

PlanRight Whole Life Insurance

The power to compete:
Helping you stand out in a crowded field



Product availability

- Ages 50-85
- Individuals preplanning for post life needs leveraging life insurance protection to help pay final expenses or to create a legacy for a loved one or favorite charity

1 Key product features

- A quick application process as no medical exam, blood profiles or home office specimen are required
- Three plan types available based on underwriting qualifications; Preferred, Standard and Basic:
 - PlanRight¹ Preferred and Standard with the death benefit amount based on 100% of the face amount starting day one
 - PlanRight Basic with the death benefit amount based on Return-of-Premium (ROP) + 10% interest in years one and two, then 100% of the face amount starting in year three
- Guaranteed level premiums, cash values, and death benefit amount as long as premiums are paid with protection to age 121
- Most certificates issued under 2 business days

2 Accelerated medical eligibility notification

- On-the-spot medical eligibility notification can be achieved in as quick as 7 minutes based on the Personal Phone Interview (PHI), the application answers to medical questions, the client's build, MIB check, and prescription history check
- PHI is available in both English and Spanish on paper application with generous hours available to complete the phone interview

3 Up to 3 value-added riders automatically included for no additional premium

- **Accelerated Death Benefit Rider (for Terminal Illness)²:** May provide the owner the right to accelerate up to 95% of the death benefit amount and receive payment if the insured is diagnosed with a terminal illness. This rider is available for PlanRight Preferred and Standard plans
- **Common Carrier Accidental Death Rider:** May provide an additional death benefit amount, up to two times the face amount, due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as a plane, bus, or train
- **Family Health Benefit Rider:** May provide a payment to help cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters

4 Helping clients live today

As part of our purpose, Foresters Financial™ offers members a wide range of unique and complimentary benefits³ that can be used today, such as:



Competitive Scholarships⁴

Each year, the Foresters Competitive Scholarship program provides almost \$2 million dollars in tuition scholarships for higher learning in the U.S. and Canada. Eligible members and their families, including grandchildren, may apply.



Foresters Community Grants program

The Foresters Community Grants program provides members with financial grants to organize volunteer activities or fun family events in their area. These events have a positive impact on communities – and Foresters provides the tools and financial resources to help them happen.



LawAssure⁵

It's important to take time to make sure your clients are prepared for the unexpected. That's why Foresters offers an on-line document preparation service allowing members the ability to create wills, powers of attorney and prepare healthcare directives.

Set yourself apart from the competition with PlanRight.

5 Strength and stability your clients can count on

Foresters is an International Life Insurance and Financial Service Carrier serving the U.S., Canada and U.K. since 1874 with:

- "A" (Excellent) A.M. Best Financial Strength rating for the 20th consecutive year⁶
- Assets of \$14.2 billion⁷
- Liabilities of \$12.6 billion⁷
- Surplus of \$1.6 billion⁷

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C 1T9) and its subsidiaries. N518

¹ PlanRight and its riders are underwritten by The Independent Order of Foresters and 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 Foresters PlanRight Product Guide and insurance contract for your state for these terms and conditions.

² The payment, due to diagnosis of a terminal illness, may be less than the acceleration amount if there is an outstanding loan or unpaid premiums. Payment will decrease certificate values and benefits. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

³ Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

⁴ This program is administered by International Scholarship and Tuition Services, Inc. Available to eligible members. Please visit <https://www.foresters.com/en/foresters-difference/scholarships> for eligibility criteria.

⁵ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed attorney. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. Some features not available in Louisiana.

⁶ The A.M. Best ratings assigned on August 5, 2020 reflect overall strength and claims-paying ability of The Independent Order of Foresters. 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. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See ambest.com for our latest rating.

⁷ All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2019 and converted into USD using the Bloomberg spot exchange rate of 1.2990. The surplus comprising assets of \$14.2 billion and liabilities of \$12.6 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.

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