



Earn amazing rewards during **Step Up 2025**

Promotion period: September 1 to December 31, 2025

Step Up and earn amazing rewards!

Our popular Step Up promotion is back! Now with even more opportunities to earn amazing rewards!

The more apps you submit and settle from September 1 to December 31, 2025, the more you earn.¹ Foresters Financial™ products only.

How it works

During the promotion period:

- 3 apps submitted and settled earn a \$250 gift card
- 5 apps submitted and settled earn a \$500 gift card
- 7 apps submitted and settled earn a \$750 gift card
- 10 apps submitted and settled earn a \$1,000 gift card

Earn up to a maximum of a \$1,000 gift card!

Rewards will be paid out at the end of the promotion period based on the qualification level you achieve. Each application must have a minimum annual premium of \$800 to qualify.

Questions? Contact your Regional Vice President for more information.

¹ Promotion open to advisors of participating MGAs selling insurance products offered by Foresters Life Insurance Company (Non-Par Whole Life, Live Well, Live Well Plus) and The Independent Order of Foresters (Foresters Term, Advantage Plus, Advantage Max), who are residents of Canada; and who are the age of majority or older in their Province of residence. Canada Protection Plan products are excluded from the Step Up promotion. The promotion period is September 1 through to December 31, 2025. Each application must have a minimum annual premium of \$800 to qualify. Participating advisors must have a valid advisor code with Foresters and the advisor code must remain in force and in good standing until the Step Up promotion is paid out. Applications with split commissions will be credited based on the percentage split. Advisor's 13-month persistency must be above 75% to qualify. Void where prohibited by law. Gift cards will be fulfilled after the end of the promotion period using the online rewards platform Guusto. Rewards for this promotion are considered a taxable benefit. The promotion closes December 31, 2025 at 11:59:59 p.m. ET. Foresters Financial 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 without further notice. 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 Step Up promotion and their ongoing obligations in respect of Fair Treatment of Customers.

Canada Protection Plan is a trademark of Canada Protection Plan Inc. from Foresters Financial. No medical, simplified issue life and critical illness insurance underwritten by The Independent Order of Foresters or Foresters Life Insurance Company. Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, ON, Canada M3C 1T9) and its subsidiaries.

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