

PlanRight Whole Life

Preplan for your post-life needs with affordable protection.



Accessible

Ages 50-85
Non face-to-face
e-Application with
LiveApp¹



Flexible

Up to \$35,000 in
coverage²
Three plan Types:
Preferred, Standard
and Basic



Fast

Point-of-Sale
decisions in as quick
as 7 minutes
Most certificates
issued in under two
business days
e-Delivery available

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 one³
 - 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 three⁴
- 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

- Ability for non face-to-face sales with LiveApp for issue ages 50-75
- On-the-spot medical eligibility in

as quick as 7 minutes based on the Personal Phone Interview (PHI), the application answers to medical questions, the client's build, MIB check, and prescription history check

Amazing member benefits

Foresters Financial™ offers members a suite of complimentary living benefits.⁵

Competitive Scholarship⁶

Each year, the Foresters Competitive Scholarship program provides almost \$2 million in tuition scholarships for higher learning. Eligible members and their families may apply.

LawAssure⁷

Members may create a will, power of attorney or healthcare directive with this complimentary online document preparation service.

Community Grants

People love their communities! Foresters members can apply for grants to organize volunteer or fun family activities in their area.

Strength and security

A growing member-driven organization since 1874, you and your clients can count on Foresters.

"A"

Excellent

A.M. Best Financial Strength rating for 21 consecutive years⁸

Assets of

\$14.2 billion⁹

Liabilities of

\$12.6 billion⁹

Surplus of

\$1.7 billion⁹

Set yourself apart with PlanRight¹⁰ from Foresters.

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, ON, Canada M3C 1T9) and its subsidiaries. N611

¹ Not available in NY and MA.

² Insurability depends on answers to medical and other application questions and underwriting searches and review.

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. Available to eligible members. Please visit <https://www.foresters.com/en/foresters-difference/scholarships> for eligibility criteria.

⁷ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed attorney. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. Some features not available in Louisiana.

⁸ The A.M. Best ratings assigned on July 29, 2021 reflect overall strength and claims

paying ability of The Independent Order of Foresters. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See ambest.com for our latest rating.

⁹ All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2020 and converted into USD using the Bloomberg spot exchange rate of 1.2725. The surplus comprising assets of \$14.2 billion and liabilities of \$12.6 billion represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

¹⁰ 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. Underwritten by The Independent Order of Foresters.

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