

Foresters Your Term for today's market



New rates. New bands. New reasons to say "Yes."

We've lowered our medical rates across every cell spanning all ages, durations and underwriting classes. It's easy for Your Term to fit into your client's budget!

Open the door with competitive prices. Keep the conversation going with amazing benefits and an empowering purpose.

Your Term medical at a glance

- 10-, 15-, 20-, 25- or 30-year term lengths
- Coverage available up to age 80
- Now with four premium rate bands
 - Band 1: \$100,000–\$249,999
 - Band 2: \$250,000–\$499,999
 - Band 3: \$500,000–\$999,999
 - Band 4: \$1,000,000+

Foresters Accelerated Underwriting helps more clients qualify quicker



If qualified, your client can obtain coverage without lab tests, medical exams or tele-med interviews¹, making the process quicker and more convenient.

This streamlined approach helps you deliver a smoother experience and get clients protected sooner.

- All eligible clients will be automatically assessed for acceleration
- Expanded age up to 65
- Expanded face amount limits up to \$2,000,000
 - 18 to 60 up to \$2,000,000 including tobacco users
 - 61 to 65 up to \$1,000,000 including tobacco users
- Broader eligibility, including smokers and those taking hypertension or cholesterol medications

Compare the rates!

Male Preferred NT, \$500K, T20

	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50
Banner Life: OPTerm	\$20.66	\$23.34	\$25.04	\$34.82	\$53.52	\$82.84
Corebridge: Select-a-Term	\$20.57	\$23.23	\$24.92	\$34.64	\$53.23	\$82.62
Foresters: Foresters Your Term (2026)	\$20.57	\$23.19	\$24.94	\$34.57	\$53.82	\$83.13
Lincoln National: TermAccel	\$23.44	\$24.50	\$27.15	\$37.68	\$58.14	\$88.91
Mutual of Omaha: Term Life Answers	\$30.32	\$30.32	\$32.47	\$44.51	\$70.31	\$109.87
North American: ADDvantage Term Gen 9	\$27.72	\$29.48	\$31.68	\$43.12	\$62.92	\$94.60
Pacific Life: PL Promise Term	\$20.82	\$23.37	\$25.07	\$34.85	\$53.55	\$83.10
Protective Life: Classic Choice Term	\$20.68	\$23.35	\$25.05	\$34.83	\$53.53	\$82.85
Symetra: Symetra SwiftTerm	\$20.67	\$23.35	\$25.05	\$34.83	\$53.53	\$82.85
Transamerica: Trendsetter LB	\$27.95	\$29.24	\$38.70	\$55.04	\$79.98	\$121.26
Difference between Foresters and 1st (in \$)	#1	#1	\$0.02	#1	\$0.59	\$0.51

Female Preferred NT, \$500K, T20

	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50
Banner Life: OPTerm	\$17.91	\$18.24	\$21.22	\$28.87	\$41.62	\$64.14
Corebridge: Select-a-Term	\$17.83	\$18.16	\$21.12	\$28.73	\$41.40	\$64.11
Foresters: Foresters Your Term (2026)	\$17.94	\$17.94	\$21.01	\$28.88	\$42.01	\$64.76
Lincoln National: TermAccel	\$18.48	\$19.68	\$23.13	\$31.31	\$44.95	\$69.07
Mutual of Omaha: Term Life Answers	\$24.73	\$24.73	\$28.17	\$37.63	\$54.40	\$81.49
North American: ADDvantage Term Gen 9	\$21.56	\$23.76	\$26.84	\$35.20	\$49.72	\$70.84
Pacific Life: PL Promise Term	\$17.94	\$18.27	\$21.25	\$28.90	\$41.65	\$64.16
Protective Life: Classic Choice Term	\$17.92	\$18.25	\$21.23	\$28.88	\$41.63	\$64.15
Symetra: Symetra SwiftTerm	\$17.92	\$18.25	\$21.23	\$28.88	\$41.63	\$64.15
Transamerica: Trendsetter LB	\$21.50	\$23.65	\$31.39	\$44.72	\$61.92	\$92.88
Difference between Foresters and 1st (in \$)	\$0.11	#1	#1	\$0.15	\$0.61	\$0.65

¹ Insurability depends on answers to medical and other application questions and underwriting searches and review.

The references to competitor products are derived from sources available to us as of 04/2026. Each product may include unique features, riders, guarantees, cost structures, underwriting requirements, or other assumptions that may materially affect the comparisons. This comparison should not be interpreted as a complete analysis of the cost or performance of the products. These differences should be carefully considered when reviewing any comparison including each insurer's official product information.

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.

Data cited with permission of Compulife® (as of 04/2026). Compulife® is a registered trademark of Compulife Software, Inc. All trademarks belong to the respective trademark owners. Data is subject to change and may not be accurate. Comparison created for producer use only and not for public use or distribution. Cannot be used to promote sales to clients.

Foresters Financial and Foresters 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. N856

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