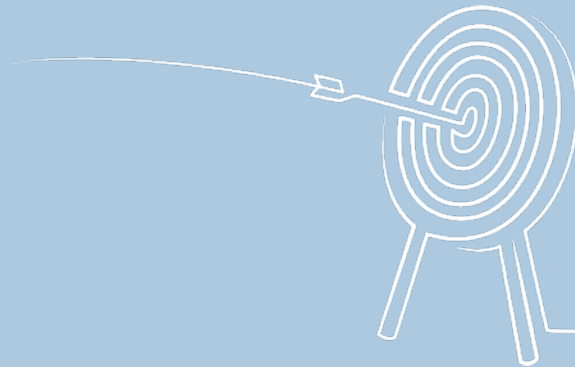


Foresters Live Well Plus

Participating Whole Life

Foresters 
Financial



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Groundbreaking digital solution

Foresters Live Well Plus

A digital solution

Foresters Live Well Plus offers:



100% digital solution

Complete the entire application and sales process online in a single session



Streamlined reflexive e-application

Hassle-free application process - no medical exams or fluids*



Accelerated decisioning and quick issue

Seamless integration of e-sign and e-delivery for up to \$2,000,000

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

Prescreening your clients

Take time to get familiar with some scenarios where the Proposed or Additional Insured would ***not be eligible*** for coverage*

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

Pre-screening questions

- **Citizenship:** Owner and/or Proposed or Additional Insured are 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 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 (TIA) 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
 - Been diagnosed with or been treated or taken medication for:
 - cancer (excluding skin cancers)
 - drug and/or alcohol abuse
 - disorder of the liver, pancreas or kidney
 - ulcerative colitis or Crohn's disease
 - rheumatoid arthritis, lupus or connective tissue disease
 - Multiple Sclerosis (MS), paralysis or muscular dystrophy

Pre-screening questions

- a chronic condition that requires the use of a wheelchair
 - emphysema, chronic obstructive pulmonary disease (COPD) or chronic bronchitis
 - heart attack, heart surgery, coronary heart disease, Congestive Heart Failure, cardiomyopathy, cerebrovascular disease, an aneurysm anywhere in the body, stroke, stent, angioplasty, valve repair or replacement or coronary artery bypass
- ***Within the last 5 years, has the Proposed or Additional Insured:***
 - Has a DUI/DWI, a reckless driving conviction or 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 HIV or AIDS?
 - 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?

Pre-screening questions

- ***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

Product details

Foresters Live Well Plus

Underwriting classes

■ Non-Tobacco options:

– Preferred Plus Non-Tobacco:

- No nicotine, tobacco, vape or e-cigarette use within the past 5 years

– Preferred Non-Tobacco:

- No nicotine, tobacco, vape or e-cigarette use within the past 3 years

– Non-Tobacco:

- No nicotine, tobacco, vape or e-cigarette use within the past 12 months

■ Tobacco options:

– Tobacco:

- Nicotine, tobacco, vape or e-cigarette use within the past 12 months

■ Substandard available for both non-tobacco and tobacco:

- AU (Tables 1-3)
- AX (Tables 4-6)

Face amount limits

Ages*	Minimum	Maximum	
18-50	\$25,000 (\$50,000 for Preferred Plus and Preferred)	Preferred Plus: Preferred: Standard: AU (Tables 1-3): AX (Tables 4-6):	\$2,000,000 \$2,000,000 \$1,750,000 \$1,000,000 \$500,000
51-60	\$25,000 (\$50,000 for Preferred Plus and Preferred)	Preferred Plus: Preferred: Standard: AU (Tables 1-3): AX (Tables 4-6):	\$1,250,000 \$1,250,000 \$1,000,000 \$500,000 \$250,000

Full-time college students are limited to a \$500,000 total coverage amount with Foresters Live Well Plus

Primary insured's maximum face amount is inclusive of the total coverage (base + primary insured term rider + paid-up additions rider death benefit) plus any in-force Foresters coverage

Note: If a Standard or rated case with a base face amount less than \$50,000 is applied for but is approved Preferred Plus or Preferred, the base face amount will be automatically increased to \$50,000. Once approved at Preferred Plus or Preferred, the rating cannot be changed to Standard to qualify for limits below \$50,000.

* Age nearest birthday (For age 18, must be actual age 18, not age nearest)

Premium banding limits



Banding applies to the base face amount only and excludes riders

Band	Minimum	Maximum
1	\$25,000	\$49,999
2	\$50,000	\$249,999
3	\$250,000	\$499,999
4	\$500,000+	

Choose between four dividend options



Paid-up
additional
insurance



Dividends*
on deposit
with interest



Premium
reduction



Cash
payment

* Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

Premium requirements

Premium mode*	Modal factor	Minimum premium	Certificate fees
Monthly PAC	0.0875	\$50	\$6.30
Quarterly	0.26	\$150	\$18.72
Semi-annual	0.51	\$300	\$36.72
Annual	1.00	\$600	\$72.00

Certificate fee is commissionable and included in the premium calculation

Premium/benefit period:

- Paid up at age 100
- Maturity at age 121 (pays out the cash surrender value at age 121)

* First premium on PAC, future premiums can be direct bill

Total initial premium maximum

- Total initial premium payment for coverage applied for cannot exceed 40% of the primary insured's total annual income. An example would be reporting an income of \$175,000; the total initial premium cannot exceed $\$175,000 \times 40\% = \$70,000$
 - Total premium includes the annual premium for base coverage plus all applicable riders except for the Single Premium Paid-up Additions Rider
 - Total income includes salary, bonus, rental income, alimony and any other supplemental income

Ability to take loans



Foresters offers non-direct recognition loans; meaning dividends credited are not adjusted due to outstanding loans.

Helpful tip:

- Available if there is positive cash surrender value within the certificate and the certificate is used as security for the loan. The maximum loan amount available at any time is equal to the projected cash surrender value at the end of the current certificate year, assuming that no further premium payments are made
- Loan interest rate is a variable loan rate determined at least once a year, and no more than once per 3-month period. The loan interest rate is currently 5.75% but cannot exceed the contractual maximum rate of 8.0%. The loan interest accrues daily and is compounded annually

Automatic Premium Loan (APL) provision

- This provision allows Foresters to pay the required premium amount through a loan against the cash surrender value of the certificate
- This feature needs to be selected on the life application
 - Note: If not selected at issue, it can be elected at any point prior to the end of the grace period by a signed notice
- If an APL occurs on the certificate, the premium payment frequency will automatically change to, if not already, monthly

Surrender options



- Two options available:
 - Full surrender: The certificate may be surrendered for its guaranteed cash surrender value, plus the value of any Paid-up Additions or accumulated dividends on deposit, less any outstanding debt
 - Partial surrender: A certificate can be partially surrendered by surrendering Paid-up Additions. The death benefit supported by the Paid-up Additions will be reduced accordingly. Each partial surrender must be for at least \$500.00

Nonforfeiture options

- Two nonforfeiture options available, which can be elected before a required premium is overdue for more than 60 days:
 - Cash surrender: Terminated the coverage for the cash surrender value
 - Reduced paid-up (default option): The cash surrender value is used as a new single premium payment to purchase the maximum face amount. The minimum face amount must be \$1,000 (for lower amounts Foresters may surrender the certificate and pay out the cash surrender value)

A window to keep coverage

- Grace period:
 - 31 days from the due date in which the total premium payment was due
- Certificate lapse:
 - Subject to non-forfeiture and automatic premium loan provisions, the certificate will lapse without cash surrender value at the end of the grace period if the unpaid total premium has not been received by that day
- Reinstatements:
 - Within 3 years of the date of lapse subject to evidence of insurability, payment of all unpaid premiums, interest on unpaid premiums (not to exceed 6%), any existing debt, and accrued debt interest (interest on loans will not exceed Foresters variable loan rate in effect at the time of reinstatement)

Options for modifying in-force coverage

- Based on the administrative rules in effect:
 - Current allowed changes:
 - Change to the payment frequency mode
 - Base coverage and rider decreases
 - Terminations as applicable to the rider (not applicable to Paid-up Additions Rider)
 - Current disallowed changes:
 - Tobacco to standard Non-Tobacco class change only (subject to underwriting approval)
 - Certain riders may be added post-issue (subject to underwriting approval)
 - Current disallowed changes:
 - Base coverage or rider increases
 - Insurance class changes other than ones mentioned above

Charity Benefit provision



- Foresters will pay an additional 1% (up a maximum of \$100,000) of the face amount to a designated eligible charitable organization in the insured's name when a death claim is paid*
 - Contractual provision is automatically included, for no additional premium
 - Beneficiary must be named prior to the insured's death. Multiple charities may be named and can be changed at any time prior to the death of the insured

* 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.

Customizing the coverage with riders

Up to three built-in riders*

Accelerated Death Benefit Rider

Family Health Benefit Rider

Common Carrier Accidental
Death Rider

Optional riders for flexibility

Paid-up Additions Rider (Single and
Flexible)

Term Rider: 10, 15 or 20-Year

Additional Insured Term Rider:
10, 15 or 20-Year

Guaranteed Insurability Rider

Waiver of Premium Rider

Accidental Death Rider

Children's Term Rider

* Automatically included. No additional premium.

Rider details

Foresters Live Well Plus

Accelerated Death Benefit Rider*

■ Description

- Provides the certificate owner the option to accelerate a portion of the death benefit and possibly receive a payment due to diagnosis of:
 - Chronic Illness
 - Critical Illness
 - Terminal Illness

- The certificate owner can use the payment for any purpose such as to partially cover costs associated with the treatment of the insured's chronic, critical, or terminal illness. It's not or intended to be long-term care insurance
- This is just an overview of some of the eligibility requirements, limitations, and the impact a payment may have on the certificate under this option

* 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.

Accelerated Death Benefit Rider

■ Qualifying event for Chronic Illness

- A physician must diagnose the Chronic Illness as permanent
- Either situation below may be eligible under Chronic Illness:
 - Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment

- Unable to perform, without substantial assistance from another person, at least 2 of the 6 activities of daily living for at least 90 days due to a loss of functional capacity:
 - Bathing
 - Continence
 - Dressing
 - Eating
 - Toileting
 - Transferring

Accelerated Death Benefit Rider

■ Qualifying event for Critical Illness

- Insured has one or more of the following to be eligible (refer to the rider for definitions):
 - Life-threatening (invasive) cancer
 - Myocardial Infarction (heart attack)
 - Advanced Alzheimer's Disease (before age 75)

- Stroke
- End-stage renal failure (kidney)
- Major organ failure
- ALS

■ Qualifying event for Terminal Illness

- Diagnosed with a non-correctable illness or physical condition, which is reasonably expected to result in death within 12 months of diagnosis

Accelerated Death Benefit Rider

■ Eligibility

- For Critical and Chronic: The insured issue age must be 60 or younger with a standard or better risk class
- For Terminal: The insured can be any issue age with a standard or substandard risk class
- Notice of claim must be received in writing at Foresters designated office

■ Amount limits

- Minimum acceleration: \$4,500
- Maximum acceleration:
 - Chronic Illness:
 - 24% of the eligible death benefit in any 12-month period; and
 - The lesser of 95% of the eligible death benefit or \$500,000, over the rider's lifetime

Accelerated Death Benefit Rider

- Critical Illness:
 - The lesser of 95% of the eligible death benefit or \$500,000, over the lifetime of the rider
 - Terminal Illness:
 - The lesser of 95% of the eligible death benefit or \$500,000, over the lifetime of the rider
 - Only one payment is allowed, and the rider will terminate after payment
-
- All acceleration requests are subject to maintaining a residual face amount of \$10,000
 - Payment
 - For Chronic and Critical Illness, the payment is reduced by an actuarial discount, outstanding loans on the certificate, and an administration fee (Currently \$300; \$500 allowed maximum)

Accelerated Death Benefit Rider

- Payment amount will be less than the acceleration amount, and depending on the circumstances of the claim, could be substantially less than the acceleration amount
 - For Terminal Illness, the actuarial discount and administration fee are \$0.00
 - Payment made under the rider can only be received as a lump sum and will reduce the death benefit and other values within the certificate
-
- The amount of the reduction within the certificate will likely be greater than the actual payment amount received
 - In some cases, the accelerated death benefit payment can affect eligibility for public assistance programs and trigger unfavorable tax consequences; the owner should check with a tax advisor before making a claim

Family Health Benefit Rider

■ Description

- Provides a benefit amount for the insured and their immediate family members due to a qualified health situation caused by a catastrophic weather event, which is recognized and recorded by the US National Weather Service or US Geological Survey as a hurricane, tornado, volcanic eruption, tsunami, typhoon, lightning strike, or earthquake

■ Qualifying event

- Maximum benefit per qualified health situation for an individual is \$650, with a lifetime family maximum of \$5,000:
 - Ambulance Transportation: \$50
 - Hospital Emergency Room Examination: \$100
 - Hospital Stay: \$100 per day up to a maximum of 5 days

Family Health Benefit Rider

- Issue age (age nearest birthday)
 - Ages 18-60
- Rider expiry date
 - The date will be the earlier of:
 - The certificate anniversary on which the insured is nearest age 100
 - The first day following the day that the total of the specific benefit amount paid under this rider equals the maximum family benefit amount

Common Carrier Accidental Death Rider

- Description
 - Provides a death benefit amount of up to two times the face amount if the insured dies within 180 days of an accidental bodily injury that occurs while riding as a fare-paying passenger on a common carrier. It's subject to a combined maximum of \$300,000 across all Foresters Common Carrier Accidental Death Rider and Accidental Death Rider coverages on the insured life
- Issue age (age nearest birthday)
 - Ages 18-60
- Rider expiry date
 - The rider expiry date will be the certificate anniversary on which the insured is nearest age 100

Single Payment Paid-up Additions Rider



■ Description

- Provides the owner of the certificate the opportunity for a one-time purchase of paid-up additional insurance on the life of the insured. This coverage is permanent participating whole life insurance that offers cash value accumulation and endows at age 121
 - 1035 exchanges are not allowed
-
- There are no premiums associated with the rider, however, a 6% payment expense charge is deducted from each payment accepted
 - Currently, may be added post-issue subject to approval
- ## ■ Issue age (age nearest birthday)
- Ages 18-60

Single Payment Paid-up Additions Rider

- Issue amounts

- Minimum payment amount: \$600
- Maximum payment amount: \$200,000 and is inclusive of all Paid-up Additions Riders on the insured

- Rider expiry date

- The earlier of:
 - The date the payment is accepted
 - 60 days after the issue date of the rider
 - Note: Foresters may accept payments 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 owner of the certificate the opportunity to purchase paid-up additional insurance on the life of the insured. This coverage is permanent participating whole life insurance that offers cash value accumulation and endows at age 121
- 1035 exchanges are not allowed

- There are no premiums associated with the rider, however, a 6% payment expense charge is deducted from each payment accepted
- Currently, may be added post-issue subject to approval

■ Issue age (age nearest birthday)

- Ages 18-60

Flexible Payment Paid-up Additions Rider



■ Issue amounts

- Minimum payment amount: \$50
- Maximum single payment amount: \$200,000 / Lifetime maximum of \$2,000,000
- If payments haven't been maximized, the following are the result rules:
 - 5th anniversary: The maximum annual premium payment amount will be reduced to equal the average

annual payment (including catch-up payments) made in the first five years

- 10th anniversary: The maximum annual payment amount will be reduced to equal the average annual payment (including catch-up payments) made in years six through ten
- 11th anniversary and thereafter: The maximum annual payment amount will be reduced to equal the total payment made in the previous year

Flexible Payment Paid-up Additions Rider

- Rider expiry date
 - Payments may be made until the earlier of certificate anniversary nearest age 80 or the 25th certificate year after the rider effective date.
 - Note: The rider expires if the base premium is either not paid or paid by the automatic premium loan, or if the certificate becomes reduced paid-up

10, 15 or 20-Year Term Rider

■ Description

- Provides level term life insurance on the insured's life with level premiums for the initial term period. After the initial term period, coverage can be continued as yearly renewable term insurance (with annual premium increases) until the expiry date
- Only one term rider is allowed on the primary insured

- Currently, may be added post-issue subject to approval

■ Issue age (age nearest birthday)

- Ages 18-60 (must be actual age 18, not age nearest)

■ Underwriting Classes

- The same risk classes as the base coverage are available

10, 15 or 20-Year Term Rider

■ Benefit amount

- Minimum coverage: \$25,000
- Maximum coverage: The term rider amount, combined with the base face amount, plus the amount purchased under a Single or Flexible Payment Paid-up Additions Rider (if applicable), plus any in-force coverage with Foresters cannot exceed the maximum allowed face amount for this product

■ Convertibility:

- Ability to convert the term coverage to the permanent insurance we are then offering without evidence of insurability at the earlier of the end of the initial term period or the certificate anniversary on which the insured is age 60
 - Maximum issue age for conversion privilege is age 58
- Conversions start in the second certificate year

10, 15 or 20-Year Term Rider

- Premium banding:

- Band 1: Less than \$500,000
- Band 2: \$500,000+

- Renewal period:

- The greater of 10-years or the certificate anniversary on which the insured is:
 - 10-Year: Age 65
 - 15-Year: Age 70
 - 20-Year: Age 75

- Rider expiry date

- 10-year: The later of 20-years after the issue date or to the insured's age 65
- 15-year: The later of 25-years after the issue date or to the insured's age 70
- 20-year: The later of 30-years after the issue date or to the insured's age 75
- The rider may end before the rider expiry date

Additional Insured Rider: 10, 15 or 20-Year

■ Description

- Provides level term life insurance on the life insured's legally married or common-law spouse or civil union partner with level premiums for the initial term period. After the initial term period, coverage can be continued as yearly renewable term insurance (with annual premium increases) until the expiry date
- Additional insured must agree to the beneficiary selected by the owner for this rider

- Only one Additional Insured Rider allowed per certificate
- Currently, may be added post-issue subject to approval

■ Issue age (age nearest birthday)

- Ages 18-60 (must be actual age 18, not age nearest)

■ Underwriting Classes

- The same risk classes are available as with the base coverage

Additional Insured Rider: 10, 15 or 20-Year

- Benefit amount

- Minimum coverage: \$25,000
- Maximum coverage as follows:

Ages	Maximum
18-50	Pref Plus and Pref: \$2,000,000
	Standard: \$1,750,000
	AU (Tables 1-3): \$1,000,000
	AX (Tables 4-6): \$500,000
51-60	Pref Plus and Pref: \$1,250,000
	Standard: \$1,000,000
	AU (Tables 1-3): \$500,000
	AX (Tables 4-6): \$250,000

- Convertibility:

- Ability to convert the term coverage to the permanent insurance we are then offering without evidence of insurability at the earlier of end of the initial term period or the certificate anniversary on which the additional insured is age 60
 - Maximum issue age for conversion privilege is age 58
- Conversions start in the second certificate year

Additional Insured Rider: 10, 15 or 20-Year

- Premium limits:
 - There is no premium to income restriction similar to the base coverage. The additional insured is subject to the maximum coverage amount rules based on income if employed and 1/2 household income if they are not currently employed
- Premium banding:
 - Band 1: Less than \$500,000
 - Band 2: \$500,000+

Additional Insured Rider: 10, 15 or 20-Year

■ Renewal period:

- The greater of 10-years or the certificate anniversary on which the insured is:
 - 10-Year: Age 65
 - 15-Year: Age 70
 - 20-Year: Age 75

■ Rider expiry date

- 10-year: The later of 20-years after the issue date or to the insured's age 65
- 15-year: The later of 25-years after the issue date or to the insured's age 70
- 20-year: The later of 30-years after the issue date or to the insured's age 75
- The rider may end before the rider expiry date

Waiver of Premium Rider

- Description
 - Waives the total premium due in the event of the insured being totally disabled from one's own occupation for 24 months and from any occupation thereafter after the insured has been continuously disabled for at least 6 months
 - Currently, may be added post-issue subject to approval
- Issue age (age nearest birthday)
 - Ages 18-55
- Rider expiry date
 - This date will be the certificate anniversary on which the insured is age 65
 - The rider may end before the rider expiry date

Waiver of Premium Rider

■ Waiver of Premium

- Total disability prior to age 60, the monthly premium will continue to be waived until the earlier of:
 - Date when the insured is no longer totally disabled
 - Date certificate is no longer in effect

- Total disability on or after age 60, the monthly premium will continue to be waived until the earlier of:
 - Date when the insured is no longer totally disabled
 - Certificate anniversary on which the insured is age 65
 - Date certificate is no longer in effect

Accidental Death Rider

■ Description

- Provides additional coverage on the insured for an accidental death due to and occurring within 180 days of, an accidental bodily injury directly and independently from other causes while this rider is in effect
- Currently, may be added post-issue subject to approval

■ Benefit amount

- Minimum amount of \$25,000
- Maximum amount of 100% of the base certificate face amount subject to a maximum of \$300,000 of accidental death coverage across all Foresters certificates

Accidental Death Rider

- Issue age (age nearest birthday)
 - 18-60
- Rider expiry date
 - This date will be the certificate anniversary on which the insured is age 70
 - The rider may end before the rider expiry date

Children's Term Rider



■ Description

- Provides level term life insurance for each child listed on the application, who:
 - Is 15 days or older on the application date
 - Has not reached their 18th birthday at issue of the rider
 - Is not excluded by Foresters
- Currently, may be added post-issue subject to approval
- 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
- A child is no longer covered at the earliest of:
 - Child's 25th birthday
 - Conversion date for that child's coverage under the rider's conversion provision
 - Date the rider ends

Children's Term Rider

■ Eligibility

- Who's considered:
 - Biological or legally adopted child of the insured
 - A stepchild of the insured as a result of and during the insured's legal, as defined by the laws of the state governing, marriage or civil union to the parent of that person

- Under legal guardianship of the insured
- Underwriting:
 - Complete the Children's Term Rider Questions section within the application
 - Evidence of insurability resides with the answers provided within the Child Term Rider Question section of the application once it's selected on the product details page

Children's Term Rider

- Issue age (age nearest birthday)
 - Ages 18-55 on the insured's life
- Benefit amount
 - Minimum amount: \$10,000
 - Maximum amount: \$25,000
 - Increments of \$1,000 allowed
- Conversion to a permanent plan without evidence of insurability
 - Up to child's age 21: 1 times benefit amount
 - Between child's ages 21-25: 5 times benefit amount up to \$100,000
- Rider expiry date
 - This date will be the certificate anniversary on which the insured is age 65
 - The rider may end before the rider expiry date

Guaranteed Insurability Rider

■ Description

- Provides the owner the ability to purchase additional participating insurance coverage without evidence of insurability during specific times:
 - The certificate anniversary on which the insured is age 25, 28, 31, 34, 37 and 40
 - An option date may be advanced to 90 days after a marriage or birth/adoption of a child

- The next option age is skipped when triggered for one of the above life events
- Premium payments required for each new certificate for the increase exercised will be based on the insured's current age and rates available at the time of the option exercise date
- Currently, only available at the time of issue

Guaranteed Insurability Rider

- Issue age (age nearest birthday)
 - 18-37
- Rider expiry date
 - The certificate anniversary on which the insured is age 40
 - The rider may end before the rider expiry date

Disclaimer

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.

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.

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

All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member's dependents. The information contained in this presentation is for informational purposes only. There are other tools available 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.

Thank you

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