

SMART UL from Foresters Financial™ is a universal life insurance product giving you flexibility, the opportunity to save for the future and affordable protection.

Life Insurance	Benefit amount	Planned premium
Base coverage		
Foresters SMART UL		
Charity Benefit Provision¹		
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. ²		
Common Carrier Accidental Death Rider¹		
Family Health Benefit Rider¹		
Accelerated Death Benefit Rider^{1, 3}		
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.		
Optional Riders		
Guaranteed Purchase Option Rider		
Opportunity to increase your face amount by up to \$50,000 on each option date, without additional evidence of insurability.		
Children’s Term Rider		
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.		
Accidental Death Rider		
Provides a maximum benefit of \$300,000 in case of accidental death due to accidental bodily injury.		
Waiver of Monthly Deductions Rider		
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	
Total planned premium		
*Includes optional riders, if applicable.		

Complementary member benefits⁴	Benefit amount
Offering more ways to live well	
LawAssure⁵	
Secure online service helps create important documents including wills, powers of attorney and healthcare directives.	Invaluable
Foresters Go™⁶	
Rewards members for healthy living activities and for giving back to their local communities.	Invaluable
Foresters Member Discounts™⁷	
Gives members deals on everyday essentials.	Invaluable
Competitive Scholarships⁸	
Up to 285 scholarships in the United States of up to \$2,000 each year for eligible members and their families.	Up to \$8,000 per child
Supporting your community	
Foresters Care™	
Helps members make a difference in their communities.	\$200 twice per year
Community Volunteer grants	
Provides members with financial grants to organize volunteer activities within their communities.	Up to \$1,500 per grant (maximum 2 per year)
Helping your children move forward	
Orphan Benefits	
\$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
Orphan Scholarships	
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



Get more with membership

Foresters Financial helps members achieve their financial goals while making a difference in their communities.

Scan the QR code to get the full list of member benefits that support you, your family and your community.

Activate your MyForesters account and start using your benefits right away!

You can reach me at:

Name _____

Contact information _____

License number _____

The listed individual is licensed to sell Foresters products but is not an employee of Foresters Financial.

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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 and its riders are filed under the form numbers listed below.

Foresters SMART Universal Life: ICC18-UL-SMARTUS01 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-GPOXX01-2018; 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-ABRCHCRTI-US01 or UL-ABRCHCRTI-XX01-2014; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-UL-ABRTI-US01 or UL-ABRTI-XX01-2014.

¹ Automatically included with no additional rider monthly deduction.

² 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. This provision is automatically included in the contract with no additional monthly deductions.

³ 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.

⁴ 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.

⁵ 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.

⁶ Foresters Go is provided by The Independent Order of Foresters and is operated by cadadoo AG.

⁷ Discounts are administered by BenefitHub Technology Canada Limited.

⁸ 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.

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