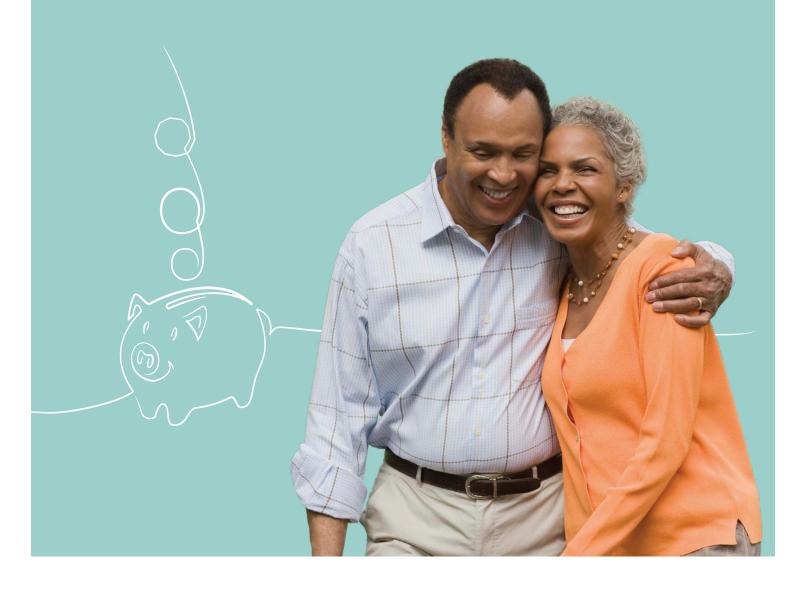
PlanRight Whole Life

Preplan for your post-life needs with affordable protection.





Accessible

Ages 50-85 e-Application with LiveApp¹ for both face-to-face and non-face-to-face sales



Flexible

Up to \$35,000 in coverage²

Three plan Types: Preferred, Standard and Basic



Fast

Real time point-of-sale decisions

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 guick 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 complimentary living benefits.5

Competitive Scholarship⁶

Member families can apply for \$2,000 per year in tuition scholarships for up to four years.

LawAssure⁷

Members can create a will, power of attorney and healthcare directive online at no extra cost.

Community Volunteers

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

Strength and security

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

Excellent

A.M. Best Financial Strength rating for 24 consecutive years8

Assets of

Liabilities of

Surplus of

Set yourself apart with PlanRight from Foresters.¹⁰

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. N806

- 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 The A.M. Best rating assigned on September 6, 2024 reflects the overall strength and claims-paying ability of The Independent Order of Foresters (IOF) but does not apply to the performance of any non-IOF issued products. 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. 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, 2024 and converted into USD using the Bloomberg spot exchange rate of 1.4384. The surplus 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.
- 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 and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

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