The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com

Foresters Financial

Product Details (Complete and submit only if applying for term life insurance.)

Proposed Insured

First name: _____ Middle name: _____ Last name: _____

Foresters Term Life

Amount of life insurance applied for on the proposed insured: $ _____

Non-medical – Strong Foundation Term Life	Medical – Your Term Life
Term: ○ 10 year ○ 15 year ○ 20 year ○ 25 year ○ 30 year	Term: ○ 10 year ○ 15 year ○ 20 year ○ 25 year ○ 30 year

↑ * if medical - select this ↑

Charity Benefit Beneficiary Designation

The life insurance product applied for will, if issued, include a Charity Benefit. The owner can designate an eligible beneficiary for that benefit now or at any time prior to the insured's death. If an eligible beneficiary is not designated prior to the insured's death, no Charity Benefit will be paid. Eligible beneficiary means a charitable organization accredited as tax exempt under section 501(c)(3) of the Internal Revenue Code and eligible to receive a charitable contribution as defined in section 170(c) of that code, or any successor provision(s) thereto.

Charitable Organization Name: _____ Tax I.D. #: _____

Street Address: _____ City: _____ State: _____ Zip: _____

Riders (Subject to state and product availability.)

○ Disability income (accident only): $ _____

OR

○ Disability income (accident and sickness): *(Available only on Your Term)* $ _____

If Disability income (accident and sickness) applied for but not approved, applying for Disability income (accident only)? ○ Yes ○ No

○ Accidental death: $ _____	○ Children's term: $ _____	○ Waiver of premium

○ Other rider(s): _____

Remarks:

_____

_____

_____

_____

_____

_____

There may be additional Disclosure forms required before the certificate can be issued. Check the State requirements.

This form is part of the Application for Individual Life Insurance.

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com

Foresters Financial

Application for Individual Life Insurance

Proposed Insured

First name	Middle name	Last name	○ Male ○ Female
Street address		City	State / Zip
Social security #	Home phone #	Alternate phone/Cell #	Date of birth (mmm/dd/yyyy) / State & Country of birth

U.S. citizen? ○ Yes ○ No. If "No", immigration status: ○ Green card holder ○ Permanent resident ○ Other (provide Visa type): _____

Type of Photo I.D.: ○ Driver's license State: _____ ○ Passport ○ Other government I.D.: _____

Photo I.D. # (used to verify identity): _____

Occupation & duties: _____

○ Full time ○ Part time ○ Seasonal | Income (past 12 months): $ _____ | Active duty military or reserves? ○ Yes ○ No

Foresters member? ○ Yes ○ No, applying for membership. | Email | Primary language: ○ English ○ Spanish

Owner (Complete only if other than the proposed insured. If there is to be a contingent owner, use the Contingent Owner/Other Payer I.D. Form.)

Full legal name of Individual (First, Middle, Last), Organization, Charity, Business or Trust			Social security # / Tax I.D. #
Street address	City	State	Zip

Type of Photo I.D.: ○ Driver's license State: _____ ○ Passport ○ Other government I.D.: _____

Photo I.D. # (used to verify identity): _____

Relationship to the proposed insured: _____ Email: _____

Phone #	If Trust, name of Trustee	If Trust, date of Trust agreement

If Individual: ○ Male ○ Female	Date of birth (mmm/dd/yyyy)	U.S. citizen? ○ Yes ○ No. If "No", immigration status: ○ Green card holder ○ Permanent resident ○ Other (provide Visa type): _____

Beneficiary (Each beneficiary below is revocable, unless "irrevocable" is written next to the name of that beneficiary.)

	Date of birth (mmm/dd/yyyy)	Relationship to proposed insured	% Share
Primary			
Name: Address:			Total must equal 100%
Name: Address:			
Name: Address:			
Contingent			
Name: Address:			Total must equal 100%
Name: Address:			

Financial Questions

1. Is there currently an understanding or agreement, whether in writing or not, or has an offer been made to:
   a) Borrow or be given money, or other property, to pay for or enter into the insurance contract applied for? ○ Yes ○ No
   b) Sell, transfer or assign an insurance contract issued as a result of this Application? ○ Yes ○ No
   If "Yes" to 1a or 1b, provide details. _____

For each "Yes" answer to a question in the Lifestyle, either Medical, a Rider or the Other Insurance section, providing details in the Additional Information section or completing the corresponding questionnaire may be required. For purposes of these questions, "you" and "your" mean the proposed insured, "diagnosed", "tested", "advised", "treated", "counseling" and "treatment" mean by a licensed physician or medical practitioner.

Lifestyle Questions

2. Within the past 12 months, have you used tobacco, in any form, or another nicotine product? ○ Yes ○ No
   If "Yes", specify: ○ Cigarettes ○ Other

3. Within the past 5 years, have you:
   a) Used marijuana (more than once a week), heroin, cocaine, a narcotic, a barbiturate, a hallucinogen or another controlled substance except as prescribed by a licensed physician or medical practitioner? ○ Yes ○ No
   b) Received or been advised to receive treatment or counseling for, or to discontinue or reduce, the use of alcohol, or a non-prescribed or prescribed drug? ○ Yes ○ No

4. Within the past 2 years, have you:
   a) Flown, or do you intend within the next 2 years to fly, in an aircraft as a student pilot or licensed pilot? ○ Yes ○ No
   b) Engaged, or do you intend within the next 2 years to engage, in motor vehicle or boat racing, mountain or rock climbing, scuba diving, skydiving, ballooning, hang gliding or ultra light flying? ○ Yes ○ No

5. Within the past 5 years, have you had your driver's license suspended or revoked or been convicted of or pled guilty to more than 3 moving violations or to 1 or more driving while impaired or under the influence violations? ○ Yes ○ No

6. a) Within the past 10 years, have you been convicted of or pled guilty to a felony? ○ Yes ○ No
   b) Are you currently on parole, incarcerated, or serving probation or within the past 12 months have you served probation? ○ Yes ○ No

PART 1: Medical Questions

7. Your: Height (ft/in): _____ Weight (lbs): _____ * ALL clients MUST list a doctor!

8. a) Date you last consulted a physician: _____ Physician Name: _____
   Address: _____ Phone #: _____
   b) Reason(s) you last consulted a physician: _____
   c) Were you advised that results of that consultation were outside normal ranges? ○ Yes ○ No

9. Are you currently taking prescription medication or under treatment? ○ Yes ○ No

10. Have you ever tested positive for exposure to the Human Immunodeficiency Virus (HIV) infection or been diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), caused by the HIV infection or other sickness or condition derived from such infection? ○ Yes ○ No

11. Within the past 2 years, have you:
   a) Had or been advised to have a test (other than for HIV) such as an EKG, CT scan, bone scan, MRI scan, colonoscopy, echocardiogram, angiogram, biopsy, or endoscopy? ○ Yes ○ No
   b) Been advised to have a check up, consultation, medication, treatment, surgery, hospitalization, lab test or diagnostic test (other than for HIV) that has not yet been started or completed, or the results of which are not yet known? ○ Yes ○ No

12. Do you currently:
   a) Reside in a nursing home or skilled nursing facility or psychiatric facility, or are you receiving or been advised to receive, skilled nursing care, hospice care, or home healthcare for a terminal condition that is expected to result in death within the next 12 months or for a chronic condition? ○ Yes ○ No
   b) Require the use of a wheelchair due to a chronic illness or disease? ○ Yes ○ No
   c) Require assistance with activities of daily living such as taking medications, bathing, dressing, eating, or toileting? ○ Yes ○ No

13. Within the past 3 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for sleep apnea, seizures or epilepsy? ○ Yes ○ No

14. Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for:
   a) Diabetes, high blood pressure, a disease or disorder of the blood or lymphatic system, coronary artery disease, heart murmur, chest pain, irregular heartbeat, aneurysm, stroke, transient ischemic attack, congestive heart failure (CHF), a disease or disorder of the arteries or valves, peripheral vascular or arterial disease (PVD or PAD), or had a heart attack, heart surgery, heart procedure or circulatory surgery? ○ Yes ○ No
   b) Cancer (excluding skin cancer that is basal cell carcinoma), tumor, gastrointestinal bleeding, unexplained weight loss, or a disease or disorder of the pancreas or endocrine system? ○ Yes ○ No
   c) Asthma, emphysema, Chronic Obstructive Pulmonary Disease (COPD), shortness of breath, or a disease or disorder of the respiratory system or do you currently require the use of oxygen equipment? ○ Yes ○ No
   d) Dementia, Alzheimer's disease, paralysis, multiple sclerosis, Parkinson's disease, Lou Gehrig's disease (ALS), muscular dystrophy, fibromyalgia, or a disease or disorder of the brain or nervous system? ○ Yes ○ No
   e) Anxiety, depression, manic depression, bi-polar disorder, schizophrenia or a mental health disorder? ○ Yes ○ No
   f) Blood in the urine, hepatitis, Crohn's disease, Systemic Lupus, cirrhosis, or a disease or disorder of the liver, prostate, bladder, kidney, genito-urinary organs, connective tissue or the digestive or immune system (other than HIV)? ○ Yes ○ No

PART 2: Additional Medical Questions (Complete only if applying for a medically underwritten product.)

15. Have you ever used tobacco, in any form, or another nicotine product? ○ Yes ○ No
    If "Yes", specify: Type used: _____ Date last used: _____
    If currently smoking, how many pack(s) per day? _____

16. Do you currently drink alcohol? If "Yes", specify: How many times per week? ____ How many drinks per occasion? _____ ○ Yes ○ No

17. Within the past 5 years, have you consulted a physician other than identified in question 8, or a medical practitioner, or been treated, tested or monitored in a clinic, hospital or emergency room? ○ Yes ○ No

18. Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for high cholesterol? ○ Yes ○ No

19. Net worth: $ _____

20. Primary Physician Name (if different from question 8): _____
    Address: _____ Phone #: _____

21. Do you, to the best of your knowledge and belief, have, alive or deceased, a parent or sibling diagnosed with or treated for, prior to age 65, diabetes, heart attack, heart disease, stroke, cancer, polycystic kidney disease, Huntington's Chorea, Alzheimer's, or another hereditary disorder? ○ Yes ○ No

Details to "Yes"	Age, if living	Age, at death	Details of condition / Cause of death
Father			
Mother			
Sibling(s)			

Disability Income / Waiver Rider Questions (Complete only if applying for disability income or waiver coverage.)

22. a) Hours worked per week (past 6 months): _____ b) # of weeks worked (past 12 months): _____

23. Within the past 2 years, have you been unable to work at your regular job for more than 20 consecutive days or are you currently disabled? ○ Yes ○ No

24. Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for arthritis or for a disease or disorder of the back, neck or musculoskeletal system? ○ Yes ○ No

Children's Term Rider Questions (Complete only if applying for children's term coverage.)

Name of child (First, Middle, Last) under 18 years old (must be a child of the proposed insured)	Gender (M or F)	Date of birth (mmm/dd/yyyy)	Height (ft/in)	Weight (lbs)	Amount of coverage in force

25. Has a child listed above:
    a) Been diagnosed with, received treatment or medication for, or been placed under observation for, a disease or disorder? ○ Yes ○ No
    b) Been advised to have a check up, consultation, medication, treatment, surgery, hospitalization, lab test or diagnostic test (other than for HIV) that has not yet been started or completed, or the results of which are not yet known? ○ Yes ○ No
    If "Yes", to either question 25a or 25b, complete the chart below.

Question #	Name of child	Diagnosis, date(s), treatment, present condition	Physician's name, address and phone #

Additional Information (Explain all "Yes" answers where applicable. For purposes of this section, "diagnosed" and "treatment" mean by a licensed physician or medical practitioner.)

Include Question #, diagnosis, date first diagnosed, treatment, medications, medical facilities and physicians' name, addresses, phone #s. Do not include information regarding treatment for HIV, AIDS, or ARC.

Other Insurance (Complete required State and Foresters Replacement/Rollover/Surrender/Disclosure forms. Some states require replacement forms to be completed even if existing insurance is to be kept in force.)

26. Is there another annuity or life insurance application pending, on the life of the proposed insured, with Foresters or another insurer? ○ Yes ○ No

27. Do you currently have an annuity or life, accidental death, critical illness or disability income insurance pending or in force? ○ Yes ○ No

If "Yes", to either question 26 or 27, complete the chart below. Include existing life insurance or annuities that will be, or are in the process of being, lapsed or surrendered, and those lapsed or surrendered within the past 13 months.

Name of Insurer	Annuity/Life insurance $	Accidental death $	Critical illness $	Disability income (per month) $	Issue year or indicate if pending

28. Have you ever had an application for life, health, disability or critical illness insurance declined, rated or modified? ○ Yes ○ No
If "Yes", provide date: _____ and reason: _____

29. Will coverage be discontinued, reduced or replaced, or premium payments stopped, on existing life insurance coverage or an annuity, if the insurance applied for in this Application is issued (includes military group life insurance)? ○ Yes ○ No

Payment Information and Authorization (The planned premium quoted may change following underwriting review.)

Payer is: ○ Proposed insured ○ Owner (if other than proposed insured) ○ Other (Complete Contingent Owner/Other Payer I.D. Form)

Payment mode: ○ Monthly (not available for direct bill) ○ Quarterly ○ Semi-annually ○ Annually

First premium payment to be made by: ○ Pre-Authorized Check (PAC) ○ Check (payable to Foresters) ○ Other _____

Subsequent premium payments to be made by: ○ Pre-Authorized Check (PAC) ○ Direct Bill ○ Other _____

Preferred draft date: ○ No ○ Yes, draft on the _____ day (between 1st and 28th) of the month.

PAC banking information (including drafting first premium) to be taken from:

○ Attached void check ○ Check submitted with this Application ○ Information completed below (if no check available)

Type of account: ○ Checking ○ Savings

Name of financial institution: _____

Routing Transit #: _____ Account # : _____

PAC Authorization

The payer, by signing below, verifies that the payer is the account holder of the account identified in the PAC banking information section (above) and is permitted to provide this authorization, and agrees that: 1) Foresters is authorized to draft deductions, for premiums and/or other payments related to an insurance contract issued, if any, as a result of this Application, from that account or another account later identified or substituted by, or on behalf of, the payer, such as for additional coverage, loan repayment(s) or for premium deposit funds. 2) The financial institution from which deductions are to be drafted is authorized to treat each draft by Foresters as though it was made personally by the payer. 3) Foresters reserves the right to determine when the first deduction and each subsequent deduction, if any, will be made and the amount of each deduction. 4) If a deduction request is not honored when submitted to the financial institution Foresters may, at its sole discretion, do further resubmits for the deduction. 5) This authorization is effective immediately and will continue until terminated, which either the payer or Foresters may do at any time by written notice to the other.

This authorization must be signed by the bank account owner as his/her name appears on bank records for the account provided.

X _____
(Signature of payer)

Conversion Notification

Foresters can process a check provided for payment as a check transaction or instead take the information from the check to make a one-time electronic fund transfer from the account that the check relates to.

Temporary Life Insurance Agreement (TIA) Questions & Acknowledgement

Has the proposed insured:

1. Within the past 24 months, had either an investigation or treatment, by a licensed physician or medical practitioner, for chest pain, heart problem, stroke, or cancer, or been diagnosed, by a licensed physician or medical practitioner, as having ARC or AIDS? ○ Yes ○ No
2. Within the past 4 months, been admitted or been medically advised to be admitted to a hospital or other licensed health care facility (other than for childbirth)? ○ Yes ○ No
3. Within the past 4 months, had surgery performed or recommended, had or been medically advised to have a medical test (other than for HIV) or investigation, that has not yet been started or completed, or the results of which are not yet known? ○ Yes ○ No

TIA Acknowledgement: Were all of the pre-conditions to temporary coverage met?

○ No (Do not provide a check for first premium payment). The owner acknowledges that there is no temporary insurance coverage in effect, even if first premium payment is provided, authorized or collected. X _____ (Owner's initials)

○ Yes. I, the owner, understand that temporary coverage is subject to, and I had the opportunity to review, the Temporary Life Insurance Agreement. First premium payment, in the amount of $ _____, is authorized, provided or collected by (select same method chosen in the Payment Information and Authorization section):

○ Pre-Authorized Check (PAC) ○ Check ○ Other (cannot be a transfer of funds from existing life insurance or annuity contract(s))

Although the first premium payment amount shown above is subject to change following underwriting, this amount must be at least equal to the monthly premium quoted for the insurance, including each rider, applied for in this Application.

Secondary Addressee (Complete only if designating another person to receive notification regarding a possible lapse in coverage.)

First name	Middle name	Last name	○ Male ○ Female

Street address	City	State	Zip

Declarations and Agreements

"Application" means this Application for Individual Life Insurance and includes additional forms, if any, that are part of this Application. "I/Me" means individually each person identified in this Application as either the proposed insured or the owner, and the parent/legal guardian signing this Application if the proposed insured is a juvenile.

I, as evidenced by my signature(s) in this Application, declare that: 1) I have reviewed this Application. 2) I was asked every question that applies to me and provided the answers shown, in this Application, to these questions. 3) The statements, answers, and representations contained in this Application are full, complete and true, to the best of my knowledge and belief. 4) If I am the owner and if the amount of life insurance applied for on the life of the proposed insured is at least $20,000, I have been provided, either in paper or electronically, with the Accelerated Death Benefit Rider Disclosure.

I understand and agree that: 1) All statements made in this Application shall be representations and not warranties. 2) This Application, Foresters Instruments of Incorporation and its Constitution now in force or subsequently amended shall form part of the entire contract if an insurance contract is issued by Foresters. 3) No person is authorized to advise me that any untrue or incomplete answer or information is acceptable. 4) The answers, statements and representations contained in this Application will influence the assessment and acceptance of this Application by Foresters. 5) A material misrepresentation, or untrue declaration, or failure to disclose all material facts, may, subject to the Incontestability provision, result in loss of coverage or cancellation of the insurance contract. 6) Foresters will have no liability under an insurance contract issued, if any, as a result of this Application until the date that insurance contract comes into effect, according to its terms, and then only if (a) the first premium due, for that insurance contract, is provided in full on or before the delivery date of that insurance contract and is received by Foresters from the financial institution from which it is to be collected, and (b) between the date this Application was signed and the date that insurance contract comes into effect there is no event, no diagnosed change in health, and no change in the habits or circumstances of the proposed insured, or a child if any, identified in this Application, that would require a change to an answer to a question in this Application. 7) Foresters and its subsidiaries may review, transfer and otherwise use, information provided in this Application or obtained by Foresters or its subsidiaries to assess, develop, or offer and issue to me (including post issue administration), other financial products or benefits. 8) Before issuing an insurance contract, Foresters may require and obtain information about me to validate my identity.

I further understand and agree that: 1) Changes or corrections made to this Application by Foresters, if any, are ratified by the owner if the insurance contract delivered, if any, is not returned during the cancellation period. Such changes or corrections may be made directly on this Application or by an amendment to this Application. 2) No agent/producer, medical examiner or any other person, except Foresters Executive Secretary or successor position, has power on behalf of Foresters to make, modify, or discharge an insurance contract. 3) This Application and related documents may be completed, signed and/or submitted to Foresters by voice and/or electronic means and if completed in paper form this original Application may be destroyed after confirmation of successful transmission. 4) Foresters may contact or send messages to me, including pre-recorded and text messages and calls or messages by use of an automatic telephone dialing system, using the phone number(s), including wireless number(s), either provided in this Application or number(s) that I later provide. 5) I understand that providing an email address is optional. If I have chosen to provide an email address in this Application or choose to provide one in the future, Foresters may use that address to send messages or documents to me electronically.

Authorization To Obtain And Disclose Information

This authorization is for the purpose of (a) assessing insurance coverage eligibility and premium amounts, (b) adjudicating claims, (c) supporting The Independent Order of Foresters ("Foresters") business analysis and operations and (d) record keeping and future servicing by authorized persons. In this authorization, "proposed insured", "owner" and "parent/legal guardian" mean each person identified as such in this Application. "Child" means each child named, if any, and proposed for insurance, in this Application. "Authorized persons" means reinsurers, insurance agents, agencies, and Foresters subsidiaries and those performing services in relation to an application for insurance, insurance product, benefit claim or supporting Foresters business analysis and operations. As evidenced by the signature(s) in the Signature Section of this Application, the proposed insured and owner, on their behalf and on behalf of each child, or the parent/legal guardian on behalf of the proposed insured if the proposed insured is a juvenile, authorizes Foresters and authorized persons to obtain an investigative consumer report and/or information about him/her from any: physician, medical practitioner, hospital, clinic, or medical facility; employer; insurer or institution; consumer reporting agency; pharmacy, pharmacy benefits manager or other pharmacy related services organization; or MIB, Inc. ("MIB"). This includes obtaining records or other information available as to: past, current or future diagnosis, treatment and prognosis of a physical or mental condition; past, current or future drug, physical and mental health, and alcohol-related information that may be protected by federal or state laws and regulations. Information may be disclosed: between and among Foresters and authorized persons; to companies to which the proposed insured has or may apply to for insurance coverage or benefits; as required or permitted by law. The proposed insured, and owner, on their behalf and on behalf of each child, or the parent/legal guardian on behalf of the proposed insured if the proposed insured is a juvenile, authorizes Foresters and authorized persons, to make a brief report of the proposed insured's and each child's personal and/or protected health information to MIB, even if this Application is cancelled or withdrawn. Obtained or disclosed information may no longer be protected by federal privacy laws. This authorization is valid for two years from the date of this Application. A copy of this authorization shall be as valid as the original. Each person signing this authorization may at any time, by written notice to Foresters, revoke their authorization, except that reporting to MIB and action(s) begun before receipt of notice will not be affected. A Notices page has been provided to the proposed insured if this Application was signed in paper or will be sent electronically as part of the signed application package if this Application was signed electronically. It includes the MIB and Fair Credit Reporting Notices. A copy of this authorization will be provided upon request.

Signature Section (For purposes of entire Application.)

Any person who knowingly and with intent to injure, defraud, or deceive, any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Proposed insured's signature: **X** _____
(If the proposed insured is not a juvenile.)

Owner's signature: **X** _____
(If other than proposed insured.)

The owner or the proposed insured, if the proposed insured is the owner, signed in _____ (State) on _____ (mmm/dd/yyyy).

Parent/Legal guardian's name (print full name): _____
(If the proposed insured is a juvenile and the owner is not a parent/legal guardian.)

Parent/Legal guardian's signature: **X** _____

Agent/Producer Certification

Unless specifically stated otherwise in the Producer Report, I certify each of the following:

a) I am not aware of undisclosed information about the health, habits or lifestyle of the proposed insured or a child, identified in this Application, that might affect insurability. b) I asked the proposed insured, the parent/legal guardian if the proposed insured is a juvenile, and/or the owner each question as written in this Application to which an answer is shown, and recorded the answers as given to me by each person. c) This Application was reviewed by each person signing in the Signature Section before it was signed by that person. d) This Application has not been altered in any way after the proposed insured, the parent/legal guardian if the proposed insured is a juvenile, and owner signed it. e) I complied with applicable regulatory requirements including those relating to the solicitation and sale of life insurance to active duty members of the United States military. f) If applicable, I have disclosed that this Application, if completed in paper form, may be transmitted to Foresters by electronic means and that this original Application may be destroyed after confirmation of successful transmission. g) I have made no misrepresentation(s) about Foresters product(s) applied for in this Application. I have made no promise(s) regarding the benefit(s) or future performance of the product(s) applied for, other than as specifically written in the specific product(s) applied for in this Application. h) If the amount of life insurance applied for on the life of the proposed insured is at least $20,000, the owner has been provided, either in paper or electronically, with the Accelerated Death Benefit Rider Disclosure.

Will the certificate applied for be a replacement for, or a change to, existing life insurance or an annuity? ○ Yes ○ No

Are you related to the proposed insured? ○ Yes ○ No

Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person? ○ Yes ○ No

Agent/Producer's name (print full name): _____

Agent/Producer #: _____ Florida license identification #: _____

Agent/Producer's signature: **X** _____ Date: _____ (mmm/dd/yyyy)

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com

Foresters Financial

Temporary Life Insurance Agreement (TIA) (Complete and leave with the owner only if all pre-conditions are met.)

Definitions - "Application" means the Application for Individual Life Insurance to which this Agreement relates. "Foresters", "we", "our", and "us" mean The Independent Order of Foresters. "Producer" means the person who signed the Application as the producer. "Proposed Insured" and "Owner" mean the person(s) identified as such in the Application.

Pre-Conditions to Temporary Coverage - Subject to the terms of this Agreement, we agree to provide the temporary coverage set out in this Agreement, effective on the date the Application is signed by the owner, if each of the following pre-conditions are met: 1) The proposed insured is not, on that date, less than 15 days old or age 71 or older. 2) No more than $1,000,000 of life insurance on the proposed insured is applied for in the Application, not including coverage or benefits, if any, to be provided by rider(s), whether applied for or not. 3) Each question in the Temporary Life Insurance Agreement (TIA) Questions section is answered "No" and each "No" answer shown is truthful and 4) No later than the date the Application is signed by the owner, first payment, at least equal to a monthly premium quoted for the insurance, including each rider, applied for in the Application, is provided or authorized by a method other than a transfer of funds from existing life insurance or annuity contract(s). If one or more of the above pre-conditions are not met, no temporary coverage takes effect even if this Agreement was left with the owner.

Temporary Life Insurance Agreement (TIA) Questions

Has the proposed insured:	
1. Within the past 24 months, had either an investigation or treatment, by a licensed physician or medical practitioner, for chest pain, heart problem, stroke, or cancer, or been diagnosed, by a licensed physician or medical practitioner, as having ARC or AIDS?	○ Yes ○ No
2. Within the past 4 months, been admitted or been medically advised to be admitted to a hospital or other licensed health care facility (other than for childbirth)?	○ Yes ○ No
3. Within the past 4 months, had surgery performed or recommended, had or been medically advised to have a medical test (other than for HIV) or investigation, that has not yet been started or completed, or the results of which are not yet known?	○ Yes ○ No

Amount of Temporary Coverage - Subject to the terms of this Agreement, if each of the above pre-conditions is met and the proposed insured dies while this Agreement is in effect, Foresters shall pay in total, to the beneficiary(ies), as shown in the Application, under this and all other Foresters temporary life insurance agreement(s) insuring the life of the proposed insured, the lesser of a) $500,000; and, b) the amount of life insurance coverage applied for in the Application on the deceased proposed insured, not including coverage or benefits, if any, to be provided by rider(s), whether applied for or not. No temporary coverage is provided under this Agreement for coverage or benefits, whether applied for or not, that are to be provided under a rider. If we pay under this Agreement then we will retain, if collected, or deduct from the amount payable, if not collected, an amount equal to the minimum first payment amount described in the 4th pre-condition. If we do not pay under this Agreement then the first payment amount, if collected, will be (a) applied as first premium to the certificate issued, if any, as a result of the Application, or (b) refunded, without interest, if no such certificate is issued.

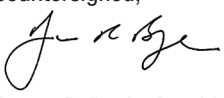
Termination of Temporary Coverage - Subject to the terms of this Agreement, if temporary coverage takes effect under this Agreement, temporary coverage will terminate, and shall be of no further force or effect, on the earliest of the following: 1) Ninety (90) days from the date shown in the Application as the date that the Application was signed by the owner. That date shall be the first day for purposes of calculating this ninety (90) day period. 2) The date an approved Foresters certificate comes into effect as described in that certificate, if a certificate is issued in response to the Application. 3) The issue date, as shown in our records, for an approved Foresters certificate issued in response to the Application if that certificate either does not meet the conditions to come into effect, as described in that certificate, or is rescinded. 4) The date we offer, as shown in our records, the owner a Foresters certificate in response to, but not as applied for in, the Application. 5) The date a written or oral request to cancel or withdraw the Application or terminate this Agreement is made by or on behalf of the proposed insured or the owner. 6) The date written notice is sent by us, as shown in our records, to the owner, terminating this Agreement, cancelling or declining the Application.

Special Limitations - This Agreement shall be void if the first payment, regardless of method, is not honored when presented for payment. Fraud, material misrepresentation or non-disclosure in the Application will void this Agreement and limit our liability to a refund of payment(s) made to us. If the proposed insured dies by suicide, whether sane or insane, our liability under this Agreement is limited to a refund of the payment(s) made to us.

Entire Agreement and Governing Law - This Agreement contains the entire terms regarding temporary coverage. No one, including the producer, is authorized to waive, modify or change in writing, orally, or otherwise the terms of this Agreement or to promise or represent the terms of this Agreement other than as expressly written in this Agreement. This Agreement shall be governed by and subject to the laws of the State in which this Agreement was delivered to the owner. Any person who knowingly and with intent to injure, defraud, or deceive, any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Acknowledgement - I, the proposed insured and owner, if other than the proposed insured, by signing in the Signature Section of the Application, acknowledge and agree that I have reviewed, understand and accept the terms of this Temporary Life Insurance Agreement.

Countersigned,



James R. Boyle, President & Chief Executive Officer

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com

Foresters Financial

Accelerated Death Benefit Rider Disclosure (This disclosure must be given to the owner.)

The insurance contract you are applying for may include one of the following accelerated death benefit riders: Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness); Accelerated Death Benefit Rider (for Critical and Terminal Illness); or Accelerated Death Benefit Rider (for Terminal Illness). You should review the insurance contract issued, if any, to determine which one of these riders, if any, it includes. This disclosure provides only a brief description of the accelerated death benefit rider ("rider") that may be included in the insurance contract; it is not the rider and only the provisions of the rider, and the certificate that the rider is attached to, will control. A full description can be found within the certificate and rider issued, if any, therefore it is important that you read the certificate and rider carefully.

Benefit Description

The rider provides the opportunity for the owner to accelerate a portion of the certificate's eligible death benefit ("acceleration amount"), during the lifetime of the insured, and receive an accelerated death benefit payment ("payment"). Under the conditions described in the rider the owner may elect to receive a payment if the insured is diagnosed, by a physician, with a chronic, critical or terminal illness, as applicable under that rider. The payment is paid to the owner and not to the beneficiary(ies). The rider is not, and is not intended to be, long-term care insurance.

There is no required premium or monthly rider deduction, as applicable, for the rider. However, a payment may have deductions and other effects, as referred to in this disclosure.

Chronic illness means the insured:

a) Is unable to perform, without substantial assistance from another person, at least two of the activities of daily living (bathing, continence, dressing, eating, toileting or transferring) for a period of at least 90 days, due to a loss of functional capacity; or

b) Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.

The chronic illness must be diagnosed by a physician as permanent.

Critical illness means the insured has one or more of the following, as defined in the rider: Advanced Alzheimer's Disease (before the insured's 75th birthday), Amyotrophic Lateral Sclerosis (ALS), End Stage Renal Failure (Kidney Failure), Life Threatening (Invasive) Cancer, Major Organ Failure, Myocardial Infarction (Heart Attack) or Stroke.

Terminal illness means the insured has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.

Amount of the Accelerated Death Benefit Payment

The accelerated death benefit payment may be less than the acceleration amount as we may deduct from the acceleration amount: an actuarial discount amount, determined by us; an administrative fee; the sum of the unpaid total premium or overdue monthly deductions, as applicable; and a loan repayment amount, if there is an outstanding loan.

For terminal illness: The actuarial discount amount and administrative fee will both be $0.00. This means that the payment will only be less than the acceleration amount if, on the effective date of the payment, there are unpaid total premiums, overdue monthly deductions or an outstanding loan amount.

For chronic and critical illness: The administrative fee will be no more than $500.00. The actuarial discount amount will be determined by us based upon a number of factors, such as the insured's age and life expectancy on the effective date of the payment, and will take into account the present value of future anticipated premiums or monthly deductions, as applicable. This means that the payment will be less, and depending on the individual circumstances of the claim could be substantially less, than the acceleration amount.

Each acceleration amount must be at least $4,500.00 and must be such that after acceleration a residual face amount of at least $10,000.00 remains. The total of all acceleration amounts cannot exceed the lesser of 95% of the eligible death benefit on the effective date of the first payment and $500,000.00. For chronic illness the maximum amount that can be accelerated in any 12 month period is 24% of the eligible death benefit on the effective date of the first payment due to a chronic illness. For critical and terminal illness, the maximum amount that can be accelerated is 95% of the eligible death benefit on the effective date of the payment.

Effect of Payment on the Certificate

An accelerated death benefit payment will not end the certificate, however it will reduce the face amount and the amount, if any, of the paid-up additional insurance, account value or cash value, and loan amount on a pro-rata basis, based upon the acceleration amount. That payment will reduce the death benefit payable, if any, to the beneficiary(ies). The reduction to the face amount for chronic and critical illness will be more, and for terminal illness may be more, than the amount of the payment. Premiums or monthly deductions due, and dividends credited, after the effective date of the payment, will be adjusted based upon the reduced face amount. The adjusted premiums or monthly deductions, if any, will be as if the certificate had been issued at the reduced face amount.

The following example is hypothetical and is intended only to show the relationship between certificate values before and after payment of an accelerated death benefit. The example is based upon a whole life insurance certificate where an acceleration amount of 50% of the eligible death benefit has been approved.

	Before Acceleration	After Acceleration
Face Amount:	$100,000.00	$50,000.00
Amount of Paid-up Additional Insurance:	$ 20,000.00	$10,000.00
Eligible Death Benefit:	$120,000.00	$60,000.00
Cash Value:	$30,000.00	$15,000.00
Cash Value of Paid-up Additional Insurance:	$10,000.00	$ 5,000.00
Loan Amount:	$ 8,000.00	$ 4,000.00
Cash Surrender Value:	$32,000.00	$16,000.00
Annual Premium	$ 1,272.00	$ 672.00

Effect of Payment on Taxation and Eligibility for Public Assistance

Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under the Internal Revenue Code. However, depending on individual circumstances or changes to that code, receipt of an accelerated death benefit payment may be a taxable event. You should consult with a qualified tax advisor in order to assess the tax impact of receiving an accelerated death benefit payment.

Receipt of an accelerated death benefit payment may affect your, your spouse's or your family's eligibility for public assistance such as Medicaid, supplemental social security income or other government benefits or entitlements. You should consult each applicable government agency before receiving an accelerated death benefit payment so that you can assess the impact on eligibility for such assistance.

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com

Foresters Financial

Notices (This page must be given to the proposed insured.)

For purposes of this Notice the following words and phrases are defined: "Application" means the Application for Individual Life Insurance to which this Notice relates; "Foresters", "we", "our", and "us" mean The Independent Order of Foresters; "Authorized persons" means reinsurers, insurance agents, agencies, and Foresters subsidiaries and those performing services in relation to an application for insurance, insurance product, benefit claim or supporting Foresters business analysis and operations; "Producer" means the licensed individual who signed the Application as the producer; "You" and "Your" mean individually the proposed insured, and each child, if any, identified in the Application. If you have questions regarding your application, discuss them with your producer or contact us directly at 1-800-828-1540. If you have questions regarding privacy contact Foresters Chief Privacy Officer or regarding underwriting or MIB, Inc. contact Foresters Chief Underwriter. You can write to either at 789 Don Mills Road Toronto, Canada M3C 1T9, or to our U.S. Mailing Address at P.O. Box 179 Buffalo, NY 14201-0179.

Privacy - Personal information we obtain about you is confidential. As permitted by privacy laws, information may be disclosed, without further authorization, between and among Foresters and authorized persons, to consumer reporting agencies hired to prepare consumer reports or consumer investigative reports, to companies to which you have applied for insurance coverage or benefits, and to those conducting bona fide actuarial, marketing or scientific studies or audits and the respective employees, agents, contractors and consultants of each of the aforementioned. We may also disclose information to your physician and MIB, Inc. ("MIB"). You can make a request to review personal information about you in our file. However, we will not disclose information to you that was prepared for an anticipated claim, civil or criminal proceeding. You may request correction of information which you believe to be inaccurate or irrelevant. Upon request, we will provide more information about these procedures.

Medical and Personal Information - The Underwriting process evaluates information about you to see if you qualify for the requested insurance. Answers in the Application are our principal source of information. We may contact other sources, such as a doctor, clinic, hospital, other insurers, or a lending institution. In some cases, we may ask an independent agency to prepare a consumer report or an investigative consumer report about you. These reports may include information on your character and general reputation. They may also include personal characteristics, such as health, prescription history, finances, job and mode of living. The federal Fair Credit Reporting Act gives you the right to make a written request, within a reasonable period of time, to receive additional information from Foresters about the nature and scope of an investigation. We will provide the contact information of any agency we ask to prepare such a report. You may contact the agency to learn about the contents or request a copy of the report. You may request a personal interview with the agency and they will make a reasonable attempt to talk to you. It will include that information in its report. If we order a report, it may include information obtained through interviews with your neighbors, friends or others you know. No adverse underwriting decision will be made based upon an individual's implied or confirmed sexual orientation or an individual's concern about or consultation for AIDS information.

MIB, Inc. - Information regarding your insurability will be treated as confidential. Foresters or authorized persons may, however, make a brief report thereon to MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734. Information for consumers about MIB may be obtained on its website at www.mib.com.

Producer Report

Proposed Insured

First name: _____ Middle name: _____ Last name: _____

Producer's name	Producer #	% of split

1. Indicate the anticipated rating class: _____

   If underwriting approval is for a rating class other than as anticipated, Foresters will contact you and, if we do not receive direction otherwise, the certificate will be issued to maintain face amount.

2. Should the certificate's issue date be adjusted to save the insurance age? ○ Yes ○ No

   If "Yes", additional premium may be required.

3. Is the proposed insured you, your spouse/partner or your child/stepchild? ○ Yes ○ No

4. In the Application, are you the owner, payer or beneficiary? ○ Yes ○ No

5. Have you submitted an additional application to Foresters on a family member of the proposed insured or owner (if other than the proposed insured)? ○ Yes ○ No

   If "Yes", list the name(s) in the Producer Comments section below.

6. Was a copy of the Buyer's Guide provided to the owner at the time of sale? ○ Yes ○ No

7. Indicate in the chart below if age & amount requirements were ordered (only if applying for a medically underwritten product).

Age & Amount Requirements	Vendor	Date ordered
Vitals, paramed or medical (with or without lab tests)		

Producer Comments (Can be used to provide additional information relevant to the Application and must be completed if needed to qualify statements in the Producer Certification section.)

We may require additional information for each "Yes" answer to a question in the Lifestyle, either Medical, or a Rider section. You can help speed up the Underwriting process by completing the questionnaire, from the list below, that is applicable to each "Yes" answer or if an applicable questionnaire is not available by providing details in the Additional Information section. Please refer to the Underwriting Guide for a list of all available questionnaires.

Alcohol Usage	Chest Pain	Cyst, Lump or Tumor
Diabetes	Drug and Substance Usage	Mental Health

This page is for internal use only and is not part of the Application.

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com

Foresters Financial

Disability Income Rider (Accident Only)
Outline of Coverage at the Time of Application

READ YOUR CERTIFICATE AND RIDER CAREFULLY: This disclosure only provides a very brief description of the important features of the Disability Income Rider (Accident Only). This is not the insurance contract and only the provisions of the rider and the certificate to which the rider is attached will control. The rider and certificate set forth in detail the rights and obligations of both you and the insurance company. **THEREFORE, IT IS IMPORTANT THAT YOU READ THE CERTIFICATE AND RIDER CAREFULLY!**

Disability income protection coverage is designed to provide you with coverage for disabilities resulting from a covered accident. Coverage is provided for the benefits outlined in the *Benefits* section. The benefits described in the *Benefits* section may be limited by the Risks Not Covered section.

BENEFITS

The Disability Income Benefit

Subject to the provisions of the entire contract, we will pay you the disability income benefit for each completed month of the insured's total disability, that follows after completion of the waiting period, provided we receive proof, satisfactory to us, of the insured's total disability and of each of the following:

- The injury occurs while the rider is in effect.
- The insured is actively employed for at least 30 hours, including paid vacation time, during the week immediately preceding the date of the injury.
- Total disability is continuous throughout the entire waiting period.
- The total disability begins within 180 days of the injury provided that during this period the insured does not cease to be actively employed for any other reason such as but not limited to acts of nature, strike, retirement, layoff, loss of employment, bankruptcy, sickness or illness.
- The total disability first manifests itself after the later of the day that the rider comes into effect and the date of the last reinstatement of the rider, if any.
- The insured is under the care of a physician due to the total disability.

The notice and proof requirements must also be met. These are described in the *Notice of Claim and Proof* provision of the rider.

First and Second Injury
The rider provides for payment of the disability income benefit for a maximum benefit period and subject to the waiting period, as described in the rider, for a maximum of two separate and independent injuries.

If the insured is actively employed in any occupation for a period of four consecutive months after disability income benefits payable for the first injury have ceased, the rider provides for payment of the disability income benefit due to total disability of the insured from a second injury that occurs while the rider is in effect. An aggravation of the first injury due to a second injury will be considered as a second injury and not as a recurrence of the first injury.

The definition of total disability is different for the first injury and the second injury. See the *Definitions* provision of the rider.

Waiting Period
A waiting period separately applies to the first injury and to the second injury. No disability income benefit will be paid for total disability, whether due to a first or second injury, during the waiting period. The first day of the waiting period begins on the first day of total disability and not on the date of the injury.

We will not apply a new waiting period to a subsequent period of total disability if we receive proof, satisfactory to us, that the total disability is a recurrence solely due to the same injury. If the insured's total disability did not exceed the waiting period, the balance of the waiting period will apply to that subsequent period of total disability. A new waiting period will apply, however, even if the recurrence of total disability is due to the same injury, if the insured has been actively employed, after that injury, in any occupation for a period of four consecutive months.

Maximum Benefit Period
A maximum benefit period applies separately to the first injury and to the second injury. The maximum benefit period is the total period of time for which the disability income benefits will be paid regardless of how long the insured is totally disabled or how many recurrences of total disability are due to the same injury. The rider will end once the disability income benefit has been paid for the maximum benefit period due to a second injury.

Amount of Disability Income Benefit
The amount of the disability income benefit, is the lesser of:

- The fixed amount as described in the *Certificate Data Pages*; and
- The amount calculated by multiplying the face amount of the certificate by the applicable percentage as described in the *Certificate Data Pages*.

The insured is not entitled to duplicate disability income benefits for disability contributed to or caused by multiple injuries. The disability income benefit will be paid as if the disability was the result of only one injury.

Risks Not Covered
We will not pay the disability income benefit if the injury results directly or indirectly from any of the following:

- An attempted suicide.
- An intentionally self-inflicted injury.
- A loss resulting from the insured being drunk or under the influence of any narcotic unless taken on the advice of a physician.
- A loss which results from the insured committing or attempting to commit a felony or from the insured engaging in an illegal occupation.
- War or an act of war, whether declared or undeclared.
- Exposure to abnormal hazards because of service in the armed forces of any country or association of countries, whether war is declared or not and whether on active duty or not.
- Voluntary participation in a riot or civil commotion.
- Mountaineering, climbing, scuba diving or participation in a motor sport.
- Aviation, of any form, unless as a fare paying passenger in a fully licensed passenger carrying aircraft.
- Sky diving, gliding, parachuting, ultra-lighting, parasailing or bungee jumping.

Occupations Not Covered

Occupation means a business, trade, profession, vocation or calling but shall not include:

- Avocations.
- Hobbies.
- Seasonal workers.
- A business operating from the insured's home unless 50% of the insured's job related to that business is performed away from the insured's home.

Premiums
While the rider is in effect, premiums are due according to the terms of the certificate. We reserve the right to change the premiums for the rider. We can increase the premium for the rider but not more than once in every 12 month period. Each increase will be subject to the approval of the insurance regulator for the state governing the rider, if required. We will send you 45 days notice of the premium increase.

Renewability

This rider is guaranteed to be in effect up to the expiry date for this rider, as long as you pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium for this rider.

This disclosure is only a brief summary of the rider. It is not the rider or the certificate. The rider sets forth all your rights and obligations, as well as ours.

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179
F. 877 329 4631
T. 800 828 1540 foresters.com

Foresters Financial

PLEASE READ YOUR CERTIFICATE AND RIDER CAREFULLY!

_____	_____
Owner Name (Please print)	Agent Name (Please print)
_____	_____
Owner Signature	Agent Signature
_____	_____
Date (MMM/DD/YYYY)	Date (MMM/DD/YYYY)

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179
F. 877 329 4631
T. 800 828 1540 foresters.com

Foresters Financial

PLEASE READ YOUR CERTIFICATE AND RIDER CAREFULLY!

_____	_____
Owner Name (Please print)	Agent Name (Please print)
_____	_____
Owner Signature	Agent Signature
_____	_____
Date (MMM/DD/YYYY)	Date (MMM/DD/YYYY)

COMPLETE ONE FORM FOR EACH PREVIOUSLY ISSUED CERTIFICATE.
ANY REQUIRED REPLACEMENT AND SALES FORMS MUST ALSO BE COMPLETED.
ONE COPY IS DELIVERED TO THE CERTIFICATE OWNER AND ONE COPY MAINTAINED BY THE INSURER AND ONE COPY IS TO BE KEPT BY THE PRODUCER/AGENT.

Any and all information applicable to the transaction shall be fully and completely disclosed on the Certificate Disclosure form. If the information requested does not apply to the transaction, the words "not applicable" or "N/A" shall be entered.

PART A
The information to be disclosed in Part A of the Certificate Disclosure form shall apply to the current, in-force certificate for which certificate values are being utilized as a source of funding for the purchase of additional insurance contract (s). For purposes of this form, "current death benefit" is defined as the sum of the death benefit payable under the base certificate, all life insurance riders covering the principal insured (other than special contingency death riders), paid-up additional insurance and dividends, minus outstanding indebtedness. The term "cash surrender value" is defined as the cash value of the certificate or contract net of any outstanding indebtedness and surrender charges, and less any dividend value. The term "paid-up addition value" is defined as the cash value of additional insurance purchased with certificate dividends. The term "dividend value" is defined as the total cash value of all certificate dividends left on deposit with the company to accumulate at interest.

PART B
The information to be disclosed in Part B of the Certificate Disclosure form shall apply to the proposed additional insurance contract{s) being funded by certificate values in a current, in-force certificate. For purposes of this form, "proposed premium amount" is defined as any recurring payment, which is planned to be paid, or which is required to be paid under the proposed certificate.

PART C
The information to be disclosed in Part C of the Certificate Disclosure form shall apply to the current, in-force certificate, and shall indicate the manner in which the certificate values are being used to fund the purchase of the proposed certificate. Part C is not to be completed if the current certificate is totally surrendered. However, in the event of a total surrender the current certificate, Parts A, B, D, and the signature block of this form must still be completed. When completing Part C of this form, each and every source of funding for the proposed certificate must be identified, i.e., whether a certificate loan, partial surrender, or dividend withdrawal or any combination thereof is being utilized. If more than one source of funding will be utilized to fund the initial and/or future premiums for the proposed certificate, all applicable sections of Part C shall be completed. For purposes of this form, a "partial surrender" is defined as any amount taken from the value of the current certificate which is less than the total cash value available under such certificate. The term "mode" is defined as the frequency upon which a certificate loan, partial surrender or dividend withdrawal will be taken from the value of the current certificate. In the event of a single loan, surrender or withdrawal, the words "one time only" shall be entered in the space provided. The term "loan interest rate" is defined as the rate of interest in effect on the date that this form is completed, as specified in the current certificate contract.

PART D
The information to be disclosed in Part D of the Certificate Disclosure form shall apply to the current, in-force certificate and the proposed additional certificate, respectively.

SIGNATURES
In order to evidence that the required disclosure has been made, the Certificate Disclosure form shall be signed and dated by the soliciting agent or by a Corporate Officer, as well as by the certificate owner. For identification purposes, the agent or Corporate Officer shall enter his or her Florida License Number or Corporate title, respectively, in the space provided.