Product Guide

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell Advantage Plus II Whole Life Insurance. Check Foresters Financial™ producer website ezbiz for other tools to support your learning needs You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Advantage Plus II 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 underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable life insurance contract for your state for these terms and conditions. Product and features may also be modified from time to time and certain restrictions may apply. Consult ezbiz for more detailed product information and up-to-date availability.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations.

Foresters Financial

Contents

Product Specifications **4**
Description 4
Issue Ages 4
Minimum and Maximum Face Amounts and Premium Banding 4
Underwriting Classifications 4
Premium Modes, Modal Factors, and Minimum Premium 4
Certificate Fees 5
Premium Period 5
1035 Exchanges 5
Non-Forteiture Options 5
Cash Values 5
Dividends 5
Illustrations 5
Surrenders 5
  Full Surrender 5
  Partial Surrender 5
Loans 6
  Loans Interest 6
  Loan Repayment 6
Charity Benefit Provision 6
Post Issue Changes 6
  Face Amount Decreases 6
  Certificate Change Fee 6
Lapse and Grace Period 6
Reinstatement 6

Riders **7**
Accelerated Death Benefit Rider 7
Family Health Benefit Rider 9
Common Carrier Accidental Death Rider 9
Accidental Death Rider 10
Waiver Of Premium Rider 10
Children's Term Rider 11
Guaranteed Insurability Rider 12
10-Year Term Rider 12
20-Year Term Rider 13
Single Payment Paid-up Additions Rider 14
Flexible Payment Paid-up Additions Rider 15

Key Contact Information **16**
Sales Support 16
Our Producer Service Center 16

Product Specifications

<table>
<tr><td>Description</td><td colspan="3">Foresters Advantage Plus II (Advantage Plus) is a participating whole life insurance product that offers a guaranteed death benefit amount, guaranteed cash value, and the potential for dividends. It is available on both a non-medical and medical underwriting basis. Insurability for non-medical underwriting depends on answers to medical and other application questions and an underwriting review.</td></tr>
<tr><td>Issue Ages
(age nearest birthday)</td><td>Non-Medical:
0-75</td><td colspan="2">Medical:
0-85</td></tr>
<tr><td rowspan="3">Minimum and Maximum Face Amounts and Premium Banding</td><td>Non-Medical</td><td>Medical Band I:
Less than $500,000</td><td>Medical Band II:
$500,000 and up for all issue ages</td></tr>
<tr><td>Issue Age
0-15: $25,000 to
16-55: $150,000
56-75: $25,000 to $400,000
$25,000 to $150,000</td><td>Issue Age
0-75: $50,000 to $499,999
76-85: $25,000 to $499,999

Preferred, Preferred Plus, Non-Tobacco Plus, and Tobacco Plus underwriting classes are only available if the face amount is at least $100,000.</td><td>All issue ages</td></tr>
<tr><td colspan="3">For Issue Ages 16-17: Juvenile underwriting class applies.</td></tr>
<tr><td>Underwriting Classifications</td><td colspan="2">Non-Medical
Juvenile (issue ages 0-17)
Non-Tobacco (issue ages 18-75)
Tobacco (issue ages 18-75)

Non-tobacco for non-medical defined as non-use of any product containing nicotine within the past 12 months. Tobacco defined as use of any product containing nicotine within the past 12 months.
Insurability depends on answers to medical and other application questions and an underwriting review.</td><td>Medical
Juvenile (issue ages 0-17)
Preferred Plus Non-Tobacco (issue ages 18-85)
Preferred Non-Tobacco (issue ages 18-85)
Non-Tobacco Plus (issue ages 18-85)
Non-Tobacco (issue ages 18-85)
Tobacco Plus (issue ages 18-85)
Tobacco (issue ages 18-85)

Non-tobacco for Medical defined as non-use of any product containing nicotine within the past 12 months. Tobacco defined as use of any product containing nicotine within the past 12 months.
Substandard extras, temporary, and permanent flat extras are available on a medically underwritten basis. Rating classes are +50% to +400% and will be determined by Underwriting. Permanent flat extras end at age 100.</td></tr>
<tr><td>Premium Modes, Modal Factors, and Minimum Premium</td><td>Premium Mode
Monthly (PAC)
Quarterly
Semi-Annual
Annual</td><td>Modal Factor
0.0875
0.26
0.51
1.00</td><td>Minimum Premium
$25 ($17 ages 0-15)
$75 ($51 ages 0-15)
$150 ($102 ages 0-15)
$300 ($204 ages 0-15)</td></tr>
</table>

Certificate Fees	Monthly: $6.30 Quarterly: $18.72 Semi-Annual: $36.72 Annual: $72.00 (NOTE: Certificate fee is fully commissionable)
Premium Period	20-Pay or Level Pay to Age 100 Note: the 20-Pay option is not available for issue ages 76-85. Due to the limited pay period, the rates per thousand for the 20-pay option are higher. This applies to both the base coverage and certain riders if added to the 20-pay option.
1035 Exchanges	– Are allowed at the time the certificate is issued. – Monies from the 1035 exchange can only be applied towards a single payment for the Paid-up Additions Rider.
Non-Forfeiture Options	In the event a premium is not paid, the following non-forfeiture options are available: – Cash Surrender – Reduced Paid-up (RPU) subject to minimum of $1,000 – Automatic Premium Loan (APL) If the APL option is not chosen then the default is RPU, unless the cash surrender amount would purchase less than $1,000 of face amount. In that situation, Foresters may surrender the certificate and payout the cash surrender value. If the owner elects APL Foresters will switch the payment mode to monthly (if the certificate is on another mode) should the certificate go onto APL.
Cash Values	Cash values are guaranteed and vary based only on gender and tobacco status.
Dividends	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium pay period. Past dividends are not an indicator of future dividend performance. Available dividend options are: – Paid-up Additions (PUA) – On deposit with interest – To reduce premiums – Paid in cash The default dividend option is Paid-up Additions (PUA).
Illustrations	Advantage Plus is an illustrated product. At Point-of-Sale (POS), the producer must do the following: – Provide the prospective Owner with an illustration matching the product as applied for in the application. A copy of this illustration must be signed by the producer and the prospective Owner and submitted with the application to Foresters; or – Complete an Illustration Certification form.
Surrenders	Surrenders The certificate may be partially or fully surrendered for its cash surrender value at any time. Full Surrender A certificate can be fully surrendered for its guaranteed cash value, plus the value of any Paid-up Additions (PUA) or accumulated dividends on deposit, less any outstanding debt. Partial Surrender A certificate can be partially surrendered by surrendering Paid-up Additions (PUA). The death benefit supported by the PUA will be reduced accordingly. Each partial surrender must be for at least $500.00.

Loans	The Owner can take a loan out against the cash surrender value of the certificate. – The certificate must be in effect and have a positive cash surrender value at the time of the loan. – The loan amount requested will be adjusted if there is insufficient cash surrender value. – The loan amount at any time is the balance of the unpaid amount(s) borrowed plus accrued interest. Loan Interest Interest is charged daily at the current Foresters US variable loan rate. Loan Repayment All or part of a certificate loan may be repaid at any time while the certificate is in effect. Repayments will reduce the loan amount. The death benefit payable is reduced by the outstanding loan amount (and accrued interest). If the loan amount exceeds the cash value plus (if any) the present value of the PUAs and the amount of dividends on deposit (if any) the certificate will terminate. In this case, notification will be sent to the Owner. If the certificate terminates/lapses while there is a loan, the loan will be treated as a distribution from the certificate, and there may be tax consequences as a result.
Charity Benefit Provision	The Charity Benefit provision is a contractual provision that is automatically included at no additional premium. When a claim is paid to the beneficiaries, Foresters will pay (up to a maximum of $100,000) an additional 1% of the face amount to an accredited nonprofit organization as designated by the owner. 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. The payment is made as a donation in the name of the insured. The payment is over and above the face amount; there is no decrease in the payment to the beneficiary(ies). The owner designates the charity at the time of application, but can change the designation while the coverage is inforce. However if no beneficiary is designated, then the benefit will not be paid. The donation is generally tax free and does not need to be included as part of the insured's estate. The donation may be eligible for a charitable tax deduction from the charity.
Lapse and Grace Period	A certificate will be pending lapse and enter a 31 day grace period if: – There is a non-payment of premium when the premium is due. The grace period allows additional time for the payment of sufficient premium to keep the insurance contract in force. If a sufficient amount is not paid within that grace period, the insurance contract will lapse. A notification will be sent to the Owner and any assignee at least 31 days prior to lapse.
Reinstatement	Foresters may approve the reinstatement of a lapsed certificate within three years of its lapse subject to: – Evidence of insurability accepted by Foresters. – Payment of the unpaid premiums since lapse, plus any debt existing on the lapse date, plus applicable interest. Interest on the unpaid premiums will not exceed 6.0%. Interest on a loan will not exceed Foresters variable loan rate in effect during reinstatement period.

Riders

Accelerated Death Benefit Rider

Available on	Life insured		
Description	This rider, automatically included with eligible certificates with no additional premium, provides the owner an option of accelerating a portion of the eligible death benefit and receiving an accelerated death benefit payment due to diagnosis of an eligible illness. Please note there are rider variations in CA and NY; go to ezbiz for additional information.		
Eligible Illness	Subject to eligibility criteria and state variations, this rider can be issued with one or more of the following eligible illnesses: – Chronic illness – Critical illness – Terminal illness		
Summary Definition of Illnesses	**Chronic Illness** means the insured: Is unable to perform, without substantial assistance from another person, at least two of the activities of daily living for a period of at least 90 days, due to a loss of functional capacity; or Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.	**Critical Illness** is the following illnesses: – Life Threatening (Invasive) Cancer – Myocardial Infarction – Stroke – Advanced Alzheimer's Disease (before the insured's 75th birthday) – End Stage Renal Failure – Major Organ Failure – ALS (as further described in the rider)	**Terminal illness** means the insured: Has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.
Eligibility Criteria	Chronic and Critical Illnesses – Issue face amount must be at least $20,000; – Insured's issue age is 75 or younger; and – Standard rated cases	Terminal Illness – Issue face amount must be at least $20,000; – All ages; and – Standard and substandard rated cases	
Minimum Acceleration Amount	$4,500		
Maximum Acceleration Amount	Chronic Illness In any 12-month period, 24% of the eligible death benefit on the effective date of the first accelerated payment due to chronic illness.	Critical Illness Lesser of: a) 95% of the eligible death benefit on the effective date of the applicable accelerated payment due to each critical illness; and b) $500,000	Terminal illness Lesser of: a) 95% of the eligible death benefit on the effective date of the accelerated payment due to terminal illness; and b) $500,000 One terminal illness payment is allowed – the rider will terminate after an ABR terminal illness payment.

Lifetime Maximum Acceleration Amount	Lesser of: a) 95% of the eligible death benefit at the time of the first acceleration; and b) $500,000
Minimum Residual Base Face Amount	$10,000
Payment Amount	The payment, due to diagnosis of eligible critical illness and chronic illness, will be less than the acceleration amount which will be reduced by the following: – Actuarial discount amount – Administration fee (current fee is $300) **The actuarial discount amount and administration fee will not be applied to a terminal illness claim.**
Actuarial Discount Amount	It is determined by Foresters: – Based on factors specific to the insured, such as age, sex and premium class; – Based on future mortality of the insured using the mortality table determined by Foresters; – The accelerated death benefit interest rate Foresters applies; – Will take into account the present value of the acceleration amount and dividends in relation to that acceleration amount.
Effect of Acceleration	ABR claim payment will reduce the face amount and, if any, the paid-up additional insurance, cash value and loan amount. The reduction to the face amount could be by more than the payment amount. The payment may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. After acceleration, future dividends credited, if any, will be as if the certificate had been issued at the reduced face amount. Any outstanding certificate loan will be reduced by the loan repayment amount that was subtracted from the acceleration amount. 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 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.**

Family Health Benefit Rider

Description	This rider, automatically included with eligible certificates with no additional premium, provides benefits for qualified health situations for the insured and their immediate family, who have had to be transferred by ambulance to a hospital in the Continental United States, Alaska or Hawaii, or visit the emergency room or stay in hospital, due to a catastrophic event that is officially recognized and recorded by either the U.S. National Weather Service or U.S. Geological Survey. These events are limited to: a typhoon, hurricane, tornado, earthquake, volcanic eruption, tsunami, or lightning strike.	
Issue Ages (age nearest birthday)	Non-medical 0-75	Medical 0-85
Qualified Event and Amount	– Ambulance Transportation: $50 – Hospital Emergency Room Examination: $100 – Hospital Stay: $100/day (up to 5 days)	
Maximum Benefit Amount	$650 per person, per incident with a lifetime family maximum of $5,000.	
Expiry Date	The earlier of: – the certificate anniversary on which the insured is age 100. – the first day following the day the total of the specific benefit amounts paid under this rider equals the maximum family benefit amount.	

Common Carrier Accidental Death Rider

Description	This rider, automatically included with eligible certificates with no additional premium, provides a death benefit amount of up to two times the face amount to a maximum of $300,000, if the insured dies within180 days of an accidental bodily injury that occurred while riding on a common carrier as a fare-paying passenger.	
Issue Ages (age nearest birthday)	Non-medical 0-75	Medical 0-85
Benefit Amount	Two times the face amount to a maximum of $300,000. Benefit is also subject to a maximum of $300,000 across all Foresters accidental death coverage, at time of payment.	
Expiry Date	The certificate anniversary on which the insured is age 100.	

Accidental Death Rider

Description	This rider provides additional coverage in the event of an accidental death, caused by an accidental bodily injury, and death occurs within 180 days of the injury.	
Issue Ages (age nearest birthday)	Non-medical 16-60	Medical 16-60
Minimum Benefit Amount	Minimum issue amount is $25,000.	
Maximum Benefit Amount	Maximum issue amount is 100% of the face amount up to $300,000. Issue amount is subject to a maximum of $300,000 of accidental death coverage across all Foresters certificates.	
Benefit Payout	Provides the rider benefit if insured dies within 180 days of, and due to, an accidental bodily injury.	
Changes After Issue	Rider benefit amount may be decreased after issue. However, a benefit amount increase after issue is not permitted.	
Expiry date	The certificate anniversary on which the insured is age 70.	
Notes:	Rider may be added after issue and is available for cases with substandard rating on the base certificate.	

Waiver Of Premium Rider

Description	Pays the premium, should the insured become totally disabled. To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.	
Issue Ages (age nearest birthday)	**Non-medical** 16-55	Medical 16-55
Definition of Total Disability	Upon approval of disability claim, if the premium mode is not monthly, it will be changed to monthly. "Total disability" is defined in the rider.	
Waiving Premiums	If total disability begins prior to the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after the rider expiry date, the monthly premium will continue to be waived until the earlier of: a) The date when the insured is no longer totally disabled; or b) The day the certificate is no longer in effect.	If total disability begins on or after the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after that anniversary, the monthly premium will continue to be waived until the earlier of: a) The date when the insured is no longer totally disabled; or b) The certificate anniversary on which the insured is age 65; or c) The day the certificate is no longer in effect.
Expiry date	The certificate anniversary on which the insured is age 65.	

Children's Term Rider

Description	The Children's Term Rider (CTR) provides level term insurance for each insured child (as defined in the rider and includes children born to, adopted by, under the legal guardianship of, or a stepchild, of the insured).	
Issue Ages (age nearest birthday)	Non-medical 16-55 (for life insured)	Medical 16-55 (for life insured)
Benefit Amount	– In increments of $1,000 – Minimum of $10,000 – Maximum $25,000	
Premium	One rider premium to cover all insured children, and will remain the same for the life of the rider.	
Insured Children	At issue each child who: – Is 15 days or older, on the application date, and – Has not reached their 18th birthday at issue of rider, and – Is not excluded by Foresters. Coverage will be extended to each person who becomes a child of the insured while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.	
Child No Longer Insured	A child ceases to be insured at the earliest of: – That child's 25th birthday – The conversion date for that child's coverage under the rider's conversion provision – Date the rider ends	
Convertibility	Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period. Conversion can be to any permanent product made available and underwritten by The Independent Order of Foresters. The new certificate, including premiums, will be based on the child's age at time of issue.	
Conversion Amount	– Up to 1 times the rider benefit amount on or before insured child's 21st birthday – Up to 5 times the rider benefit amount after insured child's 21st birthday and before their 25th birthday, subject to an overall conversion maximum, from all Foresters products, of $100,000 for each insured child Any insurance above the conversion amount and riders added to the new permanent life insurance certificate are subject to underwriting approval.	
Conversion Period:	Begins when the child becomes an insured child until two months after the earliest of: – Date the rider ends – Death of the insured – Insured child's 25th birthday	
Expiry Date	The certificate anniversary on which the insured is age 65.	
Notes	– This rider may be added after issue – Evidence of insurability for insured child(ren) is required only at the time of the application – This rider is available for medically underwritten cases with a substandard rating on the base certificate	

Guaranteed Insurability Rider

Description	Provides an opportunity to purchase additional life insurance on the life of the insured on an option date, by up to the rider benefit amount, without further evidence of insurability.	
Available on	Life insured	
Issue ages	Non-medical 0-37	Medical 0-37
Scheduled option dates	Certificate anniversary on which the life insured is 25, 28, 31, 34, 37 and 40 years old. Special option dates include marriage, birth or adoption.	
Benefit Amount	Lesser of Face Amount or $50,000 per option.	
Expiry date	The certificate anniversary on which the insured is age 40.	

10-Year Term Rider

Description	Provides level term life insurance on the life insured with level premiums for the first 10 years. After 10 years, coverage can be continued as yearly renewable term insurance (with annual premium increases) for the greater of 10 years or to the certificate anniversary on which the insured is age 65.	
Issue ages	20 Pay: 45-75 Paid-up at 100: 18-75	
Issue amounts	Non-medical Minimum coverage: $10,000. Maximum coverage: For issue ages 18-55: $400,000 minus the face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-up Additions Rider (if applicable), plus any other non-medical coverage currently inforce with Foresters. For issue ages 56-75: $150,000 minus the face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-up Additions Rider (if applicable), plus any other non-medical coverage currently inforce with Foresters.	Medical Minimum coverage: $10,000. Maximum coverage: For all issue ages: 12 times the face amount of the certificate.
Convertibility	Rider is convertible during the conversion period to a permanent Foresters life insurance plan being offered for conversion with similar underwriting class, subject to issue age and face amount limitations of that plan.	
Expiry date	The later of 20 years after the rider issue date and the certificate anniversary on which the insured is age 65.	

20-Year Term Rider

Description	Provides level term life insurance on the life insured with level premiums for the first 20 years. After 20 years, coverage can be continued as yearly renewable term insurance (with annual premium increases) for the greater of 10 years or to the certificate anniversary on which the insured is age 75.	
Issue ages	20 Pay: not available Paid-up at 100: 18-65 (18-60 for Tobacco and Tobacco Plus)	
Issue amounts	Non-medical Minimum coverage: $10,000. For issue ages 18-55: $400,000 minus the face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-up Additions Rider (if applicable), plus any other non-medical coverage currently inforce with Foresters. For issue ages 56-65: $150,000 minus the face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-up Additions Rider (if applicable), plus any other non-medical coverage currently inforce with Foresters.	Medical Minimum coverage: $10,000. Maximum coverage: For all issue ages: 12 times the face amount of the certificate.
Convertibility	Rider is convertible during the conversion period to a permanent Foresters life insurance plan being offered for conversion with similar underwriting class, subject to issue age and face amount limitations of that plan.	
Expiry date	The later of 30 years after the rider issue date and the certificate anniversary on which the insured is age 75.	

Single Payment Paid-up Additions Rider

Description	Provides the opportunity for a one-time purchase of paid-up additional insurance (permanent, participating life insurance, with cash values, that endows at age 121) on the life of the insured.	
Issue ages	20 Pay: 18-75 Paid-up at 100: 18-75	
Issue amounts	Non-medical Minimum payment amount: $600 Maximum payment amount: $300,000 The maximum payment is also based upon the face amount a single payment will purchase, subject to the total inforce coverage on the Insured: For issue ages 18-55: $400,000 minus the face amount of the base certificate, plus the Term Rider (if applicable), plus any other non-medical coverage currently inforce with Foresters. For issue ages 56-75: $150,000 minus the face amount of the base certificate, plus the Term Rider (if applicable), (if applicable), plus any other non-medical coverage currently inforce with Foresters. Note: For non-medical, the rider is only available if the single payment coming from a 1035 exchange; no other form of payment is accepted.	Medical Minimum payment amount: $600 Maximum single payment amount Maximum annual payment amount (applied for and subject to underwriting approval): $300,000
Deductions	There are no premiums associated with the PUA riders however a payment expense charge (6%) is deducted from the payment accepted under the rider, with the balance used to purchase the paid-up insurance.	
Amount of Death Benefit	The amount of death benefit from paid-up additions purchased by the payment varies based upon the age of the insured at the time the payment is made.	
Expiry date	The earlier of the date the single payment is accepted or 60 days after the rider issue date. Foresters may accept a payment arriving later than 60 days after the rider issue date, if the delay is not the fault of the Owner.	

Flexible Payment Paid-up Additions Rider

Description	Provides the ongoing opportunity to purchase paid-up additional insurance (permanent, participating life insurance, with cash values, that endows at age 121) on the life of the insured. Not available for non-medical certificates.
Issue ages	20 Pay: 18-75 Paid-up at 100: 18-75
Issue amounts	Medical Only Minimum payment amount: $50 Maximum annual payment amount (applied for and subject to underwriting approval): $300,000 Payments are also subject to a maximum lifetime payment amount of $2,000,000. The maximum payment will be reset as follows: – At the 5th anniversary: reset to the average of the first 5 years of actual payment amounts accepted (including catch-up payments) – At the 10th anniversary: reset to the average of the sixth to tenth years of actual payment amounts accepted (including catch-up payments), which cannot be greater than the reset amount at the 5th anniversary – 11th anniversary and onward: reset annually, based on the actual payment amounts accepted in the previous year.
Deductions	There are no premiums associated with the PUA riders however a payment expense charge (6%) is deducted from each payment accepted under the rider, with the balance used to purchase the paid-up insurance.
Amount of Death Benefit	The amount of death benefit from paid-up additions purchased by each payment varies based upon the age of the insured at the time the payment is made.
Payment Modes and Billing	Payments under the rider can be made at any time; however at issue billing must be in the same mode as the premium payments for the base certificate. After issue billing mode for the rider can be changed.
Expiry Date	For issue ages 18-73, to the earlier of 25 years after the rider issue date and the certificate anniversary on which the insured is age 80. For issue ages 74-75, to the earlier of 7 years after the rider issue date and the certificate anniversary on which the insured is age 82.

Key Contact Information

Sales Support

We answer your call with a live voice. Foresters Sales Support Team is your first, direct, live point-of-contact for all of your pre-sales needs. Our informed professionals pick up when you call, and provide the friendly assistance you need. Call us at 1-866-466-7166 Option #1, Monday to Friday from 9:00 am to 6:00 pm ET. Our knowledgeable Foresters sales team is standing by to support your business with:

- A "live voice" to answer all of your Foresters questions
- Sales ideas and solutions
- Foresters product training
- Illustration software and website support
- Advanced marketing concepts, materials, and education
- A single point-of-contact with Foresters

Our Producer Service Center

Do you need to inquire about business you have recently submitted, or an existing inforce certificate? Visit our producer website ezbiz (foresters.com) for quick and easy 24 hour self-service options. Should you require additional assistance, please contact our Producer Support Line at 1-866-466-7166 Option #2 between Monday to Friday 9:00 am to 5:00 pm ET (department hours may vary).

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. N800

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.

For Producer Use Only. Not For Use With The Public.

504933 US 04/25

Foresters Financial

Helping is who we are.™

Visit **foresters.com** to see how we can help you.