PlanRight Whole Life

Preplan for your post-life needs with affordable protection.



Accessible

Ages 50–85

e-Application with LiveApp[1] for both face-to-face and non-face-to-face sales

Flexible

Up to $35,000 in coverage[2]

Three plan Types: Preferred, Standard and Basic

Fast

Real time Point-of-Sale decisions

Most certificates issued in under two business days

Foresters Financial

Meet middle market needs

Providing protection for individuals preplanning for post-life needs to help pay final expenses or creating a legacy for a loved one or favorite charity.

- Three plan types available based on underwriting qualifications:
  - Preferred and Standard with the death benefit amount based on 100% of the face amount starting day one[3]
  - Basic with the death benefit amount based on Return-of-Premium (ROP) + 10% interest in years one and two, then 100% of the face amount starting in year three[4]
- Guaranteed level premiums, cash values, and death benefit amount as long as premiums are paid
- A quick application process—no medical exam, blood profiles or home office specimen required

Make it happen

- LiveApp is available for issue ages 50–85
- Real time Point-of-Sale decisions based on the application answers to medical questions, the client's build, MIB check and a Milliman search.

Amazing member benefits

Foresters Financial™ offers members a suite of benefits.[5]

Competitive Scholarship[6]

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

LawAssure[7]

Members can create a will, power of attorney, living or pet trust and healthcare directive online

Community Volunteers

Grants up to $1,500 to organize volunteer activities in local communities

Strength and security

Choosing Foresters means offering an organization that's still standing strong for over 150 years. Our foundation is built on trust, resilience and gives us the confidence that we will deliver– today, tomorrow, and for generations to come.

Discover the strength behind the purpose.

Set yourself apart with PlanRight from Foresters[8]

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. N843

[1] LiveApp e-applications not available in MA. e-Delivery not available for LiveApp e-applications. For e-applications the Proposed Insured, Owner, and Payor must be the same person and there cannot be any intent to replace coverage.

[2] Insurability depends on answers to the application questions.

[3] 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.

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

[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/scholarships 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] 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.

505060 US 06/26

Foresters Financial

Helping is who we are.™

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