

What's...

NEW

SAME

UPDATED

Foresters Lifefirst 2008 Enhancements



NEW Living Benefit Riders

If you're ready for Fast Cash, Fast Coverage, Great Product and Great Opportunity then you're ready for Lifefirst featuring the following NEW riders:

- Return of Premium rider
- Disability Income Rider covering accident and sickness

For more details on Lifefirst, these new and exciting riders as well as product availability please visit [Foresters ezbiz](#).

NEW Interactive Sales Tool

A consumer facing premium worksheet has been created for use with your clients. The worksheet demonstrates the product and value of being a Foresters member to your clients by allowing you to input your clients' relevant information. In addition, a guide to using the worksheet has been created and can be easily printed from [Foresters ezbiz](#) in the Product Essentials section of the product pages.

NEW Disability Income Disclosure Form

Due to state regulations, Critical Illness Rider (accelerated death benefit) and Disability Income Rider (accident only & accident & sickness) sales may depending on state, need to be accompanied by all or some of the following:

- Critical Illness Rider (Accelerated Death Benefit) Disclosure at the time of Application
- Critical Illness Rider (Accelerated Death Benefit) Benefit Illustration
- Disability Income Rider (Accident Only) Disclosure at the time of Application
- **NEW** Disability Income Rider Disclosure covering Accident & Sickness at the time of Application

Please refer to the CI and DI disclosure forms listing on [Foresters ezbiz](#) in the Product section under Product Essentials, which details requirements for each state.

UPDATED Critical Illness Rider

The Critical Illness Rider benefit amounts have been updated for Coronary Bypass Surgery and Angioplasty.

For more details on this update as well as product availability please refer to the state availability map and listing found [Foresters ezbiz](#) in the Product section in a highly visible left-side marketing ad.

UPDATED Illustration Software

Foresters illustration software can be used directly from the web or can be downloaded for use on your own personal computer. Software can be found easily on [Foresters ezbiz](#) in the Tools and Resources section.

Add and save your clients information, view the results on screen; or, save, print and email your reports. It's all about making it easy to run your Lifefirst premium quotes.

UPDATED Marketing Collateral

The consumer marketing material has been updated to reflect the new and/or updated rider offerings and is easily ordered from [Foresters ezbiz](#) in the Forms and Collateral section.

UPDATED Product Guide

Learning the ins and outs of Foresters Lifefirst is easy. Simply visit [Foresters ezbiz](#) and navigate through Product Essentials in the product pages where a PDF version of the product guide is available to print.

UPDATED Product Availability

A quick reference state availability map is available for your use and can be found on [Foresters ezbiz](#) in the Product section in a highly visible left-side marketing ad.

SAME Application Forms

The current application form remains unchanged and you can easily download and print or replenish your orderable stock on [Foresters ezbiz](#) in the Forms and Collateral section.

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Foresters Lifefirst 2008 Enhancements

How to Complete the Application Form

If you are selling the Return of Premium or Disability Income Riders please note that the following process for completing the application form is required in order to ensure your business is process quickly and efficiently:

Return of Premium Rider

- On the 'Other' line (as marked in Figure 1) of the product page please print 'Return of Premium Rider' if the client wishes to apply for this rider

Disability Income Rider

- Beside the Disability Income Benefit Amount please insert either Accident Only or Accident & Sickness (as marked in Figure 1). If the preferred rider is not written in but the box for Disability Income is checked Accident Only will be offered

Figure 1

The screenshot shows a 'Product Details Page' for an individual life insurance application. It includes fields for first name (John), middle name (Chris), and last name (Doe), and the state of residence (Michigan). The proposed life insurance amount is \$150,000.00. Under 'Term Life', the 20-year term is selected. In the 'Available riders' section, 'Accidental death' is selected for \$150,000.00, and 'Disability income' is selected for \$1,000.00 with the note 'Accident Only'. Under 'Other riders', 'Return of Premium Rider' is selected.

Transitioning from Original to Enhanced Lifefirst

As the new riders are approved, they will be available for sale. The existing Critical Illness Rider will be retired concurrently with the launch of the enhanced Critical Illness Rider.

Inforce Business

Certificates that were issued before the Lifefirst Enhancements 2008 state launch date - will remain as issued.

Pending New Business

Lifefirst applications pending at Foresters as of the Lifefirst 2008 Enhancements state launch date will be issued as applied for.

New Business

- If the application date is prior to the Lifefirst Enhancements 2008 state launch date the riders available at that time will be available (i.e. not the enhanced riders)
- If the application date is on or after the Lifefirst Enhancements 2008 state launch date the riders available at that time will be available (i.e. the enhanced riders)

Certificate Changes

Certificate changes processed within the first 90 days of issue, with an effective date as of the original issue date:

- Changing from Enhanced Critical Illness Rider to the original (2007) Critical Illness Rider:
 - Change cannot be made
- Adding Return of Premium Rider
 - If the application date is prior to the 2008 Enhancements state approval date this change cannot be made
 - If the application date is on or after the 2008 Enhancements state approval date the change can be made as of the original issue date.
- Adding Disability Income Rider covering accident & sickness
 - If the application date is prior to the 2008 Enhancements state approval date the rider cannot be added as of the issue date.
 - If the application date is on or after the 2008 Enhancements state approval date the rider can be added.

Please note: DI Riders can be added after issue within the first 5 certificate years (subject to underwriting approval), regardless of the certificate's original application date, providing the rider effective date is after the state approval date.