

AGE & AMOUNT REQUIREMENTS

(Your Term, Advantage Plus II & Smart UL Medically Underwritten)

To help your underwriter with the evaluation process you are responsible for ordering requirements from a third party provider (See Approved Vendors). A representative from the selected third party provider will call your client to schedule an appointment to complete the necessary requirements (outlined in the appropriate age and amount requirement charts).

The risk appraisal is based on information obtained from the following sources:

- Application
- Attending Physician's Statements (APS), (if required)
- Blood Profile
- Department of Motor Vehicle (MVR), (if required)
- ECG or Stress Test
- Inspection Report
- Medical Examination
- MIB Inc.
- Paramedical Examination
- Pharmaceutical Records
- Special Questionnaires
- Urinalysis (included with Blood Profile unless otherwise stated)
- Vitals

Additional risk assessment factors may also be used in our evaluation.

AGE & AMOUNT REQUIREMENTS CHARTS

(Your Term, Advantage Plus II & Smart UL Medically Underwritten)

It is important to note the following:

- At ages 75 and up, a completed Activities of Daily Living Questionnaire (ADLQ) is required with the application form submission.
- For additional insurance (within 12 months) age and amount requirements will be based on the total insurance in force and applied for with all companies.
- Additional requirements may be requested by the underwriter to obtain details of declared histories

AGE & AMOUNT REQUIREMENTS CHARTS

YOUR TERM

Age	100,000-200,000	200,001-250,000	250,001-499,999	500,000-999,999	1,000,000-1,500,000	1,500,001-1,999,999	2,000,000-2,999,999	3,000,000+
18 to 40	V/B	V/B	V/B	P/B	P/B	P/B	P/B/E/I*	P/B/E/I*
41 to 45	V/B	V/B	P/B	P/B	P/B	P/B	P/B/E/I*	P/B/E/I*
46 to 50	V/B	V/B	P/B	P/B	P/B	P/B	P/B/E/I*	P/B/E/I*
51 to 55	P/B	P/B	P/B	P/B	P/B/E	P/B/E	P/B/E/I*	P/B/E/I*
56 to 60	P/B	P/B	P/B	P/B	P/B/E	P/B/E	P/B/E/I*	P/B/E/I*
61 to 65	P/B	P/B	P/B	P/B	P/B/E	P/B/E	P/B/E/I*	P/B/E/I*
66 +	P/B	P/B	P/B	P/B	P/B/E	P/B/E	P/B/E/I*	P/B/E/I*

* Inspection Reports will be ordered by Foresters.

SMART UL

Age	25,000-49,999	50,000-99,999	100,000-150,000	150,001-250,000	250,001-499,999	500,000-999,999	1,000,000-1,999,999	2,000,000-2,999,999	3,000,000+
0-4	NM	NMU	NMU	NMU	NMU	APS/CL	APS/CL	APS/CL/I*	APS/CL/I*
5-15	NM	NMU	NMU	NMU	NMU	APS/CL	APS/CL	APS/CL/I*	APS/CL/I*
16-40	NM	NM	V/B	V/B	V/B	P/B	P/B	P/B/E/I*	P/B/E/I*
41-45	NM	NM	P/B	P/B	P/B	P/B	P/B	P/B/E/I*	P/B/E/I*
46-50	NM	NM	P/B	P/B	P/B	P/B	P/B	P/B/E/I*	P/B/E/I*
51-55	NM	NM	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
56-60	NM	NM	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
61-65	NM	NM	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
66-70	NM	NM	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
71-75	NM	P/B	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
76-85	P/B	P/B	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*

*Inspection Reports will be ordered by Foresters.

ADVANTAGE PLUS II

For Advantage Plus II, in order to determine age and amount requirements, add the following together; basic Advantage Plus II face amount, plus any term rider, plus the amount of PUAR using the chart below. If GIR is also applied for add on amount equal to the lesser of the original face amount or \$50,000. For examples, refer to the last page of this guide.

Age	25,000-49,999	50,000-99,999	100,000-150,000	150,001-250,000	250,001-499,999	500,000-999,999	1,000,000-1,999,999	2,000,000-2,999,999	3,000,000+
0-4	NM	NMU	NMU	NMU	NMU	APS/CL	APS/CL	APS/CL/I*	APS/CL/I*
5-15	NM	NMU	NMU	NMU	NMU	APS/CL	APS/CL	APS/CL/I*	APS/CL/I*
16-40	NM	NMU	V/B	V/B	V/B	P/B	P/B	P/B/E/I*	P/B/E/I*
41-45	NM	NMU	P/B	P/B	P/B	P/B	P/B	P/B/E/I*	P/B/E/I*
46-50	NM	NMU	P/B	P/B	P/B	P/B	P/B	P/B/E/I*	P/B/E/I*
51-55	NM	NMU	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
56-60	NM	NMU	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
61-65	NM	NMU	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
66-70	NM	NMU	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
71-75	NM	P/B	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*
76-85	P/B	P/B	P/B	P/B	P/B	P/B	P/B/E	P/B/E/I*	P/B/E/I*

*Inspection Reports will be ordered by Foresters.

For the Single Payment or Flexible Payment Paid-up Additions Rider, applications are underwritten on an insurance amount determined by the factors shown in the table below

Underwriting Age & Amount Tables for Paid-up Additions Rider		
Age at Rider Effective Date	Flexible PUA Factor	Single PUA Factor
18-35	15	6
36-50	10	3
51-75	5	2

The applicant's applied for maximum annual payment amount is multiplied by the appropriate factor to determine age and amount requirements. The expense load is not deducted from the payment when determining this amount. Any increase to this flexible payment will require underwriting on the amount in excess of any previously approved amounts.

A PUA rider can only be added to a Medical version of an Advantage Plus II certificate that is standard or rated up to an including Table F +150%.

LEGEND FOR CODES:

Code	Requirement	Validity
APS	Attending Physicians Statement (Ordered by Foresters)	n/a
B	Blood profile (includes a urinalysis)	12 months
CL	Cover Letter – Outlining purpose of coverage	12 months
E	Electrocardiogram (ECG)	12 months
I*	Inspection Report	12 months
NM*	Non-Medical	12 months
NMU*	Non-Medical Underwritten	12 months
P	Paramedical (Nurse)	12 months
V	Vital Signs	12 months

*Requirements are good for 12 months, for non-rated cases with a face amount of \$500,000 or less and for ages 60 or less; otherwise requirements are good for 6 months.

*NM (Non Medical Simplified Issue): Applicant either qualifies, or not, based on the answers to the application and medical questions.

*All other age and amount requirements indicate full underwriting.

*Inspection Reports will be ordered by Foresters.

APPROVED VENDORS

NAME	CONTACT INFORMATION
APPS	www.appslive.com , or call 1-800-727-2101 for the contact number for your state.
EMSI	www.emsinet.com/ for contact information for the servicing office in your area or call 1-800-872-3674.
ExamOne	www.examone.com or call 1-800-768-2058 for contact information for the servicing office in your area.

In order to ensure the completed results are received promptly at Foresters, please ensure you select the correct company name when placing your order with these vendors.