

Fund Your Dreams Incentive

Sell. Earn. Dream. Because your hard work should pay off—every quarter.



Earn points to bank cash and live big

Our benchmark in producer rewards

Your hard work and sales focus deserves to be rewarded.
Starting January 1, 2026, collect Fund Your Dreams points and get cash payouts.

- ✓ Earn points every single quarter—not every six months or annually
- ✓ Quarterly cash bonuses—because waiting isn't rewarding
- ✓ It's your cash—spend it, save it or fund your next big dream

12%

bonus requires a
minimum of
25,000 points

What gets you qualified?

Your points are powered by business quality:

- **Persistence**—Keep your business strong and lasting
- **Placement**—Ensure policies are placed and active
- **Sales premium**—Drive premium growth for maximum rewards

Here's how it all works

Every quarter, you can collect Fund Your Dreams points.

When a quarter ends, points reset to zero—and you get the chance to earn all over again!

Certificates must be issued and paid by the end of the quarter to earn points. Foresters Financial™ records determine qualification and eligibility. Bonus payouts will be processed within 30 days after each quarter ends.

Log in to ezbiz and use the Fund Your Dreams tracker to stay on top of your progress

Qualifications and requirements

The Fund Your Dreams Incentive is a quarterly program that requires a minimum of 25,000 points to qualify each quarter!

Here's how you can qualify:

- Must meet a minimum of **six (6)** applications per qualification period
 - Must be in good standing with Foresters and within acceptable business quality parameters
 - Personal production only
 - Foresters reserves the right to withhold payment should persistency or placement fall below minimum acceptable levels
 - Placement: 60%
 - Persistency requirements:
 - **Three months: 90%**
 - **Six months: 85%**
 - **Nine months: 80%**
 - **13 months: 75%**
 - Placement and persistency requirements are assessed as of the end of each qualification quarter
 - Quarterly qualification periods during 2026:
 - **January 1–March 31**
 - **April 1–June 30**
 - **July 1–September 30**
 - **October 1–December 31**
- Life Net Paid Commissionable Annualized Premium = total Annualized Premium less the unearned portion of Annualized Premium on Lapses, Surrenders and Refunds (Chargebacks may occur in a subsequent quarter)
 - UL excess calculated at 5% of Earned Premium above target
 - Paid-up Additions Rider at 5% of Annualized Premium, limited to deposits made in the first year after the certificate issue date
 - BrightFuture and Prepared II calculated at 50% of Annualized Premium
 - New York business excluded

Writing producer

The producer number listed on the application receives the Fund Your Dreams points as the writing producer, except on split cases. All producers on split cases receive the proportional Fund Your Dreams points. The producer signature must correspond with the producer number. A producer cannot transfer Fund Your Dreams points to another producer.

Controlled business

All business written on an agent's own life, their spouse/partner or their children/step-children is considered "controlled" business. Likewise, all business written whereby the agent is the payor, policy owner or beneficiary will also be considered "controlled" business. Any controlled business will not count towards qualifications/Fund Your Dreams points.

Fund Your Dreams points and bonuses will be awarded only to qualifying producers at the sole discretion of Foresters. No bonus is payable for any amounts below 25,000 points in any quarter. Points reset to zero at the end of each quarter and are not cumulative between quarters. **Foresters will be the final authority as to qualification and the interpretation of these rules and reserves the right to make changes at any time for any reason, including canceling this promotion, without further notice.** It is your responsibility to ensure that the product meets the consumer's insurance needs.

Any Fund Your Dreams bonuses earned are potentially taxable income and will be included on the earning producer's commission statement.

Here's how to earn Fund Your Dreams points:

Points are earned when an application is issued and paid, and one point is earned for one dollar of annualized premium as defined below:

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N817

Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

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