

Fund Your Dreams Incentive

Your money. Your dreams. You deserve it.

Earn points and bank serious cash

Our new benchmark in producer rewards.

Starting January 1, 2025, collect Fund Your Dreams points and get cash bonuses quarterly – not annually, not every six months, but each quarter. Earn extra cash and use it how you like! How will you reward yourself?

12%

Bonus on
20,000 to 24,999
points

15%

Bonus on
25,000 to 29,999
points

18%

Bonus on
30,000 or more
points

Here's how the tiers work

The bonus amount in dollars is a percentage of the points you accumulate through sales. Bonus percentages increase incrementally when you reach certain point thresholds. For example:

24,000 points earned
= \$2,880 cash payout
(12% of 24,000)

27,000 points earned
= \$3,300 cash payout
(12% of 24,999 + 15% of 2,001)

33,000 points earned
= \$4,290 cash payout
(12% of 24,999 + 15% of
5,000 + 18% of 3,001)

When a quarter ends, points are reset to zero, and the incentive starts over again the next quarter!

Certificates must be issued and paid by the end of the quarter to earn points. Foresters Financial™ records will determine qualification results and eligibility.

Bonus payouts will be processed no later than 30 days after the end of each qualification period (as defined below).

New for 2025! Fund Your Dreams Loyalty Program

The Loyalty Program bonus adds a multiplier to your quarterly Fund Your Dreams points, based on your previous year's Fund Your Dreams points production.¹



Bronze
5%
bonus

50,000 to 79,999
Loyalty Program points



Silver
10%
bonus

80,000 to 99,999
Loyalty Program points



Gold
15%
bonus

100,000+
Loyalty Program points

Didn't hit 50,000 FYD points in 2024? Don't worry! You may qualify for the Loyalty Program next year. Your 2025 production will determine your status for 2026. Check the footnotes for more information on the Loyalty Program, including example points breakdowns.

Qualifications and requirements

The Fund Your Dreams Incentive runs all year long and only requires a minimum of 20,000 points to qualify each quarter!

Here's how you can qualify:

- Minimum of three applications per qualification period
- Must be in good standing with Foresters and within acceptable business quality parameters
- Personal production only
- Foresters reserves the right to withhold payment should persistency or placement fall below minimum acceptable levels
- Quarterly qualification periods during 2025:
 - **January 1 – March 31**
 - **April 1 – June 30**
 - **July 1 – September 30**
 - **October 1 – December 31**

Here's how to earn Fund Your Dreams points:

Points are earned when an application is issued and paid, and one point is earned for one dollar of annualized premium as defined below:

- Life Net Paid Commissionable Annualized Premium = total Annualized Premium less the unearned portion of Annualized

Premium on Lapses, Surrenders and Refunds. (Chargebacks may occur in a subsequent quarter)

- UL excess calculated at 5% of Earned Premium above target
- Paid-up Additions Rider at 5% of Annualized Premium, limited to deposits made in the first year after the certificate issue date.
- BrightFuture and Prepared II calculated at 75% of Annualized Premium
- New York business excluded

Writing Producer

The producer number listed on the application receives the Fund Your Dreams points as the writing producer, except on split cases. All producers on split cases receive the proportional Fund Your Dreams points. The producer signature must correspond with the producer number. A producer cannot transfer Fund Your Dreams points to another producer.

Controlled Business

All business written on an agent's own life, their spouse/partner or their

children/step-children is considered "controlled" business. Likewise, all business written whereby the agent is the payor, policy owner or beneficiary will also be considered "controlled" business. Any controlled business will not count towards qualifications/Fund Your Dreams points.

Fund Your Dreams points and bonuses will be awarded only to qualifying producers at the sole discretion of Foresters. No bonus is payable for any amounts below 20,000 points in any quarter. Points reset to zero at the end of each quarter and are not cumulative between quarters. Foresters will be the final authority as to qualification and the interpretation of these rules and reserves the right to make changes at any time for any reason, including canceling this promotion, without further notice. It is your responsibility to ensure that the product meets the consumer's insurance needs.

Any Fund Your Dreams bonuses earned are potentially taxable income and will be included on the earning producer's commission statement.

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¹ Here's how the multiplier works:

The loyalty program multiplier is determined by your **total 2024 Fund Your Dreams production**.

Total qualifying 2024 FYD points:

50,000 to 79,999 = 5% multiplier (Bronze)

80,000 to 99,999 = 10% multiplier (Silver)

100,000+ = 15% multiplier (Gold)

Points breakdown examples:

Silver status

If you earn **19,000 points in Q1 2025**, with the **10% multiplier**, your **total points would be 20,900**.

19,000 + 1,900 (10% multiplier) = 20,900 total points
20,900 total points = \$2,508 cash bonus (12% of 20,900)

Gold status

If you earn **45,000 points in Q2 2025**, with the **15% multiplier**, your **total points would be 51,750**.

45,000 + 6,750 (15% multiplier) = 51,750 total points
51,750 total points = \$7,665 cash bonus (12% of 24,999 + 15% of 5,000 + 18% of 21,751 points)

You will maintain the loyalty status (Bronze, Silver or Gold) all year and earn the multiplier for each quarter that you qualify for a payout in 2025. Your loyalty status will be reviewed after Q4 2025. It may change for 2026 based on performance and in alignment with the loyalty status range noted above.

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