

Foresters Live Well Plus

Participating Whole Life



Groundbreaking
digitalized solution
for ages 18 to 60

Streamlined reflexive
e-application

Designed to complete
the entire sales process
and application in a
single session

Instant issue
coverage up to
\$2,000,000



Foresters 
Financial

A digital revolution

Foresters Live Well Plus innovates the participating whole life insurance sales process by consolidating the agent and customer journeys, offering a single digitalized session. It's a complete end-to-end platform that encompasses:



Seamless
illustration process



Guided sales journey
from application
to issue



Dynamic accelerated
underwriting¹ decisions
with issue up to
\$2,000,000



Seamless integration
of e-sign and
e-delivery

At the end of every approved and signed application, your clients get a life insurance contract electronically delivered instantly, and you get the gratification of knowing your commission is paid faster.



Foresters MyPolicy is your clients' personal self-service portal

MyPolicy gives your clients access to their coverage information online, giving them an easy way to request loans, find beneficiary information and see transaction lists. It goes hand-in-hand with the fully digital platform offered with Foresters Live Well Plus and puts your clients' coverage right at their fingertips.

Join the participating whole life digital revolution and help protect more families now!

Foresters Live Well Plus

Participating Whole Life Insurance

Death Benefit Amount	Face amount plus, as applicable, accumulated Paid-up Additions, dividends on deposit, unearned premiums, minus debt if any (exclusive of all other riders).			
Life Insurance Option	Paid-up at 100			
Premiums	Four Premium Bands (applicable to base face amount):			
	Up to \$49,999	\$50,000-\$249,999	\$250,000-\$499,999	\$500,000 and up
Minimum Premium	Monthly	Quarterly	Semi-Annual	Annual
	\$50	\$150	\$300	\$600
	(Excludes Paid-up Additions Rider payments)			
Certificate Fee	Monthly (PAC)	Quarterly	Semi-Annual	Annual
	\$6.30	\$18.72	\$36.72	\$72
Modal Factors	Monthly (PAC)	Quarterly	Semi-Annual	Annual
	0.0875	0.26	0.51	1.00
Issue Ages (age nearest birthday)	18-60 Note: For age 18 only, must be actual age 18, not age nearest.			
Face Amounts (total coverage)	Issue Age		Accelerated Decision	
	Preferred Plus and Preferred			
	18-50:		\$50,000-\$2,000,000	
	51-60:		\$50,000-\$1,250,000	
	Standard			
	18-50:		\$25,000-\$1,750,000	
	51-60:		\$25,000-\$1,000,000	
	Substandard Rated Tables 1-3			
	18-50:		\$25,000-\$1,000,000	
	51-60:		\$25,000-\$500,000	
	Substandard Rated Tables 4-6			
	18-50:		\$25,000-\$500,000	
51-60:		\$25,000-\$250,000		
Underwriting Classes	- Preferred Plus Non-Tobacco - Preferred Non-Tobacco - Standard Non-Tobacco - Substandard Non-Tobacco		- Standard Tobacco - Substandard Tobacco	
Cash Values	Guaranteed cash value amounts based on and vary based on sex at birth and tobacco/non-tobacco status.			
Dividends	Dividends are not guaranteed and vary by sex at birth, band, tobacco/non-tobacco status, and rate class. Available dividend options are: - Paid-up Additions (PUA) - On deposit with interest (minimum 0.5% guaranteed) - To reduce premiums - Paid in cash			

Foresters Live Well Plus

Participating Whole Life Insurance

Loans²	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily. The loan interest rate is determined at least once a year, but never more often than once in a three-month period. The loan interest rate will not exceed the maximum loan interest rate of 8.0%. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). Loans are non-direct recognition.
Partial Surrenders	Paid-up Additions can be surrendered for their cash value (\$500 minimum).
Built-in Riders (at no additional premium)	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 Rider³ 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.
Optional Riders	- Single and Flexible Paid-up Additions (PUA) Rider (underwritten to table 6) - Additional Insured Term Rider (10-, 15-, and 20-year terms) - 10-, 15-, and 20-year Term Rider - Accidental Death Rider - Guaranteed Insurability Rider - Waiver of Premium Rider - Children's Term Rider



Your clients can use the Charity Benefit provision to support an eligible designated registered charitable organization⁴ of their choosing and add to their legacy. All they need to do is choose a cause they care about, and Foresters will handle the donation when the death benefit is payable.

The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% (to a maximum of \$100,000) of the face amount at time of death of the insured. The benefit is payable to an eligible registered charity named as the beneficiary for the benefit.

Pre-screen your clients*

The online process will help you pre-screen a Proposed or Additional Insured. Get a head start by reviewing the questions below.

Client pre-screening questions

Below is a list of some scenarios where the Proposed or Additional Insured would **not** be eligible for coverage with Foresters Live Well Plus.

Take some time to get familiar with these scenarios and the questions listed within the application.

- **Citizenship:** Owner and/or Proposed or Additional Insured is not a US citizen or permanent resident (green card holder)
- **Existing Insurance:** A Proposed or Additional Insured is intending to replace any existing life insurance
- **Previously applied for coverage:** If the Proposed or Additional Insured was declined, rated or modified for life, health, disability or critical illness insurance with another carrier or Foresters
- **Pending life insurance:** A Proposed or Additional Insured has a pending life insurance application with another carrier or Foresters

Within the last 10 years, has the Proposed or Additional Insured:

- Been diagnosed with or been treated or taken medication for:
 - cancer (excluding skin cancers)
 - disorder of the liver, pancreas or kidney
 - emphysema, chronic obstructive pulmonary disease (COPD) or chronic bronchitis
 - rheumatoid arthritis, lupus or connective tissue disease
 - Multiple Sclerosis (MS), paralysis or muscular dystrophy
 - ulcerative colitis or Crohn's disease
 - a chronic condition that requires the use of a wheelchair
 - heart attack, heart surgery, coronary heart disease, Congestive Heart Failure (CHF), cardiomyopathy, cerebrovascular disease, an aneurysm anywhere in the body, stroke, stent, angioplasty, valve repair or replacement or coronary artery bypass
 - drug and/or alcohol abuse
- Been charged with a felony?
- Used illegal drugs (excluding marijuana) or medication (except over the counter medication) that was not prescribed to them by a licensed medical professional?
- Had a Transient Ischemic Attack and
 - had more than 1 TIA
 - had a TIA within the last 2 years
 - had a TIA with residual impairment
 - has a history of diabetes

Within the last 5 years, has the Proposed or Additional Insured:

- Had a DUI/DWI, a reckless driving conviction or a license suspended or revoked?

Within the last 2 years, has the Proposed or Additional Insured:

- Been waiting for procedures or test results other than for pregnancy, fertility or allergies?

Within the last year, has the Proposed or Additional Insured:

- Required assistance with activities of daily living?
- Had a weight change of 10 pounds or more (excluding pregnancy)?

Currently:

- Was their last blood pressure reading > 150/90?
- Do they have major depression, bipolar disorder, schizophrenia, PTSD or any other mental or mood disorder (other than anxiety, stress or depression) or are they taking medication for any of these conditions?
- Are they on active duty in the military and have been deployed or alerted for deployment to a war zone, an area of conflict or political instability or a country outside of North America?
- Do they have HIV or AIDS?

Has the Proposed or Additional Insured been diagnosed with diabetes and:

- Is under the age of 18?
- Is taking three or more medications for diabetes?
- Has not had a HbA1c reading in the past 12 months?
- Their last HbA1c reading was > 10.9?
- Was the last HbA1c greater than or equal to 6.5, and the last reading occurred over 6 months ago? (See full FLWP Underwriting Guide for more details)
- Ever had any of the following diabetic-related complications:
 - neuropathy (either nerve pain, tingling, numbness or burning in any part of their extremity or any part of their hand, finger, foot or toe)
 - retinopathy (eye or sight problems)
 - elevated urine protein
 - nephropathy (kidney disease or deterioration of, or decreased, kidney function)
 - gangrene
 - amputation

* The initial pre-screen questions are not meant to reflect the actual application questions. Please complete a formal application to access all questions.

Member benefits your clients can use today

Every insured becomes a Foresters member with access to a suite of complimentary benefits⁶ they can use starting at age 18.

Members can log in to MyForesters to learn more.

Our most popular member benefits are:



LawAssure⁷

An online document preparation service that helps clients create wills, powers of attorney and healthcare directives online.



Foresters Member Discounts^{TM8}

With member discounts, your clients can save on products and experiences, giving them new ways to stretch their dollars.



Foresters CareTM

Your clients can apply for a **\$200 grant twice a year** to give back to their community. They can use their funds to start a food drive, clean up a local park, make care packages for a local shelter and so much more!



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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 Insurability depends on answers to medical and other application questions and underwriting searches and review.

² Loans can be taken if the certificate is in effect and has a positive cash surrender value. Loans will reduce the death benefit and cash values and may affect how long the certificate is in-force. Interest is charged daily at the contractual loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (note loan amount includes accrued interest). If, at any time, the loan amount exceeds the cash value at that time plus the present value of paid-up additional insurance then in-force and the amount of dividends on deposit at that time, then the certificate will terminate. Loans may be considered a reportable tax event. Your client should consider consulting their tax advisor for details on their specific situation.

³ 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.

⁴ 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.

⁵ Foresters, and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Clients and prospective purchasers should consult their financial, estate, tax or legal advisor regarding their situation.

⁶ Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

⁷ 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.

⁸ Discounts are administered by BenefitHub Technology Canada Limited.

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