

# For your changing life













## Base coverage

	Benefit Amount	Planned Premium
<b>Foresters SMART UL</b>		
<b>Charity Benefit Provision</b> In addition to the death benefit, when a claim is paid to the beneficiaries, we will donate 1% (up to a maximum of \$100,000) to an eligible designated registered charitable organization chosen by the owner in the name of the insured. <sup>1</sup> Automatically included in the contract with no additional deductions.		
<b>Common Carrier Accidental Death Rider</b> Pays up to double the death benefit if the insured dies within 180 days of, and due to, an accidental bodily injury that occurred while on a common carrier as a fare-paying passenger, up to a maximum of \$300,000. Automatically included with no additional monthly rider deductions.		
<b>Family Health Benefit Rider</b> Provides hospital and ambulance benefits up to a maximum of \$650 per person, to a limit of \$5,000 per family, if injured as a result of a hurricane, tornado, earthquake, tsunami, volcanic eruption, lightning strike, or typhoon. Automatically included with no additional monthly rider deductions.		
<b>Accelerated Death Benefit Rider<sup>5</sup></b> Provides an option to accelerate a portion of the eligible death benefit and receive a payment due to diagnosis of eligible illness. This rider can be issued with one or more of the eligible illnesses – Critical Illness, Chronic Illness or Terminal Illness. Automatically included with no additional monthly rider deductions.		

## Optional Riders<sup>6</sup>

<b>Guaranteed Purchase Option Rider</b> Offers an opportunity to increase your face amount by up to \$50,000 on each option date, without additional evidence of insurability.		
<b>Children's Term Rider</b> Provides level term life insurance for each eligible child of the insured, whether born, adopted or under legal guardianship, or a stepchild, of the insured.		
<b>Accidental Death Rider</b> Provides a maximum benefit of \$300,000 in case of accidental death due to accidental bodily injury.		
<b>Waiver of Monthly Deductions Rider</b> Waives the monthly deduction as long as the insured is totally disabled and unable to work. If disability begins before age 60, waiver continues even after the rider expires, if total disability is continuous (while the rider is in effect).	Waives monthly deductions while disabled.	
<b>Total Planned Premium</b> *Includes optional riders, if applicable.		

## Plus: Complimentary Member Benefits<sup>1</sup>

	Benefit Amount	Complimentary for members
<b>Terminal Illness Loan<sup>7</sup></b> An interest-free loan of up to 75% of the face amount of the Foresters life insurance coverage on a terminally ill insured person up to a maximum of \$250,000.	\$250,000 maximum	
<b>Competitive Scholarships<sup>2</sup></b> Up to 300 tuition scholarships of up to \$2,500 each year for eligible members and their families.	Up to \$10,000 per child	
<b>Orphan Scholarships<sup>8</sup></b> Per year per child, renewable for up to 4 years of post-secondary education upon the death of both parents, a single parent or one of two parents. Annual scholarship amounts range from \$1,500-\$6,000.	\$24,000 maximum per child	
<b>Orphan Benefits<sup>8</sup></b> \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.	\$194,400 maximum per child	
<b>Community Volunteer</b> Provides members with financial grants to organize volunteer activities within their communities.	Up to \$2,000 per grant (Maximum 2 per year)	
<b>Foresters Moments™</b> With Foresters Moments grants, members can create opportunities to enjoy meaningful interaction, make new friends and connections, while enjoying an activity together.	Up to \$35 per person attending an approved activity (maximum 2 per year)	
<b>LawAssure<sup>4</sup></b> Secure online service helps create important documents including wills, powers of attorney and healthcare directives.	Invaluable	
<b>Foresters Care™</b> Helps members make a difference in their communities with a twice-a-year \$200 grant.	\$200 twice per year	
<b>Foresters Renew™<sup>12</sup></b> Grants of up to \$750 for courses to upskill and help you reach your career goals.	Up to \$750	
<b>Lifelong Learning<sup>9</sup></b> An easy-to-use learning library offering a diverse range of over 200 online courses that can be accessed anytime, anywhere.	Invaluable	
<b>Diabetes<sup>10</sup></b> Helps members living with diabetes cut costs and get the essentials they need, with home delivery of discounted Accu-Chek products.	Invaluable	
<b>Foresters Go™<sup>11</sup></b> The Foresters Go app rewards members for healthy living and giving back in their community.	Invaluable	

### Prepared for:

Name

Prepared by

Date

Contact info

License number

# Imagine where your life can go

## SMART UL

Life changes. Shouldn't your life insurance change with it? **SMART UL** from Foresters is a universal life insurance product giving you flexibility, the opportunity to save for the future, and affordable protection. It's a life insurance solution designed to help you reach your goals and get the most out of your changing life.



## Make a Difference

We all strive for a purpose greater than ourselves. That's why Your **SMART UL** comes with a built-in Charity Benefit provision, so you can make a difference in the world. In addition to the death benefit, when a claim is paid to the beneficiaries, we will donate 1% (up to a maximum of \$100,000) to the eligible designated charitable organization you choose.<sup>1</sup>

## Complimentary Member Benefits<sup>2</sup>

Foresters offers unique member benefits that can help you enjoy life to the fullest. Each year, our members and their families have the chance to attend fun activities, as well as opportunities to organize volunteer projects close to home. Foresters members also have access to LawAssure<sup>4</sup> for access to create important documents such as wills and powers of attorney.

Member benefits are also designed to make families' lives easier. Our Competitive Scholarship Program<sup>3</sup> awards up to 300 tuition scholarships of up to \$2,500 each year for eligible members and their families.

**Benefits that can be part of our members' lives, today and every day.**

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Go 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, ON, Canada M3C 1T9). N749

This worksheet is provided for information purposes only; it does not form part of the Foresters SMART Universal 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 SMART Universal 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 SMART Universal Life Insurance contract for your state for these terms and conditions. Foresters SMART Universal Life and its riders are filed under the following form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters SMART Universal Life: ICC18-UL-SMART-US01 or UL-SMART-XX01-2018 or UL-SMART-FL02-2018; Waiver of Monthly Deductions Rider: ICC18-UL-WMD-US01 or UL-WMD-XX01-2018; Accidental Death Rider: ICC18-UL-ADR-US01 or UL-ADR-XX01-2018; Children's Term Rider: ICC18-UL-CTR-US01 or UL-CTR-XX01-2018; Family Health Benefit Rider: UL-FHB-XX01-2008; Common Carrier Accidental Death Rider: ICC18-UL-CCADR-US01 or UL-CCADR-XX01-2018; Guaranteed Purchase Option Rider: ICC18-UL-GPO-US01 or UL-GPO-XX01-2018; Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-UL-ABRCHCRTI-US01 or UL-ABRCHCRTI-XX01-2014; Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-UL-ABRCRTI-US01 or UL-ABRCRTI-XX01-2014; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-UL-ABRTI-US01 or UL-ABRTI-XX01-2014

<sup>1</sup> 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.

<sup>2</sup> 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 no longer available.

<sup>3</sup> 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/scholarship-new-applicants> for further details.

<sup>4</sup> 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. Foresters Financial, its employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.

<sup>5</sup> 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 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.

<sup>6</sup> Each rider mentioned requires additional premium unless otherwise noted.

<sup>7</sup> Not available as a member benefit in the states of Illinois and New York or on Accidental Death products. Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters.

<sup>8</sup> Applicable to an in-force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

<sup>9</sup> Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

<sup>10</sup> ACCU-CHEK, ACCU-CHEK GUIDE, ACCU-CHEK GUIDE ME, FASTCLIX, and SMARTPACK are trademarks of Roche.

<sup>11</sup> Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

<sup>12</sup> Foresters Renew is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members may apply subject to the eligibility criteria.

Not for use in CA.