on this product.

Who informs the producer if a case is declined or approved and how are they informed?

If the application is declined, a letter is sent to the proposed insured outlining details of the decline. An email is sent to notify the producer (for privacy reasons we cannot provide details to the producer). When a certificate is approved and issued, the certificate is sent to the member, with a copy of the Certificate Issue Statement being mailed to the producer.

What value is paid on maturity or termination?

The guaranteed cash surrender value is paid upon maturity or surrender of the certificate.

Why is Accidental Death Rider (ADR) not allowed for Graded and Modified?

Accidental Death Benefit coverage is built in for Graded and Modified plan for the first 2 years.

Does PlanRight have a surrender charge?

There is no surrender charge on PlanRight. Please note that cash surrender value, which varies depending on the certificate year (as shown in the certificate schedule), will be paid out upon surrender.

Why do I need to send in the application if my client is not eligible or does not want the reduced benefit?

We need to have the signed authorization for conducting the MIB and Intelliscript searches.

Do I need to have my client sign a delivery receipt?

In the following strict states when a certificate is being mailed to the producer, a delivery receipt must be signed by the owner and returned to Foresters: WA, LA, PA, SD, WV, MN. In all other states, the producer must sign a Foresters Producer delivery checklist.

Key Contact Information

Sales Desk

We Answer the Call ... with a live voice. Foresters™ Sales Desk is your first direct, live point of contact—when you need us. Our informed professionals pick up when you call, and provide the friendly assistance you need.

We're here for you Monday to Friday from 8:30 a.m. to 7:00 p.m. EST.

Our knowledgeable Foresters sales team is standing by to support your business with:

- A "Live voice" to answer all your Foresters questions
- Sales ideas and solutions
- Foresters product training
- Illustration software and website support
- Advanced marketing concepts, materials and education
- **A single point of contact with Foresters!**

Producer Service Center

Enquiring about business you have recently submitted or an existing in-force certificate? Our *Producer Support Line* is open **Monday to Friday from 8:30 a.m. to 7:30 p.m. EST to help you.**

Marketing Supplies

The forms and collateral application on our ezbiz producer site allows producers to download and/or order Foresters sales aids including applications, product guides, consumer brochures, rate sheets and advertising templates. Features of the application include:

- Forms are categorized for ease of searching (i.e. Point of Sale, New Business...)
- Forms are downloadable for printing on your own printers and are available to preview before downloading or ordering.

Forms can be ordered to a maximum of 25. If you need to order more than this maximum, please call the **Sales Desk** to place your order.

Plan Design Variations (by state)

Alabama

Arbitration clause in the application and the contract.

Arkansas

PlanRight - Level only

California

- No CCADR
- No ADR
- For both PRG and PRM product, the accidental death-benefit boost, if death occurred by accident in the first 2 years, is not available.

Georgia

Product Name is "Whole Life Insurance".

Illinois

- Product Name is "Whole Life Insurance".
- Application variation in Section 6: "Automatic Selection, Insurance Amount and Premium Adjustment" - requires the owner's initials to ratify any changes related to the face amount or premium.

Indiana

PlanRight – Level and Graded only (no Modified death benefit)

Kansas

Conditional Receipt on application

Maryland

Plan or face amount changes require an OF65 amendment. Therefore, to avoid a large number of OF65s, the face amount will not be modified to maintain premium, unless specifically requested by the applicant (in which case an OF65 would be required).

Massachusetts

PlanRight – Level only

Minnesota

- PlanRight - Level only
- Product Name is "Whole Life Insurance".
- Loan interest rate: 8% fixed rate
- No ADR
- Copy of completed application must be provided to all applicants who are 65 and older, at time of application.

Missouri

PlanRight - Level only

Montana

PlanRight - Level only

Unisex rates

New Hampshire

No CCADR

New Jersey

- Maximum issue age is 75 for PlanRight-Graded and Modified products. Maximum issue age is 85 for PlanRight-Level product.
- PlanRight – Graded and Modified death benefits the free look period must be 30 days.
- No RPU minimum is listed in the contract, however, Foresters will continue to use a \$1000 minimum RPU amount.

North Carolina

PlanRight - Level only

Oregon

- PlanRight - Level only
- Face amount minimum = \$20,000
- Issue Age: 50-80
- CCADR name: "Specified Common Carrier Accidental Death Rider"
- OR consumer brochure variation (cannot use US general consumer brochure)

- Application variation in Section 6: "Automatic Selection, Insurance Amount and Premium Adjustment" - requires the owner's initials to ratify any changes related to the face amount or premium.

Pennsylvania

Whole Life Insurance Point of Sale disclosure required at time of application.

South Carolina

- Loan interest rate: 8% fixed rate
- Cannot use US general consumer brochure

Tennessee

No CCADR

Virginia

- Product Name is "Whole Life Insurance".
- Application variation in that how plan eligibility is determined is not outlined in the Medical Questions section, the application/Apptical process does not change. More specifically, in Section 2 (Medical Questions) of the application:
- If a 'Yes' answer in Part A, the proposed insured is not eligible for Foresters PlanRight. Do not complete or submit this Application. If all 'No' answers, complete Part B.
- If a 'Yes' answer in Part B, select Foresters PlanRight (With a modified death benefit) in Section 6. If all 'No' answers, complete Part C.
- If a 'Yes' answer in Part C, select Foresters PlanRight (With a graded death benefit) in Section 6. If all 'No' answers, select Foresters PlanRight (With a level death benefit) in Section 6.

Washington

- PlanRight - Level only
- Minimum Face Amount = \$25,000
- CCADR name: "Specified Common Carrier Accidental Death Rider"
- Issue age: 50-80

West Virginia

PlanRight - Level only