PLANRIGHT Whole Life Insurance

Plan right today, ease the burden tomorrow.



Foresters Financial



Plan today so your family doesn't have to in the future

All of us will likely have to face the death of a close family member at some time in our lives. Worrying about how to cover the funeral costs just adds to the pain and grief we're experiencing. No one likes to think about their own mortality. But concern for your family leads you to wonder how they would manage expenses after you pass away. That's where life insurance from Foresters Financial™ can help by providing some of the resources to protect your family and finances.

According to the National Funeral Directors Association[1], the national median cost of an adult funeral with viewing, burial, and vault in 2023 was $9,995. This cost does not include the cemetery plot, monument, flowers, obituary or other cash expenses, which would push the price well over $10,000.

With Foresters PlanRight whole life insurance, you can help reduce the burden of these costs on your family during an already difficult time.



Foresters PlanRight Life Insurance

Foresters PlanRight offers three plan options – two that can immediately provide a full death benefit amount[2] and one that can provide a limited death benefit amount[2] in the first two years. Your answers to questions on the application help guide which plan is available to you.

PlanRight Preferred (with a level death benefit)
The death benefit amount is based on 100% of the face amount and has the lowest premium of the three plans. The maximum face amount is $35,000, depending on your age at the time of application.

PlanRight Standard (with a level death benefit)
The death benefit amount is based on 100% of the face amount. The maximum face amount is $20,000, depending on your age at the time of application.

PlanRight Basic (with a graded death benefit)
The death benefit amount in the first two years[3] is based on premiums you've paid plus 10% annual interest.[4] Beginning in the third year, the death benefit amount is based on 100% of the face amount. The maximum face amount is $15,000, depending on your age at the time of application.

Key features

Guaranteed premiums
Unlike some other expenses in life, PlanRight premiums are level and guaranteed to stay the same as long as you keep the coverage.

Guaranteed benefits
The death benefit amount is also guaranteed as long as premiums are paid and your PlanRight coverage will never be canceled because of changes in your health while your coverage is in effect. The death benefit amount also generally provides an income tax-free death benefit.[5]

Guaranteed cash values
PlanRight has guaranteed cash values, which allows you to potentially borrow against as a loan.[6]

For added value
Foresters automatically includes up to three riders with your base coverage, with no additional premium.

- Accelerated Death Benefit Rider (for Terminal Illness)[7] may allow the owner to accelerate a portion of the death benefit and receive a payment if the insured is diagnosed with a terminal illness.
- Common Carrier Accidental Death Rider may provide an additional benefit if death is 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) resulting from certain natural disasters.

For added protection
For additional premium, PlanRight Preferred offers an Accidental Death Rider, which can pay an additional benefit in the event of an accidental death.

Estimate your needs

Funeral home:	$ _____
Cemetery plot:	$ _____
Marker/Headstone:	$ _____
Casket:	$ _____
Other funeral costs:	$ _____
Medical:	$ _____
Legal/Probate:	$ _____
Debts:	$ _____
Cash needs:	$ _____
Taxes:	$ _____
Cash gifts:	$ _____
Other:	$ _____
TOTAL:	$ _____

PlanRight does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary may use the proceeds for any purpose, unless otherwise directed.

Applying is simple

Applying for PlanRight is simple and convenient. Complete an easy-to-understand application and you could be eligible for life insurance coverage. Also because PlanRight is non-medical, there are no paramedical exams or fluid collection required. Your insurability depends on answers to medical and other application questions and underwriting searches and review.

Remember, in most cases, the younger and healthier you are, the lower your insurance premiums. Helping to provide for both today's peace of mind and tomorrow's possibilities, Foresters PlanRight gives you many good reasons to apply.

Ask your insurance representative how Foresters PlanRight can work for you.



Additional benefits of becoming a Foresters member

When you trust Foresters Financial with your life insurance or retirement needs, you're joining an organization with a 150-year history of giving back to families and communities. And for our more than one million members, we provide valuable member benefits[8] and opportunities to enjoy quality family time or give back through volunteering efforts that directly benefit local communities.

Foresters members enjoy unique member benefits[8] including the Competitive Scholarship[9], LawAssure[10] and Grants to give back through volunteering activities.

Compliments of:

Name _____

Contact information _____

License number _____

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, 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. N757

This brochure is provided for information purposes only; it does not form part of the Foresters PlanRight Whole Life Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract. Life insurance contracts are underwritten and issued by The Independent Order of Foresters, a fraternal benefit society. Foresters PlanRight Whole Life and its riders 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 Foresters PlanRight Whole Life Insurance contract for your state for these terms and conditions. Foresters PlanRight and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

PlanRight: ICC19-WL-PRL-US01 or ICC19-WL-PRB-US01 or WL-PRL-XX01-2019 or WL-PRB-XX01-2019

Accidental Death Rider: ICC19-WL-PR-ADR-US01 or WL-PR-ADR-XX01-2019

Common Carrier Accidental Death Rider: ICC19-WL-PR-CCADR-US01 or WL-PR-CCADR-XX01-2019

Family Health Benefit Rider: WL-FHB-XX01-2011

Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 or TRAD-ABRTI-XX01-2014 or TRAD-ABRTIXX01-2016

1 Source: https://nfda.org/news/media-center/nfda-news-releases/id/8134/2023-nfda-general-price-list-study-shows-inflation-increasing-faster-than-the-cost-of-a-funeral (Dec 2023).

2 Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed.

3 In the event of accidental death during the first two years, the death benefit amount is based on 100% of the face amount.

4 Interest is compounded annually and is accrued on a daily basis from the certificate issued date to the date of death.

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

6 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, then the certificate will terminate. Loans may be considered a reportable tax event. You should consider consulting your tax advisor for details on your specific situation.

7 The payment of the Accelerated Death Benefit, due to diagnosis of a terminal illness, may be significantly 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. Receipt of the accelerated death benefits may affect eligibility for public assistance programs. Receipt of the accelerated death benefits may be taxable.

8 Description of member benefits that you may receive assumes you are a Foresters Financial member. Foresters Financial members are insureds under a life or health insurance certificate issued by The Independent Order of Foresters or Foresters Life Insurance Company. Foresters Financial 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.

9 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/scholarships for further details.

10 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.

Not a bank deposit. Not FDIC insured. Not guaranteed by any bank or credit union. Not insured by any federal government agency.

Not for use in OR, SC or VA.

503340 US 06/25