Break out of the crowd

Sell Foresters.
Grow faster.
Win big.



Foresters Financial

Let's transform your sales experience



"Your work doesn't just help protect families, it helps shape a brighter future. I'm proud to have you representing Foresters."

MARK RUSH
Chief Distribution Officer,
U.S. Sales

It's all about empowering you to succeed. With Foresters Financial,™ you can tap into state-of-the-art products, tailored technology, ongoing sales support and more opportunities to make a meaningful difference for your clients.

Right now, 42% of adults are reporting that they don't have enough life insurance coverage. That is a huge market of nearly 102 million potential customers.[1] When you're with Foresters, you can cater to these customers with accessible coverage and unique living benefits that will keep clients engaged.

All that's left is you. This is your opportunity to expand your reach and stand out in ways you won't find with other carriers.

Trust in a secure future

When people buy life insurance, they want an insurer that is strong and well-positioned for the future. With Foresters, you can give them that—and more.

Foresters origins date back to 1874 when The Independent Order of Foresters (IOF) was founded as a fraternal benefit society—a member-based insurance provider for everyday families.

Since then, we've grown into an international financial services provider with over two million members in the US, Canada and the UK. We are financially strong with assets of $14.3 billion, liabilities of $12.6 billion and a surplus of $1.7 billion.[2,3] For 25 consecutive years, the independent rating agency A.M. Best has given us an "A" (Excellent) rating for excellent balance sheet strength and operating performance.[4]

In 2025, Foresters paid $715 million in insurance claims and benefits.[2] In addition, Foresters total dividend payout to eligible participating certificate holders in the United States was $27.1 million in 2025. The average Foresters dividend rate over the past 20 years is above 6%.[5] The dividend interest rate in 2024 was 5.9%.[6]

As a fraternal benefit society, we manage our own financial reserves. Our Risk-Based Capital (RBC) ratio exceeds the National Association of Insurance Commissioners' (NAIC) guidelines.

Our purpose—enriching family and community well-being—means we are continually redefining our model to help you bring financial security and overall well-being to everyday families.

Risk-based capital ratio of

623%

Surplus of

$1.7 billion[2,3]

In 2025, Foresters paid

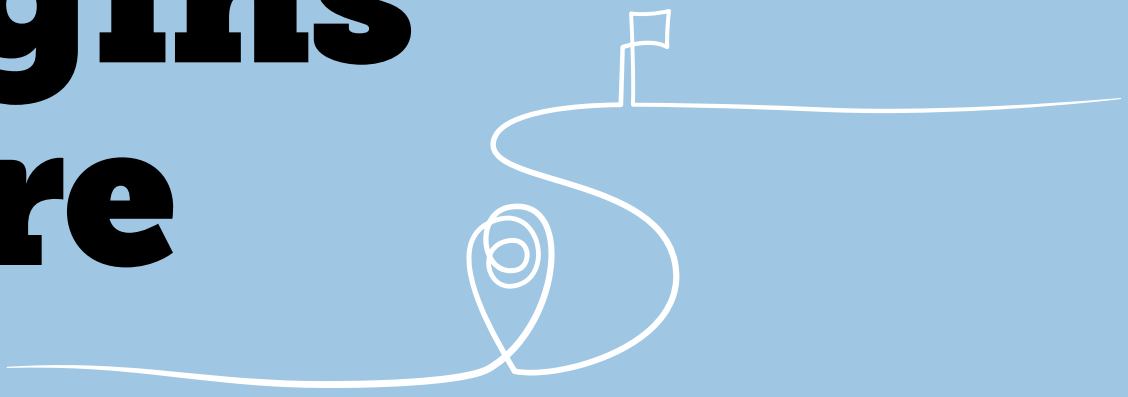
$715 million[2]

in insurance claims and benefits paid

Over the past 20 years, the average Foresters dividend rate has remained above

6%

Your success begins here



Just in time contracting

New Foresters producer? You can start submitting your applications immediately, even before your contract paperwork is processed! Get your producer number immediately and start selling today!

Give clients insightful illustrations

Use ForeSight illustration software to create detailed illustrations that show your clients how different products work for their situation.

ezbiz, your Foresters resource center

Log in to ezbiz and find all the Foresters-related information you need at any time: Get access to e-application platforms, find product guides and training materials, download marketing assets or view masterclass videos in one easy-to-find place.

Quote your clients

Foresters Mobile Quotes lets you quickly quote clients, customize landing pages, email multiple product quotes and access product sheets and underwriting guides with ease.



Submit your business in three ways

1. Use iPipeline iGO e-App[7] to streamline your applications and enhance In Good Order (IGO) submissions for faster processing. Receive quick point-of-sale (POS) decisions on non-medical products in under 10 minutes.

2. For PlanRight, use LiveApp[8] for quick POS decisions for both paper and paperless applications.

3. Use Foresters Live Well Plus e-App for an instant decision designed to complete the entire sales process and application in a single digital session.



Go paperless with e-delivery

Your clients can get their insurance contracts emailed directly to them quickly and safely. All documents are immediately accessible when they are delivered.



Always stay connected to your business

Quickly view real-time details for all your active and pending insurance contracts on our Certificate Details site. Use **Live Chat** for new business or in-force questions. Download the ForestersBiz app for instant access to client information, pending applications, mobile quotes and certificate details anytime, anywhere.



Sign anywhere with e-Signatures

Give your clients the convenience of using DocuSign[9] for e-signatures on new business forms, questionnaires and delivery requirements.



Self-service solutions for your clients

MyPolicy gives your clients convenient online access to their insurance contracts, allowing them to see their coverage details, transactions and your contact information. MyPolicy allows clients to view policy details, initiate transactions and complete specific service-related activities.

Learn more about Foresters state-of-the-art technology that can help take your business even further.





Close business with Text-to-Sign

Text-to-Sign gives clients a streamlined way to sign—right from their phone.

Reduce delays caused by missed emails.
Keep your business progressing when timing matters.

Available through iPipeline iGO e-App.

Beyond life insurance

Empowering your everyday with meaningful benefits

Life insurance contracts typically go from purchased to filed away somewhere until the worst happens. It's different with Foresters. Your insured clients[10] become members of a community where people get more with enriching member benefits they can use right away.

As Foresters members, your clients can give back to their communities through helpful grants and live their best lives with their loved ones. These are real benefits, with no catch! Your clients will love them.

For agents like you, our member benefits can be great tools for referrals. They can help you connect with more people, expand your reach and grow your business in ways you might not get with other carriers.

Let your clients know that they can go beyond life insurance with benefits that make a real difference in their lives and communities.

Community Volunteer and Foresters Care™

Organize volunteer activities in local communities with two yearly grants of up to $1,500 with Community Volunteer. Or help support immediate needs with two yearly grants of up to $200 with Foresters Care.

LawAssure[11]

Create a will, living and pet trusts, power of attorney and healthcare directives online.

Competitive Scholarships[12]

Hundreds of tuition scholarships, up to $2,500 each, are awarded yearly to member families.

"I feel proud to be a part of an organization that helps enrich our members' lives and empowers them to give back in the ways they want to. Thanks to Foresters, I've been able to continually give back to my community – making a difference and growing my business."



JOSE M.,
Foresters producer and member

Foresters Member Discounts™[13]

Discounts from top brands and exciting experiences are available through one easy-to-use online site.

Orphan Benefit and Scholarships

Income support up to $900 per month, per child under 18 years old who lose their parent(s). Up to $6,000 in scholarships per year, per child (up to four years) for post-secondary schooling for orphaned children.

Discover all of our member benefits now!

Giving back in 2025

Awarded

$2.8 million[14]

for Community Grants, creating 6,525 volunteer events in support of families and communities.

Awarded

$857,013[14]

in funding for Foresters Competitive Scholarships.

For clients living with diabetes

Life insurance is within reach with Foresters



Expanded non-medical[15] term

With **Strong Foundation** you can reach even more new clients with an industry-leading term product for people living with Type 1 and Type 2 diabetes.

- Affordable: Table 6 approval at Standard level pricing for diabetes.
- Groundbreaking: New substandard non-medical Tables 7-12.
- Client-friendly: Quick processing and no blood tests, fluids or medical records required.

Simplified underwriting

SMART UL, **Advantage Plus II** and **Your Term** all offer relaxed underwriting for Type 2 diabetes without paying higher premiums.

- Client-friendly: Quick processing and no blood tests, fluids or medical records required.

Dynamic accelerated underwriting

People with Type 2 diabetes may qualify for Foresters Live Well Plus, it's one of our participating whole life products.

- Client-friendly: A single-session digital sales process with an instant POS decision that requires no blood tests, fluids or medical records.
- Accessible: Offers substandard underwriting to Table 6.

Traditional underwriting

A traditional medical underwriting approach for Type 1 and Type 2 diabetes. Available for SMART UL, Advantage Plus II and Your Term.

- Accessible: Offers substandard underwriting up to Table 10.

Reach a unique group of clients

Foresters Individual Taxpayer Identification Number Program

Make a difference in people's lives while building your business every step of the way! Our unique Individual Taxpayer Identification Number (ITIN) Program opens you up to even more potential clients looking for simple life insurance options.



Who's eligible?

The program is available for people who:

- Live and work in the U.S.
- Are retired in the U.S.
- Pay taxes and have an ITIN
- Do not have a social security number
- Have lived in the US for the past three consecutive years
- Have a physician in the U.S.
- Own a business, real estate or other assets
- Have an accepted form of legal ID

Give your clients what they need

Customize coverage with advanced products and features

A full suite of the riders and features you know and love.

Built-in

- Accelerated Death Benefit Rider[16]
- Guaranteed Insurability Rider[17], BrightFuture only

Optional

- Paid-up Additions Rider
- 10- and 20-year Term Rider (15-year also available with Foresters Live Well Plus)
- Guaranteed Insurability Rider[17]
- Guaranteed Purchase Option Rider[17]
- Waiver of Premium Rider
- Waiver of Monthly Deduction Rider
- Return of Premium Rider, Prepared II only
- Disability Income Rider (Accident Only), Prepared II only
- Children's Term Rider
- Accidental Death Rider
- Additional Insured Term Rider, Foresters Live Well Plus only

Go beyond the conventional with built-in features you might not find with other carriers.

Family Health Benefit Rider

Built-in on many of our products, this rider may pay a benefit to help with family health expenses, such as an ambulance ride that occurs as a result of certain natural disasters.

Common Carrier Accidental Death Rider

A built-in feature on many of our products, this rider may pay an additional death benefit if the insured person dies from accidental injuries that occurred while riding as a fare-paying passenger on a common carrier, such as a plane, bus or a train.

Make sure to check the applicant owner's resident state as riders and features may vary.

Foresters underwriting paths

No matter the underwriting path you choose, securing life insurance coverage is easier than you may think.

Dynamic accelerated underwriting – Decisions in as little as 30 seconds*

Available on Foresters Live Well Plus up to $2M of coverage, a single-session end-to-end sales process from quoting to policy issue, offered via the **Afficiency** platform. Enables real-time decisions based on application answers and electronic records and allows approved clients to get quick answers and immediate issue at medically underwritten pricing but without medical exams, tele-med interviews or fluid tests.

Simplified underwriting – Decisions in under 10 minutes*

Available on Advantage Plus II, SMART UL, Strong Foundation, and Your Term, a simplified application process requiring answers to medical and lifestyle questions. Offered via the **iPipeline iGO e-App** platform, it leverages electronic underwriting data to provide a quick, simple way to buy life insurance without medical exams, tele-med interviews or fluid tests.

Available on BrightFuture Juvenile Whole Life and Prepared II Accidental Death Term Insurance, a simplified issue process based only on application questions, offered via the **iPipeline iGO e-App** platform.

Available on PlanRight Final Expense, a simplified application process requiring answers to application questions, including height and weight, that allows Foresters to use electronic underwriting data to conduct a pharmacy and medical data check. Offered via the **LiveApp** e-application platform.

Accelerated underwriting – Decisions in as little as 3 – 6 business days*

Available on medically underwritten Advantage Plus II, SMART UL, and Your Term. A quick, seamless process for healthier clients who prefer speed and want life insurance at our best medically underwritten pricing without exams, tele-med interviews or fluid tests. Offered via the **iPipeline iGO e-App** platform. Using advanced analytics, the underwriting experience is streamlined for eligible applicants based on their individual circumstances. Available for both Non-Tobacco and Tobacco with face amounts up to $2,000,000 for ages 18-60 and up to $1,000,000 for ages 61-65.

Traditional underwriting – Decisions typically take 21 – 28 business days*

Full medical underwriting offering our best available pricing for complex health issues or for clients seeking higher face amounts and flexibility. Available on Advantage Plus II, SMART UL and Your Term, offered via the **iPipeline iGO e-App** platform. Applicants who apply for fully-underwritten products may qualify for accelerated underwriting.

*Average times, actual times may vary.

Keep your cases *moving* with Accelerated Underwriting

Less waiting. Faster decisions.

Clients are automatically assessed for eligibility—helping you move cases forward faster.



Accelerated underwriting is available for:

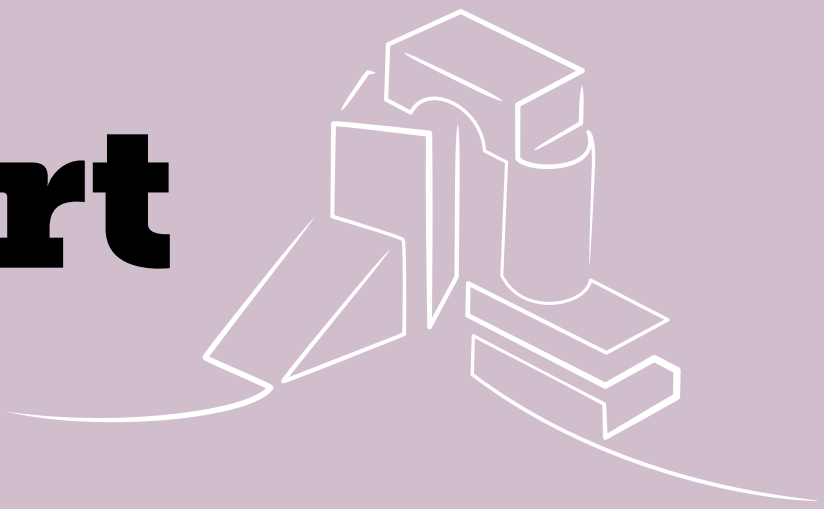
Up to $2,000,000
(ages 18–60)

Up to $1,000,000
(ages 61–65)

Broader eligibility means more clients may be considered for accelerated underwriting, including smokers and those taking common medications.


Scan to view
eligibility details
and get the guide

Your support team. One call away.





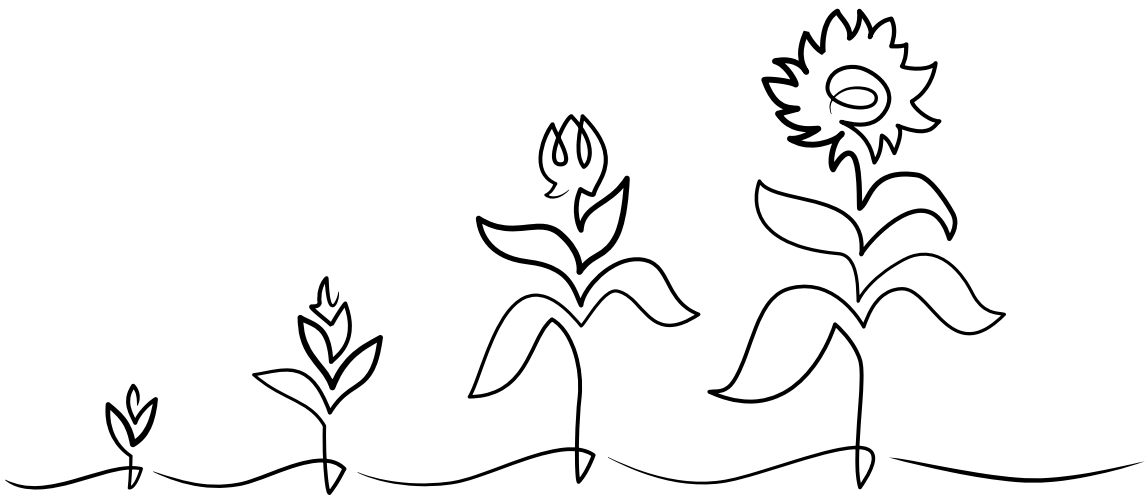
We're here to help you grow your business and make selling easier

- Live, expert support from professionals with field experience
- One point of contact for quotes, illustrations and answers
- Dedicated to your success—from new agents to seasoned pros
- Focused on going above and beyond every time

Need help? Call us today.
One number. One team.
Your success.
1-866-466-7166, Option 1

Products for clients from all walks of life

Discover all of our life insurance offerings



Your Term | Level Term Life Insurance

Description	Level Term life insurance. Foresters Your Term available for non-medical underwriting (insurability depends on answers to medical and other application questions and an underwriting search and review) or for accelerated or medically underwritten.			
Term lengths	10-, 15-, 20-, 25-, 30-year terms are available for all underwriting classes.			
Death benefit amount	Level for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 100. Evidence of insurability is not required to renew coverage.			
Premiums	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 100. Evidence of insurability is not required to renew coverage.			
Premium Rate Bands	Non-medical: Single band		Medical: Band 1: $100,000–$249,999 Band 2: $250,000–$499,999 Band 3: $500,000–$999,999 Band 4: $1,000,000+	
Minimum premium	Monthly $10	Quarterly $30	Semi-Annual $60	Annual $120
Certificate fees	Monthly $6.13	Quarterly $18.20	Semi-Annual $35.70	Annual $70.00
	(Certificate fees are commissionable on non-medical underwriting classes only)			
Issue ages (age nearest birthday)	All underwriting classes			
	Term / Non-Tobacco / Tobacco 10-year: 18–80 / 18–80 15-year: 18–70 / 18–70 20-year: 18–65 / 18–60		Term / Non-Tobacco / Tobacco 25-year: 18–60 / 18–55 30-year: 18–55 / 18–50*	
	* age 45 for non-medical			
Face amounts	Ages / Non-Medical / Medical 18–55: $50,000–$400,000 / $100,000 and up 56+: $50,000–$150,000 / $100,000 and up			
Underwriting classes	Non-Medical Non-Tobacco, Tobacco.		Medical Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco.	
Conversion	Owner can convert base term coverage to a new Foresters permanent life insurance certificate without requiring evidence of insurability. Term certificate must be converted prior to the earlier of: ▪ The end of the initial term period less five years, or ▪ The certificate anniversary on which the Insured is age 65.			
Charity Benefit[18] **provision**	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to a maximum of $100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.			
Built-in riders (at no additional premium)	Accelerated Death Benefit[16] Rider may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a covered illness which may include certain critical, chronic and terminal illnesses. Common Carrier Accidental Death Benefit 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 plane, bus or train. Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados and earthquakes.			
Additional riders (for additional premium)	Accidental Death Rider, Children's Term Rider, Waiver of Premium Rider.			

Strong Foundation | Level Term Life Insurance

Description	Level Term life insurance. Foresters Strong Foundation available for non-medical underwriting (insurability depends on answers to medical and other application questions and an underwriting search and review).
Term lengths	10-, 15-, 20-, 25-, 30-year terms are available for all underwriting classes.
Death benefit amount	Level for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 95. Evidence of insurability is not required to renew coverage.
Premiums	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 95. Evidence of insurability is not required to renew coverage.
Minimum premium	Monthly $10 · Quarterly $30 · Semi-Annual $60 · Annual $120
Certificate fees	Strong Foundation Monthly: $5.25 Quarterly: $15.60 Semi-Annual: $30.60 Annual: $60.00
Issue ages (age nearest birthday)	All underwriting classes 10-year: Non-Tobacco 18–80, Tobacco 18–80 15-year: Non-Tobacco 18–70, Tobacco 18–70 20-year: Non-Tobacco 18–65, Tobacco 18–60 25-year: Non-Tobacco 18–55, Tobacco 18–55* 30-year: Non-Tobacco 18–50, Tobacco 18–45** * age 50 for males ** age 45 for males
Face amounts	Ages 18–55: $50,000–$500,000* 56+: $50,000–$250,000* *If substandard then $300,000 (ages 18–55) or $150,000 (ages 56+)
Underwriting classes	Non-Tobacco, Tobacco. Diabetes substandard Tables 7–12.
Conversion	Owner can convert base term coverage to a new Foresters permanent life insurance certificate without requiring evidence of insurability. Term certificate must be converted prior to the earlier of: ▪ The end of the initial term period less five years, or ▪ The certificate anniversary on which the Insured is age 65.
Charity Benefit[18] **provision**	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to a maximum of $100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.
Built-in riders (at no additional premium)	Accelerated Death Benefit[16] Rider may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a covered illness which may include certain critical, chronic and terminal illnesses. Common Carrier Accidental Death Benefit 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 plane, bus or train. Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados and earthquakes.
Additional riders (for additional premium)	Accidental Death Rider, Children's Term Rider, Waiver of Premium Rider.

SMART | Universal Life Insurance

Description	A flexible universal life insurance product that offers lifetime protection, non-medical and medical underwriting and potential for cash value accumulation. Guaranteed minimum interest rate of 2%.		
Death benefit amount	Level or Increasing		
Minimum premium no-lapse guarantee	Foresters guarantees that the certificate will not lapse during the first ten certificate years, even if the cash value is not sufficient to cover monthly deductions as long as, on each monthly anniversary during that period, the sum of the premiums paid to that anniversary is at least equal to the sum of the minimum premium on the issue date plus the minimum premium on each monthly anniversary from the issue date, including the current monthly anniversary, plus the total of all withdrawals as of the current monthly anniversary.		
Premiums	Flexible premiums, payable to age 100, Limited-pay premiums available, Dump-ins and 1035 Exchanges.		
Minimum premiums	Ages 0–15 $17/monthly, $51/quarterly, $102/semi-annually, $204/annually	Ages 16–85 $25/monthly, $75/quarterly $150/semi-annually, $300/annually	
Issue ages (age nearest birthday)	Non-Medical 0–75	Medical 0–85	
Face amounts	Non-Medical Issue age 0–15: $10,000–$150,000 16–55: $25,000–$400,000 56–75: $25,000–$150,000	Medical Band 1 Issue age 0–15: $50,000–$499,999 16–70: $100,000–$499,999 71–75*: $50,000–$499,999 76–85*: $25,000–$499,999	Medical Band 2 Issue age All issue ages: $500,000+
	For Issue Ages 16–17: Juvenile underwriting class applies. *For Issue Ages 71–85: Preferred, Preferred Plus, non-Tobacco Plus, and Tobacco Plus are only available if the Face Amount is at least $100,000.		
Underwriting classes	Non-Medical Non-Tobacco, Tobacco, Juvenile (issue ages 0–17).	Medical Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco, Juvenile (issue ages 0–17). Substandard extras, temporary, and permanent flat extras are available.	
Cash values	Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years.		
Definition of life insurance options	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)		
Loans[19]	Can be taken if the certificate is in effect and has a positive cash value. Interest is charged on the loan at 4% annually, preferred loan rate (after the seventh certificate anniversary) is charged at 2% annually. Death benefit payable will be reduced by outstanding loan amount (unpaid amount borrowed plus interest).		
Withdrawals	$500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded.		
Charity Benefit[18] **provision**	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to a maximum of $100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.		
Built-in riders (at no additional monthly deduction)	Accelerated Death Benefit[16] Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider.		
Additional riders (for additional monthly deduction)	Accidental Death Rider, Children's Term Rider, Guaranteed Purchase Option Rider, Waiver of Monthly Deductions Rider.		

Advantage Plus II | Participating Whole Life Insurance

Description	A participating whole life insurance product that offers lifetime death benefit protection (to age 121), guaranteed cash values and lifetime guaranteed premium.			
Death benefit amount	Face amount plus any accumulated Paid-up Additions and/or dividends on deposit minus debt (exclusive of all other riders).			
Premiums	Available as a 20-Pay or Paid-up at 100			
Minimum premiums	Ages 0–15 $17/monthly, $51/quarterly, $102/semi-annually, $204/annually		Ages 16–85 $25/monthly, $75/quarterly, $150/semi-annually, $300/annually	
Certificate fees (commissionable)	Monthly $6.30	Quarterly $18.72	Semi-Annual $36.72	Annual $72.00
Issue ages (age nearest birthday)	20-Pay Paid-up at 100	Non-Medical 0–75 0–75	20-Pay Paid-up at 100	Medical 0–75 0–85
Face amounts	Non-Medical Issue age 0–15: $25,000–$150,000 16–55: $25,000–$400,000 56–75: $25,000–$150,000	Medical Band 1 Issue age 0–75: $50,000–$499,999 76–85: $25,000–$499,999	Medical Band 2 Issue age All issue ages: $500,000+	
	For issue ages 16–17: Juvenile underwriting class applies. *Preferred, Preferred Plus, and Tobacco Plus are only available if the Face Amount is at least $100,000.			
Underwriting classes	Non-Medical Non-Tobacco, Tobacco, Juvenile (issue ages 0–17)	Medical Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco, Juvenile (issue ages 0–17). Substandard extras, temporary, and permanent flat extras are available.		
Cash values	Cash values are guaranteed and vary based on gender and tobacco status.			
Dividends[20]	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard and premium-pay period.			
Loans[19]	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the current Foresters US variable loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). Loans are non-direct recognition.			
Partial surrenders	Dividends can be partially surrendered by surrendering Paid-up Additions ($500 minimum).			
Charity Benefit[18] **provision**	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to $100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.			
Built-in riders (at no additional premium)	Accelerated Death Benefit[16] Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider.			
Additional riders (for additional premium)	Accidental Death Rider, Children's Term Rider, Guaranteed Insurability Rider, Paid-up Additions (PUA) Rider (single and flexible payment options) (underwritten to table F), Term Rider (10 or 20 year), Waiver of Premium Rider.			

A winning combination for you and your clients

Foresters Live Well Plus e-Application process consolidates the producer and customer journeys, offering a single digitalized session. It's an innovative and complete end-to-end platform encompassing:



- Participating whole life
- Guided sales journey from illustration to issue
- Dynamic accelerated underwriting decisions with issue up to $2,000,000
- Instant decision with approved cases issued instantly
- Seamless integration of e-sign and e-delivery

When an application is approved and signed, your clients instantly get their contract emailed to them.

Foresters Live Well Plus | Participating Whole Life Insurance

Description	A participating whole life insurance product that offers lifetime death benefit protection (to age 121), guaranteed cash values and lifetime guaranteed premium.			
Death benefit amount	Face amount plus, as applicable, accumulated Paid-up Additions, dividends on deposit, unearned premiums, minus debt if any (exclusive of all other riders).			
Life insurance option	Paid-up at 100			
Premiums	Four Premium Bands (applicable to base face amount):			
	Up to $49,999	$50,000–$249,999	$250,000–$499,999	$500,000 and up
Minimum premium	Monthly $50 (Excludes Paid-up Additions Rider payments)	Quarterly $150	Semi-Annual $300	Annual $600
Certificate fees	Monthly (PAC) $6.30	Quarterly $18.72	Semi-Annual $36.72	Annual $72
Modal factors	Monthly (PAC) 0.0875	Quarterly 0.26	Semi-Annual 0.51	Annual 1.00
Issue ages (age nearest birthday)	18–60 Note: For age 18 only, must be actual age 18, not age nearest.			
Face amounts (total coverage)	Issue Age		Accelerated Decision	
			Preferred Plus and Preferred	
	18–50:		$50,000–$2,000,000	
	51–60:		$50,000–$1,250,000	
			Standard	
	18–50:		$25,000–$1,750,000	
	51–60:		$25,000–$1,000,000	
			Substandard Rated Tables 1–3	
	18–50:		$25,000–$1,000,000	
	51–60:		$25,000–$500,000	
			Substandard Rated Tables 4–6	
	18–50:		$25,000–$500,000	
	51–60:		$25,000–$250,000	
Underwriting classes	▪ Preferred Plus Non-Tobacco ▪ Preferred Non-Tobacco ▪ Standard Non-Tobacco ▪ Substandard Non-Tobacco		▪ Standard Tobacco ▪ Substandard Tobacco	
Cash values	Guaranteed cash value amounts based on and vary based on sex at birth and tobacco/non-tobacco status.			
Dividends[20]	Dividends are not guaranteed and vary by sex at birth, band, tobacco/non-tobacco status, and rate class.			
Loans[19]	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily. The loan interest rate is determined at least once a year, but never more often than once in a three-month period and will not exceed the maximum loan interest rate of 8.0%. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). Loans are non-direct recognition.			
Partial surrenders	Dividends can be partially surrendered by surrendering Paid-up Additions ($500 minimum).			
Charity Benefit[18] **provision**	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to $100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.			
Built-in riders (at no additional premium)	Accelerated Death Benefit[16] Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider.			
Additional riders (for additional premium)	Accidental Death Rider, Children's Term Rider, Guaranteed Insurability Rider, Paid-up Additions (PUA) Rider (single and flexible payment options), Term Rider and Additional Insured Term Rider (10, 15, or 20 year). Waiver of Premium Rider.			

PlanRight | Final Expense Whole Life Insurance

Description	Level, guaranteed premium whole life insurance. Three types of coverage—two (Preferred and Standard) that has the full death benefit amount and one that has a limited death benefit (Basic) in the first two years and is the full death benefit amount thereafter.			
Death benefit amount[21]	Preferred	Based on 100% of face amount in effect		
	Standard	Based on 100% of face amount in effect		
	Basic[22]	Year one: Based on premium paid plus 10% annual interest Year two: Based on premium paid plus 10% annual interest Year three+: Full death benefit		
Premiums	Level, payable to age 121			
Minimum premiums	$10/monthly			
Certificate fees (commissionable)	Monthly $3.15	Quarterly $9.36	Semi-Annual $18.36	Annual $36.00
Issue ages (age last birthday)	Preferred 50–85	Standard 50–85	Basic 50–80	
Minimum face amount	$5,000			
Maximum face amounts	Preferred Ages 50–80: $35,000 Ages 81–85: $15,000	Standard Ages 50–80: $20,000 Ages 81–85: $10,000	Basic Ages 50–80: $15,000 Ages 81–85: N/A	
Underwriting classes	Non-Tobacco and Tobacco (no ratings available)			
Cash values	Available (on full surrender only)			
Loans[19]	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).			
Built-in riders (at no additional premium)	Common Carrier Accidental Death Rider, Family Health Benefit Rider, Accelerated Death Benefit[16] Rider (For Terminal Illness—only available on Preferred and Standard).			
Additional riders (for additional premium)	Accidental Death Rider (only available on PlanRight Preferred).			

BrightFuture | Children's Whole Life Insurance

Description	Level, guaranteed premium whole life insurance. Can be purchased by a parent, grandparent or legal guardian.			
Death benefit amount	Face amount minus debt (exclusive of all other riders)			
Premiums	Available as a 10-Pay or Paid-up at 100 First Premium on PAC (FPOP) is available Cash on Delivery (COD) is not available Premiums are banded by issue age:			
	0–4	5–9	10–14	15–17
Minimum premiums	No minimum premium			
Certificate fees (commissionable)	Monthly (PAC) $1.00	Quarterly $3.00	Semi-Annual $6.00	Annual $12
Modal factors	Monthly 0.0833	Quarterly 0.25	Semi-Annual 0.50	Annual 1.00
Issue ages (age last birthday)	Simplified Issue[23] 0–17			
Face amount	$5,000–$75,000			
Cash values	Cash values are guaranteed			
Benefit period	Endowment at age 121			
Built-in riders (at no additional premium)	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 plane, bus or train. Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados and earthquakes. Accelerated Death Benefit[16] Rider (For Terminal Illness) may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a terminal illness. Guaranteed Insurability Rider offers an opportunity to purchase additional coverage on the life of the insured (maximum of $50,000) on each option date, without additional evidence of insurability.			
Loans[19]	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the current Foresters US variable loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).			
Charity Benefit[18] **provision**	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to $100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.			

Prepared II | Accidental Death Term Insurance

Description	Guaranteed level term insurance available on a simplified issue basis. Insurability depends on the answers to the application questions.			
Term lengths	Up to the insured's age 80			
Death benefit amount	Level, payable upon receipt of proof of the insured's accidental death. Accidental death being death that (a) is caused, directly and independently from all other causes, by an injury that occurs while the certificate is in effect and (b) occurs within 180 days of that injury.			
Premiums	Level and guaranteed up to the insured's age 80			
Minimum premium	Monthly $10	Quarterly $30	Semi-Annual $60	Annual $120
Issue ages (age last birthday)	18–70			
Face amount	$50,000–$500,000 (all issue ages)			
Certificate fees	Monthly $5.25	Quarterly $15.60	Semi-Annual $30.60	Annual $60.00
Conversion	No conversion privilege			
Additional riders (for additional premium)	Waiver of Premium Rider (Accident Only), Disability Income Rider (Accident Only), Return of Premium Rider.			

A few things to know about the Accelerated Death Benefit Rider

While there is no waiting period to make a claim under the Accelerated Death Benefit Rider (ABR), the accelerated death benefit payment may be less, and in some cases, significantly less than the acceleration amount as we may deduct from the acceleration amount: an actuarial discount amount, determined by us; an administrative fee; the sum of the unpaid total premium or overdue monthly deductions, as applicable; and a loan repayment amount, if there is an outstanding loan.

The ABR payment may affect your client's eligibility to receive certain public assistance, government benefits or entitlements. After each ABR claim, the base face amount, paid-up additional insurance, cash value and loan amount, if any, will be decreased on a pro-rated basis. As a result, a lower death benefit will be left to the designated beneficiary(ies) than was intended when the life insurance was originally purchased.

ABR payments are not guaranteed and require a claim review and approval before any payment. The payment amount will vary based on a number of factors, including but not limited to, the type of certificate, the actual certificate values at the time the claim is approved, the age of the insured and the length of time that the certificate has been in effect.

For chronic and critical illness the actuarial discount will generally be higher for claims approved in the early years of a certificate and lower in the later years. This could result in significantly lower accelerated death benefit payments in earlier years than in later years on the same certificate.

Know the differences: Foresters Accelerated Death Benefit Rider vs. Long-Term Care Insurance

Foresters ABR and long term care insurance (LTCI) provide different types of benefits. Foresters ABR is a rider attached to a life insurance certificate. It provides the opportunity for the owner to accelerate a portion of the certificate's death benefit, if the insured is diagnosed with a chronic, critical or terminal illness, and receive a payment that can be used for any purpose. Payments are not linked to, nor do they require proof of, medical expenses being incurred. A payment under ABR reduces the death benefit payable under the life insurance certificate and may affect other benefits and values, but if no payment is made, the certificate's benefits and values are still available, as long as the certificate remains in effect. The accelerated death benefit will terminate with the certificate or earlier.

Generally, LTCI provides reimbursement payments for expenses incurred, due to a prolonged or permanent illness or disability and provides no death benefit or cash value. LTCI benefits are typically based on evidence that the insured has incurred qualified long-term care expenses and the benefit, which may be subject to a maximum, is equal to the amount of expenses incurred. If LTCI benefits are not claimed they may be forfeited. There may be other differences between Foresters ABR and a specific LTCI product that your client may want to consider before making a decision to purchase. It's important that producers take time to understand these differences to ensure their clients are making informed decisions.

Charity Benefit provision

At Foresters, we've always been committed to making a meaningful difference, and helping our clients do the same in ways that matter to them.



Your clients can use the Charity Benefit provision to support an eligible designated registered charitable organization of their choosing and add to their legacy. All they need to do is choose a cause they care about, and Foresters will handle the donation when the death benefit is payable.

The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% (to a maximum of $100,000) of the face amount at time of death of the insured. The benefit is payable to an eligible registered charity named as the beneficiary for the benefit.

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.

Key contacts for success

A dedicated team of Foresters professionals is always just a call away



Call us at
1-866-466-7166

Option 1:

Sales Support and Marketing
Get pre-sales support, product information and marketing material.

Option 2:

New Business, Underwriting and Risk Assessment
Sub-menu:

- Status update on submitted business—Press one
- Pending requirements—Press two
- Risk assessment—Press three
- For case-specific inquiries—nbunewbiz@foresters.com

Option 3:

Payment Services
For banking and draw date changes, changing your method of payment or payment frequency and to request a withdrawal.

Option 4:

Contracting
Contracting Paperwork—ezcontract@foresters.com

Correspondence—AgencyAdmin@foresters.com

Option 5:

Compensation

Option 6:

Claims
To report a new claim or check on the status of a pending claim.

Option 7:

In-force Business

Option 8:

Contact information

Option 9:

Company directory

[1] Source: Forbes Advisor, Life Insurance Statistics, Data And Industry Trends 2025.

[2] All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2025, and converted into USD using the Bloomberg spot exchange rate 1.3724.

[3] Consolidated financial results as at December 31, 2025. The surplus comprising assets and liabilities amounts represent 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.

[4] The A.M. Best rating assigned on October 23, 2025, 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.

[5] Past performance is not a prediction, estimate, or guarantee of future performance.

[6] Dividends are not guaranteed. Past dividends are not an indicator of future performance.

[7] e-App is available on the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) when data entering a Foresters non-medical or medical insurance application online (excluding Foresters PlanRight) and Microsoft Edge, Chrome or Safari for signing electronically by email, text or on the iPad using a finger or stylus. POS decision for non-medical products is not available Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET).

[8] 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.

[9] DocuSign is not available for use with any Foresters filed forms in New York. DocuSign is a third-party vendor that is not supported by Foresters. Questions regarding DocuSign should be referred directly to DocuSign Customer Support at (800) 379-9973.

[10] Description of member benefits that your clients may receive assumes they 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.

[11] 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.

[12] 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.

[13] Discounts are administered by BenefitHub Technology Canada Limited.

[14] Amounts based on consolidated financial results prepared in Canadian dollars as of December 31, 2025, and converted into USD using the Bank of Canada annual average exchange rate of 1.3978.

[15] Insurability depends on answers to medical and other application questions and underwriting searches and review.

[16] 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. For California certificates: **This is a life insurance certificate with a rider that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the rider. This certificate does not provide long-term care insurance subject to California long-term care insurance law. This certificate is not a California Partnership for Long-Term Care program policy. This certificate is not a Medicare supplement policy.**

[17] This rider provides an opportunity to purchase life insurance on the life of the insured on an option date, up to the rider benefit amount, without further evidence of insurability.

[18] With the Charity Benefit provision, upon payment of an eligible death claim, Foresters will donate the referenced amount to a designated eligible 501(c)(3) charity that is eligible to receive charitable donations as defined in section 170(c) of the Internal Revenue Code. The charity must be named prior to the insured's death to be eligible for the donation. The charity can be changed at any time prior to death. The donation is generally tax-free, is not included in the insured's estate, does not reduce beneficiary proceeds, and may qualify for a charitable tax deduction. Refer to the applicable Foresters contract for additional details.

[19] Generally, loans may be taken if the certificate is in effect and depending on whether the certificate has a positive cash value or cash surrender value. Interest on the loan is charged as described in the certificate. Loans will reduce the death benefit and values of the certificate and may result in termination of the insurance contract and would no longer be in effect. Loans may be considered a reportable tax event. Your client should consider consulting their tax advisor for details on their specific situation.

[20] Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

[21] 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.

[22] For PlanRight – Basic, the Death Benefit is 100% of the face amount plus unearned premium minus debt in the event of accidental death during the first two years. Interest is compounded annually and is accrued on a daily basis from the certificate issued date to the date of death.

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

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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for families and communities.

That's the Foresters difference.



Advanced products
Tailor-made tech
Expert sales support
Community giving

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