

# Stay one step ahead

Everything you need to build your business.



**Foresters**   
Financial



**“Proudly protecting  
the financial futures  
of American families  
since 1874.”**

**MARK RUSH**  
Chief Distribution Officer,  
U.S. Sales

# Helping you succeed in today’s world

You have everything you need to stand out in today’s crowded market with Foresters Financial™ — state-of-the-art products, tailor-made technology, expert sales support and opportunities to make a real difference in people’s lives.

Our products and services are designed with everyday families in mind. With 39% of middle-income Americans saying they need (or need more) life insurance, you have a potential market of close to 48 million consumers.<sup>1</sup> That’s an incredible opportunity!

We are transforming the life insurance experience to meet the needs of this customer segment in ways you might not find with other carriers. Accessible coverage, community giving and living benefits give you a different story to tell when it matters most — in front of your clients.

**We look forward to working with you.**

# Trust in a secure future

When people buy life insurance, they want an insurer that is strong and well-positioned for the future. With Foresters, you can give them that — and more.

Foresters origins date back to 1874 when The Independent Order of Foresters (IOF) was founded as a fraternal benefit society — a member-based insurance provider for everyday families.

Since then, we’ve grown into an international financial services provider with over two million members in the US, Canada and the UK. We are financially strong with assets of \$12.8 billion, liabilities of \$11.3 billion and a surplus of \$1.5 billion.<sup>2,3</sup> For 24 consecutive years, the independent rating agency A.M. Best has given us an “A” (Excellent) rating for excellent balance sheet strength and operating performance.<sup>4</sup>

In 2023, Foresters paid \$715 million in insurance claims and benefits.<sup>2</sup> In addition, Foresters total dividend payout to eligible participating certificate holders in the United States was \$18.5 million in 2023. The average Foresters dividend rate over the past 20 years is above 6%.<sup>5</sup> The dividend interest rate in 2023 was 5.9%.<sup>6</sup>

As a fraternal benefit society, we manage our own financial reserves. Our Risk-Based Capital (RBC) ratio exceeds the National Association of Insurance Commissioners’ (NAIC) guidelines.

Our purpose — enriching family and community well-being — means we are continually redefining our model to help you bring financial security and overall well-being to everyday families.

Assets of  
**\$12.8**  
billion<sup>2,3</sup>

Surplus of  
**\$1.5**  
billion<sup>2,3</sup>

In 2023,  
Foresters paid  
**\$715**  
million<sup>2</sup>  
in insurance claims  
and benefits paid

Over the past 20 years,  
the average Foresters dividend  
rate has remained above

**6%**

# We innovate so you succeed

Spend less time on paperwork and more time with clients.



## Access your hub

ezbiz is your go-to source for all things Foresters. Check apps, find product guides, get marketing support, access training, watch videos, read news and much more.



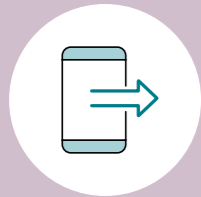
## Open the idea lab

Get concrete ideas to boost your sales — detailed training modules with strategies for real-life needs and human conversations.



## Show don't tell

Create detailed illustrations that show your clients how different products work in their situation using ForeSight, an easy-to-use software solution.



## Go mobile

Take your business with you. ForestersBiz app offers Touch or Face ID<sup>7</sup> login, client info at your fingertips, real-time info on pending apps and quick access to mobile quotes and certificate details.



## Get signatures

Offer your clients the convenience of signing forms at home, with secure e-signature from DocuSign<sup>8</sup> for many forms. Docs arrive via email and clients can review and sign online.



## Save time

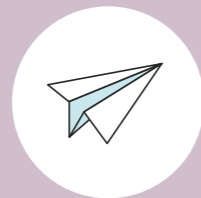
Submit apps online quickly and easily with iPipeline iGO e-App.<sup>9</sup> Get point-of-sale decisions on non-med in under 10 minutes. Reminders and required fields mean more "In Good Order" apps to keep your business flowing.

For PlanRight clients, submit online using Apptical LiveApp.<sup>10</sup> Quick, easy, no in-person meetings required.



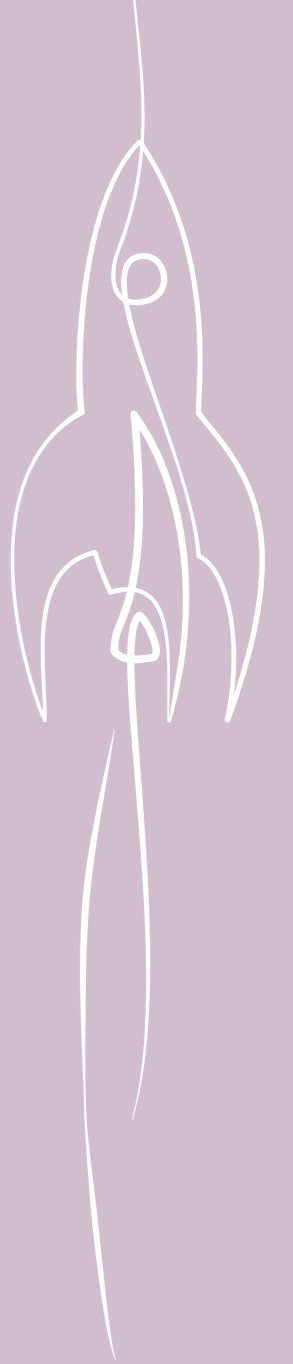
## Track your submits

Get real-time info on all your certificates — pending, active, in-force and terminated — with our mobile-friendly Certificate Details site. If something needs your attention, we'll tell you!



## Go paperless

Paper or electronic — your clients can choose secure email and get their certificate emailed to them. We'll happily send paper copies for those who prefer it!



# Amazing member benefits

No catch. For real.  
Tell your clients — they'll love it.



People tend to buy a life insurance policy and put it in a drawer until something bad happens. Not with Foresters. We offer everyday families member benefits<sup>11</sup> they can use from day one to make their lives better. Above and beyond life insurance.

## Community Volunteer

Grants up to \$2,000 up to two times a year to organize volunteer activities in local communities.

## Competitive Scholarships<sup>14</sup>

Hundreds of tuition scholarships are awarded each year to member families.

## Foresters Renew<sup>TM17</sup>

Grants of up to \$750 for courses to upskill and help members reach their career goals.

## Foresters Moments<sup>TM</sup>

Grants to help members create opportunities to enjoy meaningful interaction, make new friends and connections, while enjoying an activity together.

## LawAssure<sup>12</sup>

Create a will, power of attorney and healthcare directive online at no extra cost.

## Lifelong Learning<sup>15</sup>

A library of online courses for personal and professional development.

## Foresters Member Discounts<sup>TM18</sup>

Member discounts website with deals on online shopping, theme parks and more.

## Foresters Care<sup>TM</sup>

An easy-to-apply-for \$200 twice-a-year grant to help with an immediate need in a local community.

## Terminal Illness Loan<sup>13</sup>

An interest-free loan up to \$250,000 to help a terminally ill member with financial needs.

## Orphan Scholarships<sup>16</sup>

Up to \$6,000 per year, per child (up to four years) for post-secondary schooling for kids who lose their parent(s).

## Orphan Benefit<sup>16</sup>

Income support up to \$900 per month, per child under 18 years old who loses their parent(s).

## Foresters Go<sup>TM</sup>

More than just a wellness app. Members earn rewards for healthy living and enriching their community.

## Giving back in 2023

Awarded

**\$3.35**  
million<sup>19</sup>

for member Community Grants, creating 4,492 volunteer events in support of families and communities.

Awarded

**\$886,316**<sup>19</sup>  
in funding for Foresters  
Competitive Scholarships.

# Transforming life insurance for people living with diabetes

Expand your market and help more people. It's a win-win.



Many American families affected by diabetes don't have life insurance because they didn't qualify or it was too expensive.

Together, we can help more people with diabetes get the protection they need.

## Relaxed underwriting

NON-MED

Relaxed underwriting for Type Two diabetes means more could qualify — without paying higher premiums.



### Affordable

Table six approval at Standard level pricing.



### Client-friendly

Quick processing and no blood tests, fluids or medical records required.

## Accessible non-med term life

STRONG FOUNDATION

Reach even more new clients with an industry-leading offering for people living with Type One and Type Two diabetes.



### Groundbreaking

New diabetes substandard non-med tables seven to 12.



### Client-friendly

Quick processing and no blood tests, fluids or medical records required.



### Expand your reach

Open doors and help more people.

## Diabetes Member Benefit

DISCOUNTED PRODUCTS

Member pricing on diabetes essentials from Accu-Chek®, a trusted global brand.<sup>20</sup>



### Test-strip subscription

Home delivery with a free blood glucose meter on first order.



### Discounted accessories

33% savings on an Accu-Chek bundle of four blood sugar testing items.

**38.4**  
million

Americans live with diabetes.<sup>21</sup>



Go beyond the conventional with built-in features you might not find with other carriers.

#### Family Health Benefit Rider

Built-in on many of our products, this rider may pay a benefit to help with family health expenses such as an ambulance ride that occurs as a result of certain natural disasters.

#### Charity Benefit Provision<sup>22</sup>

When a claim is paid, Foresters donates 1% (up to \$100,000) of the face amount of the certificate to an eligible charity selected by the insured person.

#### Common Carrier Accidental Death Rider

A built-in feature on many of our products, this rider may pay an additional death benefit if the insured person dies from accidental injuries that occurred while riding as a fare-paying passenger on a common carrier, such as a bus or a train.

A full suite of the riders and features you know and love.

#### Built-in

- Accelerated Death Benefit Rider<sup>23</sup>
- Guaranteed Insurability Rider  
BRIGHTFUTURE ONLY

#### Optional

- Paid-up Additions Rider
- 10- and 20-year Term Rider
- Guaranteed Insurability Rider
- Guaranteed Purchase Option Rider
- Waiver of Premium Rider
- Waiver of Monthly Deduction Rider
- Return of Premium Rider  
PREPARED II ONLY
- Disability Income Rider (Accident Only)  
PREPARED II ONLY
- Children's Term Rider
- Accidental Death Rider

Make sure to check the applicants resident state as riders and features may vary.

## Give your clients what they need

Customize coverage with advanced products and features.

## Non-med solutions

"Non-med" life insurance is coverage that doesn't require a medical exam, blood tests or collection of fluids.<sup>24</sup> Clients love it because it's easy. Agents love it because it's fast.



#### Client-friendly

No blood tests  
No fluids  
No medical exams



#### Quick

e-App POS decisions on non-med  
in under 10 minutes  
Quick processing

Non-med term life is common among insurers big and small, but Foresters leads in a couple of ways that can help you reach more clients.

- Term with non-med underwriting at face amounts up to \$500,000, which can help clients with larger family responsibilities.
- A full suite of non-med Whole Life and Universal Life products for clients that prefer permanent coverage at face amounts up to \$400,000.



# Your Term

## Level Term Life Insurance

Available for non-medical, accelerated underwriting and medically underwritten

<b>Description</b>	Level Term life insurance. Foresters Your Term available for non-medical underwriting (insurability depends on answers to medical and other application questions and an underwriting search and review) and for medically underwritten.																												
<b>Term Lengths</b>	10-, 15-, 20-, 25-, 30-year terms are available for all underwriting classes.																												
<b>Death Benefit Amount</b>	Level for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 100. Evidence of insurability is not required to renew coverage.																												
<b>Premiums</b>	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 100. Evidence of insurability is not required to renew coverage.																												
<b>Minimum Premium</b>	Monthly \$10	Quarterly \$30	Semi-Annual \$60	Annual \$120																									
<b>Certificate Fees</b>	Monthly: Quarterly: Semi-Annual: Annual:	\$6.13 \$18.20 \$35.70 \$70.00	(Certificate fees are commissionable on non-medical underwriting classes only)																										
<b>Issue Ages</b> (age nearest birthday)	<b>All Underwriting Classes</b> <table border="1"> <thead> <tr> <th>Term</th> <th>Non-Tobacco</th> <th>Tobacco</th> <th>Term</th> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>10-year:</td> <td>18–80</td> <td>18–80</td> <td>25-year:</td> <td>18–60</td> <td>18–55</td> </tr> <tr> <td>15-year:</td> <td>18–70</td> <td>18–70</td> <td>30-year:</td> <td>18–55</td> <td>18–50</td> </tr> <tr> <td>20-year:</td> <td>18–65</td> <td>18–60</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>* age 45 for non-medical</p>					Term	Non-Tobacco	Tobacco	Term	Non-Tobacco	Tobacco	10-year:	18–80	18–80	25-year:	18–60	18–55	15-year:	18–70	18–70	30-year:	18–55	18–50	20-year:	18–65	18–60			
Term	Non-Tobacco	Tobacco	Term	Non-Tobacco	Tobacco																								
10-year:	18–80	18–80	25-year:	18–60	18–55																								
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<b>Face Amounts</b>	<b>Ages</b> 18–55: 56+:	<b>Non-Medical</b> \$50,000–\$400,000 \$50,000–\$150,000	<b>Medical</b> \$100,000 and up \$100,000 and up																										
<b>Underwriting Classes</b>	<b>Non-Medical</b> Non-Tobacco, Tobacco.		<b>Medical</b> Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco.																										
<b>Conversion</b>	Owner can convert base term coverage to a new Foresters permanent life insurance certificate without requiring evidence of insurability. Term certificate must be converted prior to the earlier of: <ul style="list-style-type: none"> <li>The end of the initial term period less five years, or</li> <li>The certificate anniversary on which the Insured is age 65.</li> </ul>																												
<b>Charity Benefit Provision</b>	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to a maximum of \$100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.																												
<b>Built-in Riders</b> (at no additional premium)	<p>Accelerated Death Benefit Rider may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a covered illness which may include certain critical, chronic and terminal illnesses.</p> <p>Common Carrier Accidental Death Benefit Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus or train.</p> <p>Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados and earthquakes.</p>																												
<b>Additional Riders</b> (for additional premium)	Accidental Death Rider, Children’s Term Rider, Waiver of Premium Rider.																												

# Strong Foundation

## Level Term Life Insurance

Available on a non-medical basis only

<b>Description</b>	Level Term life insurance. Foresters Strong Foundation available for non-medical underwriting (insurability depends on answers to medical and other application questions and an underwriting search and review).																												
<b>Term Lengths</b>	10-, 15-, 20-, 25-, 30-year terms are available for all underwriting classes.																												
<b>Death Benefit Amount</b>	Level for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 95. Evidence of insurability is not required to renew coverage.																												
<b>Premiums</b>	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 95. Evidence of insurability is not required to renew coverage.																												
<b>Minimum Premium</b>	Monthly \$10	Quarterly \$30	Semi-Annual \$60	Annual \$120																									
<b>Certificate Fees</b>	<b>Strong Foundation</b> <table border="1"> <tbody> <tr> <td>Monthly:</td> <td>\$5.25</td> </tr> <tr> <td>Quarterly:</td> <td>\$15.60</td> </tr> <tr> <td>Semi-Annual:</td> <td>\$30.60</td> </tr> <tr> <td>Annual:</td> <td>\$60.00</td> </tr> </tbody> </table>					Monthly:	\$5.25	Quarterly:	\$15.60	Semi-Annual:	\$30.60	Annual:	\$60.00																
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20-year:	18–65	18–60																											
<b>Face Amounts</b>	<b>Ages</b> 18–55: 56+:	\$50,000–\$500,000* \$50,000–\$250,000*		*If substandard then \$300,000 (ages 18-55) or \$150,000 (ages 56+)																									
<b>Underwriting Classes</b>	Non-Tobacco, Tobacco. Diabetes substandard Tables 7-12.																												
<b>Conversion</b>	Owner can convert base term coverage to a new Foresters permanent life insurance certificate without requiring evidence of insurability. Term certificate must be converted prior to the earlier of: <ul style="list-style-type: none"> <li>The end of the initial term period less five years, or</li> <li>The certificate anniversary on which the Insured is age 65.</li> </ul>																												
<b>Charity Benefit Provision</b>	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to a maximum of \$100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.																												
<b>Built-in Riders</b> (at no additional premium)	<p>Accelerated Death Benefit Rider may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a covered illness which may include certain critical, chronic and terminal illnesses.</p> <p>Common Carrier Accidental Death Benefit Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus or train.</p> <p>Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados and earthquakes.</p>																												
<b>Additional Riders</b> (for additional premium)	Accidental Death Rider, Children’s Term Rider, Waiver of Premium Rider.																												

# SMART

Universal Life Insurance

<b>Description</b>	A flexible universal life insurance product that offers lifetime protection, non-medical and medical underwriting and potential for cash value accumulation. Guaranteed minimum interest rate of 2%.		
<b>Death Benefit</b>	Level or Increasing		
<b>Minimum Premium No-Lapse Guarantee</b>	Foresters guarantees that the certificate will not lapse during the first ten certificate years, even if the cash value is not sufficient to cover monthly deductions as long as, on each monthly anniversary during that period, the sum of the premiums paid to that anniversary is at least equal to the sum of the Minimum Premium on the issue date plus the minimum premium on each monthly anniversary from the issue date, including the current monthly anniversary, plus the total of all withdrawals as of the current monthly anniversary.		
<b>Premiums</b>	Flexible premiums, payable to age 100, Limited-pay premiums available, Dump-ins and 1035 Exchanges.		
<b>Minimum Premiums</b>	<b>Ages 0–15</b> \$17/monthly, \$51/quarterly, \$102/semi-annually, \$204/annually	<b>Ages 16–85</b> \$25/monthly, \$75/quarterly \$150/semi-annually, \$300/annually	
<b>Issue Ages</b> (age nearest birthday)	<b>Non-Medical</b> 0–75	<b>Medical</b> 0–85	
<b>Face Amounts</b>	<b>Non-Medical Issue age</b> 0–15: \$10,000–\$150,000 16–55: \$25,000–\$400,000 56–75: \$25,000–\$150,000	<b>Medical Band 1 Issue age</b> 0–15: \$50,000–\$499,999 16–70: \$100,000–\$499,999 71–75*: \$50,000–\$499,999 76–85*: \$25,000–\$499,999	<b>Medical Band 2 Issue age</b> All Issue Ages: \$500,000+
	For Issue Ages 16-17: Juvenile underwriting class applies. *For Issue Ages 71–85: Preferred, Preferred Plus, non-Tobacco Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000.		
<b>Underwriting Classes</b>	<b>Non-Medical</b> Non-Tobacco, Tobacco, Juvenile (issue ages 0–17).	<b>Medical</b> Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco, Juvenile (issue ages 0–17). Substandard extras, temporary, and permanent flat extras are available.	
<b>Cash Values</b>	Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years.		
<b>Definition of Life Insurance Options</b>	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)		
<b>Loans<sup>25</sup></b>	Can be taken if the certificate is in effect and has a positive cash value. Interest is charged on the loan at 4% annually, preferred loan rate (after the 7th certificate anniversary) is charged at 2% annually. Death benefit payable will be reduced by outstanding loan amount (unpaid amount borrowed plus interest).		
<b>Withdrawals</b>	\$500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded.		
<b>Charity Benefit Provision</b>	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to a maximum of \$100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.		
<b>Built-in Riders</b> (at no additional monthly deduction)	Accelerated Death Benefit Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider.		
<b>Additional Riders</b> (for additional monthly deduction)	Accidental Death Rider, Children’s Term Rider, Guaranteed Purchase Option Rider, Waiver of Monthly Deductions Rider.		

# Advantage Plus II

Participating Whole Life Insurance

<b>Description</b>	A participating whole life insurance product that offers lifetime death benefit protection (to age 121), guaranteed cash values and lifetime guaranteed premium.			
<b>Death Benefit Amount</b>	Face amount plus any accumulated Paid-up Additions and/or dividends on deposit minus debt (exclusive of all other riders).			
<b>Premiums</b>	Available as a 20-Pay or Paid-up at 100			
<b>Minimum Premiums</b>	<b>Ages 0–15</b> \$17/monthly, \$51/quarterly, \$102/semi-annually, \$204/annually		<b>Ages 16–85</b> \$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	
<b>Certificate Fee</b> (commissionable)	<b>Monthly</b> \$6.30	<b>Quarterly</b> \$18.72	<b>Semi-Annual</b> \$36.72	<b>Annual</b> \$72.00
<b>Issue Ages</b> (age nearest birthday)	<b>20-Pay</b> <b>Paid-up at 100</b>	<b>Non-Medical</b> 0–75 0–75	<b>20-Pay</b> <b>Paid-up at 100</b>	<b>Medical</b> 0–75 0–85
<b>Face Amounts</b>	<b>Non-Medical Issue Age</b> 0–15: \$25,000–\$150,000 16–55: \$25,000–\$400,000 56–75: \$25,000–\$150,000		<b>Medical Band 1 Issue Age</b> 0–75: \$50,000–\$499,999 76–85: \$25,000–\$499,999	<b>Medical Band 2 Issue Age</b> All Issue Ages: \$500,000+
	For Issue Ages 16–17: Juvenile underwriting class applies. *Preferred, Preferred Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000.			
<b>Underwriting Classes</b>	<b>Non-Medical</b> Non-Tobacco, Tobacco, Juvenile (issue ages 0–17)		<b>Medical</b> Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco, Juvenile (issue ages 0–17). Substandard extras, temporary, and permanent flat extras are available.	
<b>Cash Values</b>	Cash values are guaranteed and vary based on gender and tobacco status.			
<b>Dividends</b>	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard and premium-pay period.			
<b>Loans</b>	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the current Foresters US variable loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). Loans are non-direct recognition.			
<b>Partial Surrenders</b>	Dividends can be partially surrendered by surrendering Paid-up Additions (\$500 minimum).			
<b>Charity Benefit Provision</b>	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to \$100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.			
<b>Built-in Riders</b> (at no additional premium)	Accelerated Death Benefit Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider.			
<b>Additional Riders</b> (for additional premium)	Accidental Death Rider, Children’s Term Rider, Guaranteed Insurability Rider, Paid-up Additions (PUA) Rider (single and flexible payment options) (underwritten to table F), Term Rider (10 or 20 year), Waiver of Premium Rider.			



# PlanRight

Whole Life Insurance

<b>Description</b>	Level, guaranteed premium whole life insurance. Three types of coverage – two (Preferred and Standard) that has the full death benefit amount and one that has a limited death benefit (Basic) in the first two years and is the full death benefit amount thereafter.			
<b>Death Benefit<sup>26</sup></b>	<b>Preferred</b>	Based on 100% of face amount in effect		
	<b>Standard</b>	Based on 100% of face amount in effect		
	<b>Basic<sup>27</sup></b>	Year 1: Based on Premium paid plus 10% annual interest Year 2: Based on Premium paid plus 10% annual interest Year 3+: Full Death Benefit		
<b>Premiums</b>	Level, payable to age 121			
<b>Minimum Premiums</b>	\$10/monthly			
<b>Certificate Fee</b> <small>(commissionable)</small>	<b>Monthly</b> \$3.15	<b>Quarterly</b> \$9.36	<b>Semi-Annual</b> \$18.36	<b>Annual</b> \$36.00
<b>Issue Ages</b> <small>(age last birthday)</small>	<b>Preferred</b> 50–85	<b>Standard</b> 50–85		<b>Basic</b> 50–80
<b>Minimum Face Amount</b>	\$5,000 <sup>28</sup>			
<b>Maximum Face Amounts</b>	<b>Preferred</b> Ages 50–80: \$35,000 Ages 81–85: \$15,000	<b>Standard</b> Ages 50–80: \$20,000 Ages 81–85: \$10,000	<b>Basic</b> Ages 50–80: \$15,000 Ages 81–85: N/A	
<b>Underwriting Classes</b>	Non-Tobacco and Tobacco (no ratings available)			
<b>Cash Values</b>	Available (on full surrender only)			
<b>Loans</b>	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).			
<b>Built-in Riders</b> <small>(at no additional premium)</small>	Common Carrier Accidental Death Rider, Family Health Benefit Rider, Accelerated Death Benefit Rider (For Terminal Illness - only available on Preferred and Standard).			
<b>Additional Riders</b> <small>(for additional premium)</small>	Accidental Death Rider (only available on PlanRight Preferred).			

# BrightFuture

Children's Whole Life Insurance

<b>Description</b>	Level, guaranteed premium whole life insurance. Can be purchased by a parent, grandparent or legal guardian.			
<b>Death Benefit</b>	Face amount minus debt (exclusive of all other riders)			
<b>Premiums</b>	Available as a 10-Pay or Paid-up at 100 First Premium on PAC (FPOP) is available Cash on Delivery (COD) is not available Premiums are banded by issue age:			
	0–4	5–9	10–14	15–17
<b>Minimum Premiums</b>	No minimum premium			
<b>Certificate Fee</b> <small>(commissionable)</small>	<b>Monthly (PAC)</b> \$1.00	<b>Quarterly</b> \$3.00	<b>Semi-Annual</b> \$6.00	<b>Annual</b> \$12
<b>Modal Factors</b>	<b>Monthly</b> 0.0833	<b>Quarterly</b> 0.25	<b>Semi-Annual</b> 0.50	<b>Annual</b> 1.00
<b>Issue Ages</b> <small>(age last birthday)</small>	Simplified Issue <sup>29</sup> 0–17			
<b>Face Amount</b>	\$5,000–\$75,000			
<b>Cash Values</b>	Cash values are guaranteed			
<b>Benefit Period</b>	Endowment at age 121			
<b>Built-in Riders</b> <small>(at no additional premium)</small>	Common Carrier Accidental Death Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus or train. Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados and earthquakes. Accelerated Death Benefit Rider (For Terminal Illness) may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a terminal illness. Guaranteed Insurability Rider offers an opportunity to purchase additional coverage on the life of the insured (maximum of \$50,000) on each option date, without additional evidence of insurability.			
<b>Loans</b>	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the current Foresters US variable loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).			
<b>Charity Benefit Provision</b>	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to \$100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.			

# Prepared II

## Accidental Death Term Insurance

<b>Description</b>	Guaranteed level term insurance available on a simplified issue basis. Insurability depends on the answers to the application questions.			
<b>Term Lengths</b>	Up to the insured's age 80			
<b>Death Benefit Amount</b>	Level, payable upon receipt of proof of the insured's accidental death. Accidental death being death that (a) is caused, directly and independently from all other causes, by an injury that occurs while the certificate is in effect and (b) occurs within 180 days of that injury.			
<b>Premiums</b>	Level and guaranteed up to the insured's age 80			
<b>Minimum Premium</b>	Monthly \$10	Quarterly \$30	Semi-Annual \$60	Annual \$120
<b>Issue Ages</b> <small>(age last birthday)</small>	18–70			
<b>Face Amount</b>	\$50,000 - \$500,000 (all issue ages)			
<b>Certificate Fees</b>	Monthly \$5.25	Quarterly \$15.60	Semi-Annual \$30.60	Annual \$60.00
<b>Conversion</b>	No conversion privilege			
<b>Additional Riders</b> <small>(for additional premium)</small>	Waiver of Premium Rider (Accident Only), Disability Income Rider (Accident Only), Return of Premium Rider.			

# A few things to know about the Accelerated Death Benefit Rider

While there is no waiting period to make a claim under the Accelerated Death Benefit Rider (ABR), the accelerated death benefit payment may be less and in some cases significantly less than the acceleration amount as we may deduct from the acceleration amount: an actuarial discount amount, determined by us; an administrative fee; the sum of the unpaid total premium or overdue monthly deductions, as applicable; and a loan repayment amount, if there is an outstanding loan.

The ABR payment may affect your client's eligibility to receive certain public assistance, government benefits or entitlements. After each ABR claim, the base face amount, paid-up additional insurance, cash value and loan amount, if any, will be decreased on a pro-rated basis. As a result, a lower death benefit will be left to the designated beneficiary(ies) than was intended when the life insurance was originally purchased.

ABR payments are not guaranteed and require a claim review and approval before any payment. The payment amount will vary based on a number of factors, including but not limited to, the type of certificate, the actual certificate values at the time the claim is approved, the age of the insured and the length of time that the certificate has been in effect.

For chronic and critical illness the actuarial discount will generally be higher for claims approved in the early years of a certificate and lower in the later years. This could result in significantly lower accelerated death benefit payments in earlier years than in later years on the same certificate.

## Know the differences: Foresters Accelerated Death Benefit Rider vs. Long-Term Care Insurance

Foresters Accelerated Death Benefit Rider (ABR) and long term care insurance ("LTCI") provide different types of benefits. Foresters ABR is a rider attached to a life insurance certificate. It provides the opportunity for the owner to accelerate a portion of the certificate's death benefit, if the insured is diagnosed with a chronic, critical or terminal illness, and receive a payment that can be used for any purpose. Payments are not linked to, nor do they require proof of, medical expenses being incurred. A payment under ABR reduces the death benefit payable under the life insurance certificate and may affect other benefits and values, but if no payment is made, the certificate's benefits and values are still available, as long as the certificate remains in effect. The accelerated death benefit will terminate

with the certificate or earlier. Generally, LTCI provides reimbursement payments for expenses incurred, due to a prolonged or permanent illness or disability and provides no death benefit or cash value. LTCI benefits are typically based on evidence that the insured has incurred qualified long-term care expenses and the benefit, which may be subject to a maximum, is equal to the amount of expenses incurred. If LTCI benefits are not claimed they may be forfeited. There may be other differences between Foresters ABR and a specific LTCI product that your client may want to consider before making a decision to purchase. It's important that producers take time to understand these differences to ensure their clients are making informed decisions.

# How can we help?

You have questions, we have answers.

Check Foresters ezbiz, our agent apps and online tools for 24/7 answers.



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**Call us at 1-866-466-7166 option 1 (Sales)**

**Fax: 1-877-329-4631**

## Option 2:

**New Business, Underwriting and Risk Assessment**

For case specific inquiries:  
nbnewbiz@foresters.com

## Option 3:

**Payment Services**

For banking and draw date changes, to change your method of payment or payment frequency and request a withdrawal.

## Option 4:

**Contracting**

Contracting Paperwork  
ezcontract@foresters.com

Correspondence  
AgencyAdmin@foresters.com

## Option 5:

**Compensation**

## Option 6:

**Claims**

To report a new claim or check on the status of a pending claim.

## Option 7:

**In-force business**

## Option 8:

**Contact information**

## Option 9:

**Company directory**

Monday to Friday 9 a.m. to 6 p.m. ET

## Member information

If your clients have a member inquiry, call:

Member benefits: 1-800-444-3043

General member inquiries: 1-800-828-1540

<sup>1</sup> <https://www.limra.com/en/research/research-abstracts-public/2023/2023-insurance-barometer-study/>

<sup>2</sup> All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2023 and converted into USD using the Bloomberg spot exchange rate of 1.3243.

<sup>3</sup> Consolidated financial results as at December 31, 2023. The surplus comprising assets of 12.8 billion and liabilities of \$11.3 billion represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

<sup>4</sup> The A.M. Best rating assigned on September 6, 2024 reflects the overall strength and claims-paying ability of The Independent Order of Foresters (IOF) but does not apply to the performance of any non-IOF issued products. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. See [ambest.com](https://www.ambest.com) for our latest rating.

<sup>5</sup> Past performance is not a prediction, estimate, or guarantee of future performance.

<sup>6</sup> Dividends are not guaranteed. Past dividends are not an indicator of future performance.

<sup>7</sup> On compatible devices.

<sup>8</sup> DocuSign is not available for use with any Foresters filled forms in New York. DocuSign is a third-party vendor that is not supported by Foresters. Questions regarding DocuSign should be referred directly to DocuSign Customer Support at (800) 379-9973.

<sup>9</sup> e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET).

<sup>10</sup> Not available in MA.

<sup>11</sup> Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without or are no longer available.

<sup>12</sup> LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer.

<sup>13</sup> Not available as a member benefit in the states of Illinois and New York or on Accidental Death products. Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters.

<sup>14</sup> This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en/member-benefits/scholarships> for further details.

<sup>15</sup> Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

<sup>16</sup> Orphan Scholarships and Orphan Benefits are available to eligible members with an in force certificate having either a minimum face value of \$10,000 or if an annuity, a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

<sup>17</sup> Foresters Renew is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members may apply subject to the eligibility criteria.

<sup>18</sup> Discounts are administered by BenefitHub Technology Canada Limited.

<sup>19</sup> Amounts based on consolidated financial results prepared in Canadian dollars as of December 31, 2023, and converted into USD using the Bank of Canada annual average exchange rate of 1.3497.

<sup>20</sup> ACCU-CHEK, ACCU-CHEK GUIDE, ACCU-CHEK GUIDE ME, FASTCLIX, and SMARTPACK are trademarks of Roche.

<sup>21</sup> Source: <https://www.cdc.gov/diabetes/php/data-research/>

<sup>22</sup> The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

<sup>23</sup> The Accelerated Death Benefit Rider provides an option to accelerate a portion of the eligible death benefit and receive a payment. The payment, due to diagnosis of an eligible illness, may be significantly less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits and may affect eligibility for public assistance programs. Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code (IRC). Specific situations may result in a taxable event. For California certificates: **This is a life insurance certificate with a rider that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the rider. This certificate does not provide long-term care insurance subject to California long-term care insurance law. This certificate is not a California Partnership for Long-Term Care program policy. This certificate is not a Medicare supplement policy.**

<sup>24</sup> Insurability depends on answers to medical and other application questions and underwriting searches and review.

<sup>25</sup> Generally, loans may be taken if the certificate is in effect and depending on whether the certificate has a positive cash value or cash surrender value. Interest on the loan is charged as described in the certificate. Loans will reduce the death benefit and values of the certificate and may result in termination of the insurance contract and would no longer be in effect. Loans may be considered a reportable tax event. Your client should consider consulting their tax advisor for details on their specific situation.

<sup>26</sup> Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed.

<sup>27</sup> For PlanRight – Basic, the Death Benefit is 100% of the face amount plus unearned premium minus debt in the event of accidental death during the first two years. Interest is compounded annually and is accrued on a daily basis from the certificate issued date to the date of death.

<sup>28</sup> Minimum face amount to qualify for certain non-contractual member benefits is \$10,000, Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

<sup>29</sup> Insurability depends on answers to the application questions.

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.

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