

# Foresters Financial

## 2019 IMO bonus program



I want...  
a \$750 marketing  
allowance

## Marketing allowance just for IMOs!

Foresters Financial™ is offering you a \$750 marketing allowance every month for a year, beginning January 2019. To earn your bonus, you must meet both targets by the end of the qualifying period:

- \$450,000 Foresters net paid annualized premium
- Quality of business (persistence and placement)

### Bonus calculation:

- Life Net Paid Commissionable Annualized Premium (total Annualized Premium less the unearned portion of Annualized Premium on Lapses, Surrenders, and Refunds)
- UL excess calculated at 5% of Earned Premium above target
- Paid-up Additions Rider at 5% of Annualized Premium
- Your Legacy calculated at 10% of Premium

### Qualification period:

January 1, 2018 -  
December 31, 2018

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

### Persistence or Placement:

Foresters reserves the right to withhold the bonus should persistence or placement fall below the following minimum acceptable levels as measured at December 31, 2018:

#### Persistence:

13 months	-	75.0%
9 months	-	80.3%
6 months	-	84.3%
3 months	-	86.8%

Placement: 70.0%

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