SMART UL

Get clients what they need with a flexible universal life insurance solution.

Accessible
Ages 0-75 for non-med
Ages 0-85 for medical
Non face-to-face application

Flexible
Non-med up to $400,000 for ages 16-55
Adaptable coverage for changing needs
Premium payment flexibility

Fast
e-App² POS decisions in under 10 minutes
Accelerated Underwriting option for medical
e-Delivery available

Foresters Financial
Meet middle market needs
Customizable lifetime protection with flexible premiums offering:
- Two death benefit options: level or increasing
- Tax-deferred cash value accumulation leveraging a competitive non-guaranteed interest rate
- Tax-advantaged distributions with preferred loans starting after the 7th certificate anniversary
- Non-med coverage up to $400,000 with no blood tests, fluid collection, saliva swabs, health interviews or paramedical exams
- Accelerated Underwriting for a quicker path to medical decisions on eligible applications
- Charity Benefit Provision: When a claim is paid, Foresters Financial™ donates an additional 1% of the face amount (up to $100,000) to an eligible charity in the insured’s name

Make it happen
Use e-App for streamlined processing:
- Touch-to-Sign for Apple iPad... Sign by finger or stylus
- ClickWrap on a laptop/desktop or Apple iPad... Sign by email
- Non-med point-of-sale decisions by email in under 10 minutes

Amazing member benefits
Foresters offers members a suite of complimentary living benefits.

Competitive Scholarship
Member families can apply for $2,500 per year in tuition scholarships for up to four years.

LawAssure
Members can create a will, power of attorney, and healthcare directive online at no extra cost.

Community Volunteers
Grants up to $2,000 to organize volunteer activities in local communities.

Set yourself apart with SMART UL from Foresters.

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N704

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

2 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).

3 Foresters, and their employees and life insurance representatives, do not provide, on behalf of The Independent Order of Foresters, financial, estate, legal or tax advice.

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 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.

6 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/scholarship-new-applicants for further details.

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 The A.M. Best ratings assigned on August 17, 2023 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 assignments for non-medical products (excluding Foresters PlanRight) are rated as follows: A- for medium-term strength, B++ for medium strength, B+ for medium-low strength, B for low strength, B- for medium-low strength, and C for poor strength. A.M. Best ratings are subject to change and are not a substitute for legal advice or services of a lawyer.

9 Assets of $12.2 billion, Liabilities of $10.6 billion, and Surplus of $1.5 billion as of December 31, 2022.

10 For producer use only. Not for use with the public.

Helping is who we are.™
Visit foresters.com to see how we can help you.