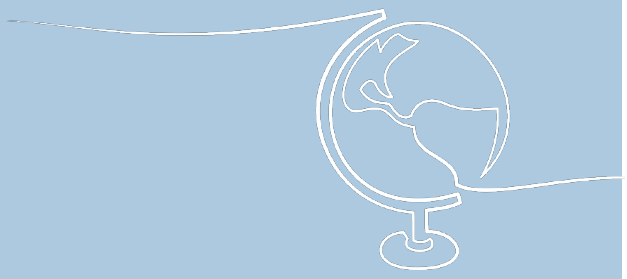
Now accepting ITIN business



Foresters Financial™ is pleased to introduce the **Individual Taxpayer Identification Number (ITIN) Program.**

This **new program** is available for clients looking for life insurance who:

- Are working or retired in the United States and have an ITIN
- Are paying US taxes
- Currently live in the US at the time of application and for the past three (3) consecutive years
- Own a business or real estate, or other assets (banking or investment products) in the US
- Have a US physician
- Meet country of citizenship guidelines
- Have a US state-issued driver's license or state-issued photo ID, US-issued passport or valid passport from an eligible country
- Do not have a Social Security Number[1]

ITIN product eligibility:

- Available for SMART UL (Non-Med[2] and Medical), Advantage Plus II (Non-Med and Medical), Your Term (Non-Med and Medical), Strong Foundation Term (Non-Med)
- Ages 18-65
- Up to $500,000 per person program limit with product specific face amount limits
- Face amount applied for plus any existing Foresters in-force coverage cannot be greater than the program limit

Complete program and pre-qualifying details on ezbiz (https://myezbiz.foresters.com).

Important: You must ensure your client completes form **105258 – US Immigration Questionnaire**, and **IRS form 4506 T**. These forms are not part of the application package and must be submitted separately through **SecureDocs**.

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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.

[1] Foresters, and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice.
[2] Insurability depends on answers to medical and other application questions and underwriting searches and review.

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Foresters Financial

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