

Promotion period:
January 1 to December 31, 2024

2024 Foresters All-Star Program



Become an All-Star and earn more!

We want you to become a Foresters Financial™ **All-Star in 2024**. **All-Star advisors may earn an additional 15% bonus on their Net First Year Commission (NFYC)!¹**

How does it work?

Generate a minimum of \$6,000 in NFYC and 3 settled apps from January 1 to December 31, 2024 and you'll be paid an additional 15% bonus on all your NFYC earned during the promotion period.¹

The higher your NFYC, the higher your bonus.

When will I be paid?

The All-Star Program bonus will be paid by the end of February 2025 and is only paid on the NFYC and not on the override. Canada Protection Plan products are excluded from this program.

Reach your goals!

Qualifying for the All-Star Program can be as easy as submitting one app a month with a minimum \$500 NFYC during the promotion period. That's a minimum of an extra \$900 in your pocket.

NFYC during promotion	All-Star Bonus
\$6,000	\$900
\$15,000	\$2,250
\$25,000	\$3,750

Your bonus could be a lot more though as **there is no limit to what you can earn once you've met the minimum requirement.**

Questions?

Contact your Regional Vice President for more information.

¹ Promotion open only to advisors of participating MGAs selling insurance products offered by The Independent Order of Foresters (Advantage Plus) and the following products offered by the Foresters Life Insurance Company: term life insurance, Non-Par Whole Life, Live Well, Live Well Plus. Canada Protection Plan products are excluded from the All-Star Program. The promotion period is January 1 through to December 31, 2024. Participating advisors must have a valid advisor code with Foresters and the advisor code must remain in force and in good standing until the All-Star Program is paid out. Eligibility for the All-Star Program is not transferable. The All-Star Program is not a contractual obligation and Foresters reserves the right to change or cancel it, including how Foresters administers the promotion, at any time at its sole discretion. Cancellation of the All-Star Program will not affect the entitlement of advisors to regular compensation earned prior to cancellation and not yet paid by Foresters. There will be no pro-rating of qualification requirements for advisors who contract with Foresters during the qualification period. Qualification criteria cannot be transferred from one advisor to another. Applications with split commissions will be credited based on the percentage split. Where the involvement of an advisor in a split case is solely to provide leads to another advisor, Foresters reserves the right to only pay the bonus to the writing agent. Foresters reserves the right to charge back any All-Star Program bonus that has been paid on policies or certificates for which the commission has been charged back in the first two policy or certificate years. All eligible candidates must maintain an acceptable quality of existing business as solely determined by Foresters and follow industry and regulatory guidelines and laws including full disclosure to their clients regarding participation in the All-Star Program and their ongoing obligations in respect of Fair Treatment of Customers.