



Official Rules – Foresters Back to School Special Incentive

The Foresters Financial™ Foresters Back to School Special Incentive (the "Promotion") is conducted by The Independent Order of Foresters ("Foresters"), which is an international financial services provider that champions the well-being of families. It has its international head office at 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9. This Promotion is open to eligible producers who sell certain Foresters products and meet all the eligibility criteria stated below. The Promotion is not available in the state of New York.

In these Rules, "we", "us", "our" and "Foresters" means Foresters™ and Foresters Financial™ "you" and "entrant" means each person who wishes to participate.

By entering this Promotion, you agree that you have read and understood these Rules and that you agree to comply with and be bound by the Rules. Foresters reserves the right to modify these Rules

Promotion Period

The Promotion begins on August 17, 2026, at 12:00:00 a.m. Eastern Time ("ET") and ends on September 30, 2026, at 11:59:59 p.m. ET (the "Promotion Period").

How to Enter

No purchase necessary. This Promotion is open to producers in good standing who sell Foresters Live Well Plus and Advantage Plus II insurance products and meet the other eligibility criteria stated below.

Delivery of Prize

Cash bonus payouts (the "Incentive") will be awarded by December 10, 2026. To receive a payout, recipients must have complied with all Promotion Rules and Requirements.

Eligible products:

Advantage Plus II Whole Life and Foresters Live Well Plus Whole Life. Incentive excludes Weighted Premium associated with PUA riders

Qualifications

Need three (3) or more eligible applications issued, placed and paid by November 15, 2026, to qualify for a 10-point marketing allowance based on the total eligible premium generated from those applications.

Only certificates with an application sign date between August 17 and September 30, 2026, and issued, placed and paid by November 15, 2026, are eligible for this Promotion.

Special bonus for first time* writers of an eligible Par WL certificate

Receive \$150 for your first qualifying Advantage Plus II Whole Life or Foresters Live Well Plus Whole Life issued, placed, and paid during the incentive period.

*First time writer is defined as an agent who has not submitted an Advantage Plus II Whole or Live Well Plus Whole Life application in 2026 prior to August 17, 2026.

Federal/state income tax incurred as a result of receiving an Incentive is the responsibility of the recipient. If the cumulative total of the payout received by an individual is USD \$600.00 or higher in a given year, a 1099 tax form in the amount of the fair market value of the Incentive paid to that

individual will be issued. It is suggested that entrants consult their tax advisor in regard to tax treatment.

Controlled business

Business written on a producer's own life, their spouse/partner or their children/step-children is considered "controlled" business. Likewise, any business written whereby the producer is the payor, policy owner or beneficiary will also be considered "controlled" business. Controlled business does not count towards Promotion qualifications.

Eligibility

The Promotion is intended to be conducted in the United States only. This Promotion shall only be construed and evaluated according to the laws of the state in which the entrant resides. Void in whole or in part where prohibited by law. Entrants must be legal residents of their state and meet the other requirements under these Rules. Entrants must be of the age of majority or older in their state of residence at the time of entry. Entry in this Promotion constitutes acceptance of these Rules.

For split applications, only the principal agent designated as the first agent on the application will receive credit toward the Incentive.

Personal Information

To understand how we collect, share, and use your information see the producer privacy notice at:

<https://myezbiz.foresters.com/en/legal-privacy>

Publicity

By entering the Promotion, you irrevocably agree that if you earn the Incentive, Foresters may, unless prohibited by law, use your name, city of residence, photograph, image and/or likeness for any advertising or promotional materials, including but not limited to our website, news releases and on social media sites, without further compensation, in perpetuity and worldwide.

Limitation of Liability

Foresters assumes no responsibility or liability for lost, late, misdirected or incomplete applications, notifications, responses, replies or for any computer, mobile device, online, telephone, hardware, software or technical malfunctions that may occur. This includes, but is not limited to, malfunctions that may affect the transmission or non-transmission of an application. Foresters is not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Promotion or by any technical or human error which may occur in the administration of the Promotion.

Foresters assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, illegal tampering, theft or destruction or unauthorized access to, or alteration of, applications. Foresters is not responsible for any problems, failures or technical malfunction of any telephone network or lines, computer online systems, servers, providers, computer equipment, mobile devices, software, e-mail, players, or browsers, on account of technical problems or traffic congestion on the Internet, at any website, or on account of any combination of the foregoing.

Foresters is not responsible for any injury or damage to entrant or to any computer or mobile device related to or resulting from participating in, or downloading materials for, this Promotion.

Entrant assumes liability for injuries caused or claimed to be caused by participating in the Promotion, or by the acceptance, possession, use of, or failure to receive any incentive. Foresters assumes no responsibility or liability in the event that the Promotion cannot be conducted as planned for any reason, including those reasons beyond the control of Foresters, such as infection by

computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or corruption of the administration, security, fairness, integrity or proper conduct of this Promotion.

Release

The entrant may, at Foresters' sole discretion, be required to execute and return to the address provided by Foresters a legal agreement and release (the "Release") that confirms the entrant's: (i) eligibility for the Promotion and compliance with these Rules; (ii) acceptance of the Incentive as offered; (iii) release of and hold harmless of The Independent Order of Foresters and their respective affiliates, subsidiaries, advertising and promotion agencies and each of their respective past and present directors, managers, officers, shareholders, members, employees, representatives, attorneys and agents (collectively, the "Releasees") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in this Promotion, participation in any Promotion-related activity or the acceptance, use, or misuse of any incentive including without limitation, costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and (iv) grant to Foresters the unrestricted right, in Foresters' collective or individual discretion, to use or reuse the entrant's likeness, name, appearance and biographical material in any and all media now known or hereafter devised. The executed legal agreement and Release must be returned within fourteen (14) days of the selected entrant's response in notification as an Incentive recipient or will be disqualified and the Incentive forfeited.

General Rules

We reserve the right to cancel, suspend and/or modify this Promotion if any factor beyond our control negatively affects the proper functioning of this Promotion. Examples of such factors may include, but are not limited to, large-scale blackouts, any electronic attempt to disrupt our ability to receive eligible applications, and any delay that would make it difficult for us to meet the timelines set out in these Rules. We reserve the right to disqualify anyone who violates these Rules or tries to tamper with the entry process or the operation of this Promotion. Foresters reserve the right to modify these Rules at any time. Decisions by Foresters about how to apply these Rules will be final and binding.

Governing Law

Unless prohibited by the laws of the state in which the entrant resides, any dispute arising hereunder shall be governed by the laws of Ontario and adjudicated in the applicable court in Toronto, Ontario, Canada. We can change these Rules without notice if necessary to comply with any law that applies to this Promotion.

Questions

If you have any questions about this Promotion, please contact Foresters Sales Support at foresterssalesdesk@foresters.com, or call 1 866 466 7166, option 1.

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.

Foresters Financial and Foresters 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.