

# Product Guide

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell SMART Universal Life Insurance. Check Foresters Financial<sup>™</sup> producer website ezbiz for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

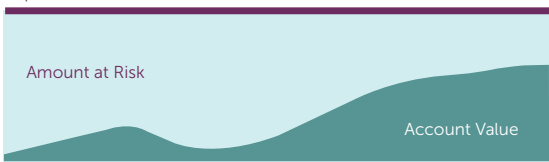
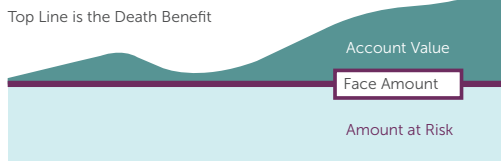
SMART UL and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable life insurance contract for your state for these terms and conditions. Product and features may also be modified from time to time and certain restrictions may apply. Consult ezbiz for more detailed product information and up-to-date availability.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations.

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# Product Specifications

Description	Foresters SMART UL (SMART UL) is a flexible premium universal life insurance product that offers potential cash accumulation. It is available on both a non-medical and medical underwriting basis.		
Issue Ages (age nearest birthday)	<b>Non-Medical:</b> 0-75	<b>Medical:</b> 0-85	
Minimum and Maximum Face Amounts and Premium Banding	<b>Non-Medical</b>	<b>Medical Band I:</b> Less than \$500,000	<b>Medical Band II:</b> \$500,000 and up for all issue ages
	<b>Issue Age</b> 0 - 15: \$10,000 to \$150,000 16 - 55: \$25,000 to \$400,000 56 - 75: \$25,000 to \$150,000	<b>Issue Age</b> 0 - 15: \$50,000 - \$499,999 16 - 70: \$100,000 - \$499,999 71 - 75: \$50,000 - \$499,999 76 - 85: \$25,000 - \$499,999  For Issue Ages 71-85: Preferred, Preferred Plus, Non-Tobacco Plus, and Tobacco Plus underwriting classes are only available if the face amount is at least \$100,000.	All issue ages
For Issue Ages 16-17: Juvenile underwriting class applies.			
Underwriting Classifications	<b>Non-Medical</b> Juvenile (issue ages 0-17) Non-Tobacco (issue ages 18-75) Tobacco (issue ages 18-75)  Non-tobacco for non-medical defined as non-use of any product containing nicotine within the past 12 months. Tobacco defined as use of any product containing nicotine within the past 12 months.  Insurability depends on answers to medical and other application questions and an underwriting review.		<b>Medical</b> Juvenile (issue ages 0-17) Preferred Plus Non-Tobacco (issue ages 18-85) Preferred Non-Tobacco (issue ages 18-85) Non-Tobacco Plus (issue ages 18-85) Non-Tobacco (issue ages 18-85) Tobacco Plus (issue ages 18-85) Tobacco (issue ages 18-85)  Non-tobacco for Medical defined as non-use of any product containing nicotine within the past 12 months. Tobacco defined as use of any product containing nicotine within the past 12 months.  Substandard extras, temporary, and permanent flat extras are available on a medically underwritten basis. Rating classes are +50% to +400% and will be determined by Underwriting. Permanent flat extras end at age 100.
Premium Modes and Minimum Premium	<b>Premium Mode</b> Monthly (PAC) Quarterly Semi-Annual Annual	<b>Minimum Premium</b> \$25 (\$17 ages 0-15) \$75 (\$51 ages 0-15) \$150 (\$102 ages 0-15) \$300 (\$204 ages 0-15)	(minimum premium is the lowest premium allowed and not the no-lapse guarantee Minimum Premium).
Death Benefit Two death benefit options	<b>Level Death Benefit</b> Equal, at any given time, to the Face Amount in effect at that time.  Top Line is the Death Benefit/Face Amount 		<b>Increasing Death Benefit</b> Equal, at any given time, to the Face Amount in effect at that time plus the Account Value at that time.  Top Line is the Death Benefit 
	Charts are hypothetical only to generally show the relationship between death benefit, amount at risk and the Account Value. Factors such as premiums paid, monthly deductions, withdrawals and interest affect the Account Value.		

<p><b>Minimum Premium No-lapse Guarantee</b></p>	<p>A Minimum Premium to provide a guarantee that coverage will not lapse during the first ten certificate years, even if the cash value is insufficient to cover monthly deductions:</p> <ul style="list-style-type: none"> <li>- To be in effect, on each monthly anniversary during that period, the sum of the premiums paid (to that anniversary), must be:             <ul style="list-style-type: none"> <li>• at least equal to the sum of the Minimum Premium on the issue date;</li> <li>• plus, the Minimum Premium on each monthly anniversary from the issue date, including the current – monthly anniversary;</li> <li>• plus, the total of all withdrawals.</li> </ul> </li> <li>- The Minimum Premium varies by the Insured’s issue age, sex, insurance class, and any ratings (if applicable), and on face amount and rider(s) in effect.</li> <li>- Amounts paid under the Waiver of Monthly Deductions Rider will be included in the determination requirements for meeting the Minimum Premium No-Lapse Guarantee.</li> <li>- After year ten, payment of an amount more than the Minimum Premium may be required to keep the certificate from lapsing.</li> </ul> <p>A new Minimum Premium will be calculated if there is:</p> <ul style="list-style-type: none"> <li>- An increase or decrease in the certificate face amount.</li> <li>- A rider is added or removed.</li> <li>- An increase or decrease in a rider benefit amount.</li> <li>- A change in the insurance class.</li> </ul>																								
<p><b>1035 Exchanges and Dump-ins</b></p>	<ul style="list-style-type: none"> <li>- Are allowed at the time the certificate is issued.</li> <li>- Dump-ins are allowed at any time, subject to 7-pay and modified endowment contract (MEC) limits.</li> </ul>																								
<p><b>Guideline Premium Test (GPT) and Cash Value Accumulation Test (CVAT)</b></p>	<p>Two tests used to determine whether a product meets the definition of a life insurance contract.</p> <ul style="list-style-type: none"> <li>- Cash Value Accumulation Test (CVAT) limits cash value relative to the death benefit.</li> <li>- Guideline Premium Test (GPT) limits premiums paid relative to the death benefit.</li> <li>- The prospective Owner chooses between the two tests at the time of application. It cannot be changed after issue.</li> <li>- Each test defines the relationship between cash value and death benefit that are required at all times for a certificate to qualify as life insurance under the IRC 7702.</li> <li>- The test selected can have a significant impact on premiums, cash values and death benefits.</li> </ul>																								
<p><b>Premium Expense Charge</b></p>	<p>There is a deduction made from each paid premium:</p> <ul style="list-style-type: none"> <li>- 6% of each premium in the first 20 certificate years.</li> <li>- 0% of each premium after the 20th certificate year.</li> </ul> <p>The net premium (premium minus the premium expense charge) is applied to the account value.</p>																								
<p><b>Account Value</b></p>	<p>On the issue date, the account value is equal to the first net premium paid minus the monthly deduction for the first certificate month.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="background-color: #2e7d32; color: white; padding: 5px;"> <b>From the first day after the first certificate month, until the Insured’s age 100, the account value equals:</b> </td> <td colspan="2" style="background-color: #2e7d32; color: white; padding: 5px;"> <b>At anytime after the insured’s age 100, the account value equals:</b> </td> </tr> <tr> <td colspan="2" style="background-color: #e0f2f1; padding: 5px;"> <b>The account value on the last monthly anniversary,</b> </td> <td colspan="2" style="background-color: #e0f2f1; padding: 5px;"> <b>The account value on the last monthly anniversary,</b> </td> </tr> <tr> <td style="background-color: #e0f2f1; padding: 5px;">Plus</td> <td style="padding: 5px;">The net premium received after the last monthly anniversary.</td> <td style="background-color: #e0f2f1; padding: 5px;">Plus</td> <td style="padding: 5px;">The interest accrued after the last monthly anniversary.</td> </tr> <tr> <td style="background-color: #e0f2f1; padding: 5px;">Plus</td> <td style="padding: 5px;">The interest accrued after the last monthly anniversary.</td> <td style="background-color: #e0f2f1; padding: 5px;">Minus</td> <td style="padding: 5px;">The total of all withdrawals made after the last monthly anniversary.</td> </tr> <tr> <td style="background-color: #e0f2f1; padding: 5px;">Minus</td> <td style="padding: 5px;">On a monthly anniversary, the monthly deduction for the next certificate month.</td> <td colspan="2"></td> </tr> <tr> <td style="background-color: #e0f2f1; padding: 5px;">Minus</td> <td style="padding: 5px;">The total of all withdrawals made after the last monthly anniversary.</td> <td colspan="2"></td> </tr> </table>	<b>From the first day after the first certificate month, until the Insured’s age 100, the account value equals:</b>		<b>At anytime after the insured’s age 100, the account value equals:</b>		<b>The account value on the last monthly anniversary,</b>		<b>The account value on the last monthly anniversary,</b>		Plus	The net premium received after the last monthly anniversary.	Plus	The interest accrued after the last monthly anniversary.	Plus	The interest accrued after the last monthly anniversary.	Minus	The total of all withdrawals made after the last monthly anniversary.	Minus	On a monthly anniversary, the monthly deduction for the next certificate month.			Minus	The total of all withdrawals made after the last monthly anniversary.		
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<p><b>Monthly Deductions</b></p>	<p>Deducted from the account value starting on the issue date and on each monthly anniversary (up to Insured’s age 100) for the upcoming certificate month. The monthly deduction includes:</p> <p>Cost of insurance (COI) Deduction</p> <ul style="list-style-type: none"> <li>- A deduction for the cost of the amount at risk under the certificate.</li> <li>- Have guaranteed maximum rates.</li> <li>- Rates vary by age, sex, insurance class, and ratings (if applicable).</li> <li>- Current rates are less than or equal to those stated in the insurance contract.</li> <li>- Deduction is the current COI rate per thousand multiplied by the amount at risk divided by 1,000.</li> </ul> <p>For substandard underwriting classes: Medical Extra rates will be a factor multiplied by the standard rates (e.g. +50 rating would be 1.5 x standard COI) Temporary and permanent flat extras may also apply.</p>																								

# SMART UL

## Universal Life Insurance

<p><b>Monthly Deductions</b> (continued)</p>	<p>Face Amount Deduction</p> <ul style="list-style-type: none"> <li>– A deduction for the first 10 certificate years, based on the face amount.</li> <li>– Rates vary by issue age and sex (Non-Medical) and by issue age, sex and insurance class (Medical).</li> <li>– For each face amount increase, an additional charge for the increased portion will be applicable for the first 10 years after the increase.</li> </ul> <p>Monthly Administration Deduction</p> <ul style="list-style-type: none"> <li>– A deduction for administration of the certificate.</li> <li>– A fixed amount of \$12.</li> </ul> <p>Monthly Rider Deduction</p> <ul style="list-style-type: none"> <li>– A deduction made for each rider in effect.</li> <li>– Based on a rate per \$1,000 (\$100 for Waiver of Monthly Deductions Rider) of rider benefit amount and varies based on the rider.</li> <li>– There is no monthly rider deduction for the Accelerated Death Benefit Rider, Common Carrier Accidental Death Rider, or Family Health Benefit Rider.</li> </ul>								
<p><b>Coverage Beyond Age 100</b></p>	<p>Should the insured reach age 100:</p> <ul style="list-style-type: none"> <li>– No further cost of insurance (COI) deductions or other deductions will be made or fees charged for coverage under the certificate.</li> <li>– Interest continues to be credited on the account value.</li> <li>– Any outstanding loan amount at age 100 could potentially cause the certificate to terminate after age 100.</li> </ul>								
<p><b>Cash Value</b></p>	<p>If the certificate is surrendered, the cash value equals the account value minus the loan amount (if any), minus surrender charges (if applicable).</p>								
<p><b>Surrender Charges</b></p>	<p>Surrender Charge</p> <ul style="list-style-type: none"> <li>– In effect for 15 years from date of issue.</li> <li>– Surrender charge factor decreases over the 15-year period.</li> <li>– Surrender charge factor varies by issue age, sex, underwriting class, and duration.</li> <li>– The full surrender charge will be charged upon the surrender of the certificate.</li> <li>– A portion of the surrender charge will be charged:             <ul style="list-style-type: none"> <li>• On each withdrawal (only if death benefit option is level).</li> <li>• On each decrease in the face amount.</li> </ul> </li> </ul> <p>For any face amount increase the surrender charge for the increased portion will be applicable for the first 15 years after the increase.</p> <table border="1" data-bbox="467 1205 1498 1350"> <tr> <td colspan="2" style="background-color: #2e7d32; color: white;"><b>Surrender charge is equal to:</b></td> </tr> <tr> <td colspan="2" style="background-color: #e0f2f1;"><b>The applicable surrender factor per the contract</b></td> </tr> <tr> <td style="background-color: #e0f2f1;">Multiplied by</td> <td style="background-color: #e0f2f1;">– The face amount (if a surrender) – The decrease in face amount (if a decrease)</td> </tr> <tr> <td style="background-color: #e0f2f1;">Divided by</td> <td style="background-color: #e0f2f1;">\$1,000</td> </tr> </table>	<b>Surrender charge is equal to:</b>		<b>The applicable surrender factor per the contract</b>		Multiplied by	– The face amount (if a surrender) – The decrease in face amount (if a decrease)	Divided by	\$1,000
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<p><b>Interest</b></p>	<ul style="list-style-type: none"> <li>– Accrued on a daily basis and credited to the account value at the next monthly anniversary.</li> <li>– The rate is determined on a portfolio basis; the same rate of interest is credited to the entire un-loaned account value.</li> <li>– Guaranteed minimum credited interest rate of 2% throughout the lifetime of the certificate.</li> <li>– Foresters regularly reviews the non-guaranteed credited interest rate and will declare the current rate of interest at its discretion.</li> </ul>								
<p><b>Illustrations</b></p>	<p>SMART UL is an illustrated product. At Point-of-Sale (POS), the producer must do the following:</p> <ul style="list-style-type: none"> <li>– Provide the prospective Owner with an illustration matching the product as applied for in the application. A copy of this illustration must be signed by the producer and the prospective Owner and submitted with the application to Foresters; or</li> <li>– Complete an Illustration Certification form.</li> </ul>								
<p><b>Surrenders</b></p>	<p><b>Surrenders</b></p> <p>The certificate may be surrendered for its cash value at any time. The outstanding surrender charge will be deducted from the account value when the certificate is surrendered.</p>								

<p><b>Withdrawals</b></p>	<p><b>Withdrawals</b>                  Withdrawals from the cash value will be permitted after the first certificate year:</p> <ul style="list-style-type: none"> <li>– Minimum withdrawal amount is \$500.</li> <li>– Any withdrawal will decrease the account value.</li> <li>– The withdrawal amount requested will be adjusted if there is insufficient cash value.</li> <li>– For level death benefits, the face amount will decrease by the amount of the withdrawal. The remaining face amount must meet the minimum face amount requirements.</li> <li>– Withdrawals are subject to any applicable surrender charge.</li> </ul> <table border="1" data-bbox="467 594 1498 774"> <thead> <tr> <th colspan="2">Maximum withdrawal amount</th> </tr> <tr> <th colspan="2">Account value</th> </tr> </thead> <tbody> <tr> <td>Minus</td> <td>Applicable surrender charges</td> </tr> <tr> <td>Minus</td> <td>Loan amount, if any</td> </tr> <tr> <td>Minus</td> <td>Three times the most recent monthly deduction prior to withdrawal</td> </tr> <tr> <td>Minus</td> <td>The change fee (see section on Change Fee)</td> </tr> </tbody> </table>	Maximum withdrawal amount		Account value		Minus	Applicable surrender charges	Minus	Loan amount, if any	Minus	Three times the most recent monthly deduction prior to withdrawal	Minus	The change fee (see section on Change Fee)
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<p><b>Loans</b></p>	<p>The Owner can take a loan out against the cash value of the certificate.</p> <ul style="list-style-type: none"> <li>– The loan amount requested will be adjusted if there is insufficient cash value.</li> <li>– The loan amount at any time is the balance of the unpaid amount(s) borrowed plus accrued interest.</li> </ul> <table border="1" data-bbox="467 884 1498 1031"> <thead> <tr> <th colspan="2">Maximum Loan Request</th> </tr> <tr> <th colspan="2">Account value</th> </tr> </thead> <tbody> <tr> <td>Minus</td> <td>Applicable surrender charges</td> </tr> <tr> <td>Minus</td> <td>Three times the most recent monthly deduction prior to loan</td> </tr> <tr> <td>Minus</td> <td>Loan amount, if any</td> </tr> </tbody> </table> <p><b>Loan Interest</b>                  Certificate Year 1 to 7                  – Annualized loan interest rate is 4%, and is charged daily on the outstanding loan balance.                  Certificate Year 7 and after                  – After the 7th certificate anniversary, the annualized loan interest rate is decreased from 4% to 2%.</p> <p><b>Collateral Account Interest</b>                  A portion of the account value equal to the then current loan amount is allocated to a loan collateral account. This loan collateral account will be credited with interest at a rate of 2% rather than the current declared rate.</p> <p><b>Loan Repayment</b>                  All or part of a certificate loan may be repaid at any time while the certificate is in effect. Repayments will reduce the loan amount. The amounts paid will be applied as premium, unless otherwise specified (in writing) as a loan repayment.                  The death benefit payable is reduced by the outstanding loan amount (and accrued interest). If the loan amount exceeds the account value (minus the applicable surrender charge), the certificate will terminate. In this case, notification will be sent to the Owner. If the certificate terminates/lapses while there is a loan, the loan will be treated as a distribution from the certificate, and there may be tax consequences as a result.</p>	Maximum Loan Request		Account value		Minus	Applicable surrender charges	Minus	Three times the most recent monthly deduction prior to loan	Minus	Loan amount, if any		
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<p><b>Charity Benefit Provision</b></p>	<p>The Charity Benefit provision is a contractual provision that is automatically included with eligible certificates and requires no additional monthly deduction.</p> <p>When a claim is paid to the beneficiaries, Foresters will pay an additional 1% of the face amount to an accredited nonprofit organization as designated by the owner. The payment is made as a donation in the name of the insured. The payment is over and above the face amount; there is no decrease in the payment to the beneficiary(ies). The maximum payment is \$100,000.</p> <p>The owner designates the charity at the time of application, but can change the designation while the coverage is in force. However if no beneficiary is designated, then the benefit will not be paid. The donation is 100% tax free and does not need to be included as part of the insured's estate. The donation may be eligible for a charitable tax deduction from the charity.</p>												

<p><b>Post Issue Changes</b></p>	<p><b>Death Benefit Option Changes</b>                  After the first Certificate Anniversary, the owner may (subject to certain conditions) elect to change the death benefit option.                  Level Death Benefit to Increasing Death Benefit:                  – Face Amount is reduced to the then current Amount at Risk subject to the minimum face amount requirements.                  – The Amount at Risk will then remain the same unless the Face Amount changes.                  – Evidence of insurability may be required to effect this change.                  – The applicable Surrender Charge and Change Fee are taken from the Account Value.                  Increasing Death Benefit to Level Death Benefit:                  – The Face Amount is increased to be equal to the sum of the Face Amount plus the then current Account Value.                  – The Change Fee may be taken from the Account Value.                  – The Surrender Charge may be increased proportionately.</p> <p><b>Face Amount Increases and Decreases</b>                  – Are subject to certain restrictions and the minimum and maximum face amount requirements. Increases are also subject to evidence of insurability.                  – Changes in the face amount will have an impact on the cost of insurance (COI) and face amount deductions.                  – A notification showing the surrender factors applicable to a face amount increase will be sent to the Owner.                  – A partial surrender charge will be applied on a face decrease. Any face increase will initiate a new surrender charge period for the increased amount.</p> <p><b>Certificate Change Fee</b>                  A \$25 per transaction change fee is currently charged for certain types of transactions such as:                  – Withdrawals                  – In-force illustrations in excess of one per certificate year                  – Face amount decreases                  – Rider cancellations or decreases                  – Change to non-tobacco</p> <p>Foresters reserves the right to increase or decrease this fee (which shall not exceed \$50).</p>
<p><b>Lapse and Grace Period</b></p>	<p>A certificate will be pending lapse and enter a 61 day grace period if:                  – The Cash Value is less than the Monthly Deduction; or                  – The No-Lapse Guarantee (NLG) Minimum Premium payment is not paid during the 10-year NLG period.                  The grace period allows additional time for the payment of sufficient premium to keep the insurance contract in force. If a sufficient amount is not paid within that grace period, the insurance contract will lapse. A notification will be sent to the Owner and any assignee at least 31 days prior to lapse.</p>
<p><b>Reinstatement</b></p>	<p>Foresters may approve the reinstatement of a lapsed certificate within three years of its lapse subject to:                  – Evidence of insurability accepted by Foresters.                  – Payment of the premium that would have been required to keep the certificate and each applicable rider in effect during the grace period, without interest, plus the premium required to keep the certificate and each applicable rider from entering a grace period for three certificate months after the reinstatement effective date.</p>

# Riders

## Accelerated Death Benefit Rider

Available on	Life insured		
Description	This rider, automatically included with eligible certificates with no additional monthly rider deduction, provides the owner an option of accelerating a portion of the eligible death benefit and receiving an accelerated death benefit payment due to diagnosis of an eligible illness. Please note there are rider variations in CA and NY; go to ezbiz for additional information.		
Eligible Illness	Subject to eligibility criteria and state variations, this rider can be issued with one or more of the following eligible illnesses: – Chronic illness – Critical illness – Terminal illness		
Summary Definition of Illnesses	<p><b>Chronic Illness</b> means the insured:</p> <p>Is unable to perform, without substantial assistance from another person, at least two of the activities of daily living for a period of at least 90 days, due to a loss of functional capacity; or</p> <p>Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.</p>	<p><b>Critical Illness</b> is the following illnesses:</p> <ul style="list-style-type: none"> <li>– Life Threatening (Invasive) Cancer</li> <li>– Myocardial Infarction</li> <li>– Stroke</li> <li>– Advanced Alzheimer's Disease (before the insured's 75th birthday)</li> <li>– End Stage Renal Failure</li> <li>– Major Organ Failure</li> <li>– ALS</li> </ul> <p>(as further described in the rider)</p>	<p><b>Terminal illness</b> means the insured:</p> <p>has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.</p>
Eligibility Criteria	<p><b>Chronic and Critical Illnesses</b></p> <ul style="list-style-type: none"> <li>– Issue face amount must be at least \$20,000;</li> <li>– Insured's issue age is 75 or younger; and</li> <li>– Standard rated cases</li> </ul>	<p><b>Terminal Illness</b></p> <ul style="list-style-type: none"> <li>– Issue face amount must be at least \$20,000;</li> <li>– All ages; and</li> <li>– Standard and substandard rated cases</li> </ul>	
Minimum Acceleration Amount	\$4,500		
Maximum Acceleration Amount	<p><b>Chronic Illness</b></p> <p>In any 12-month period, 24% of the eligible death benefit on the effective date of the first accelerated payment due to chronic illness.</p>	<p><b>Critical Illness</b></p> <p>Lesser of:</p> <ul style="list-style-type: none"> <li>a) 95% of the eligible death benefit on the effective date of the applicable accelerated payment due to each critical illness; and</li> <li>b) \$500,000</li> </ul>	<p><b>Terminal illness</b></p> <p>Lesser of:</p> <ul style="list-style-type: none"> <li>a) 95% of the eligible death benefit on the effective date of the accelerated payment due to terminal illness; and</li> <li>b) \$500,000</li> </ul> <p>One terminal illness payment is allowed – the rider will terminate after an ABR terminal illness payment.</p>
Lifetime Maximum Acceleration Amount	Lesser of: a) 95% of the eligible death benefit at the time of the first acceleration; and b) \$500,000		
Minimum Residual Base Face Amount	\$10,000		
Payment Amount	<p>The payment, due to diagnosis of eligible critical illness and chronic illness, will be less than the acceleration amount which will be reduced by the following:</p> <ul style="list-style-type: none"> <li>– Actuarial discount amount</li> <li>– Administration fee (current fee is \$300)</li> </ul> <p><b>The actuarial discount amount and administration fee will <i>not</i> be applied to a terminal illness claim.</b></p>		
Actuarial Discount Amount	<p>It is determined by Foresters:</p> <ul style="list-style-type: none"> <li>– Based on factors specific to the insured, such as age, sex and premium class;</li> <li>– Based on future mortality of the insured using the mortality table determined by Foresters;</li> <li>– The accelerated death benefit interest rate Foresters applies;</li> <li>– Will take into account the present value of the acceleration amount.</li> </ul>		



<p><b>Effect of Acceleration</b></p>	<p>ABR claim payment will reduce the face amount and, if any, the cash value and loan amount. The reduction to the face amount could be by more than the payment amount. The payment may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. After acceleration, future dividends credited, if any, will be as if the certificate had been issued at the reduced face amount. Any outstanding certificate loan will be reduced by the loan repayment amount that was subtracted from the acceleration amount.</p> <p>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. For New York certificates: <b>This is a life insurance certificate that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate</b> (The Accelerated Death Benefit Rider (For Terminal Illness) does not include acceleration for a chronic illness). For California certificates: <b>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.</b></p>
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## Family Health Benefit Rider

<p><b>Description</b></p>	<p>This rider, automatically included with eligible certificates with no additional monthly rider deduction, provides benefits for qualified health situations for the insured and their immediate family, who have had to be transferred by ambulance to a hospital in the Continental United States, Alaska or Hawaii, or visit the emergency room or stay in hospital, due to a catastrophic event that is officially recognized and recorded by either the U.S. National Weather Service or U.S. Geological Survey.</p> <p>These events are limited to: a typhoon, hurricane, tornado, earthquake, volcanic eruption, tsunami, or lightning strike.</p>	
<p><b>Issue Ages (age nearest birthday)</b></p>	<p><b>Non-medical</b> 0-75</p>	<p><b>Medical</b> 0-84</p>
<p><b>Qualified Event and Amount</b></p>	<ul style="list-style-type: none"> <li>- Ambulance Transportation: \$50</li> <li>- Hospital Emergency Room Examination: \$100</li> <li>- Hospital Stay: \$100/day (up to 5 days)</li> </ul>	
<p><b>Maximum Benefit Amount</b></p>	<p>\$650 per person, per incident with a lifetime family maximum of \$5,000.</p>	
<p><b>Expiry Date</b></p>	<p>The earlier of:</p> <ul style="list-style-type: none"> <li>- the certificate anniversary on which the insured is age 85.</li> <li>- the first day following the day the total of the specific benefit amounts paid under this rider equals the maximum family benefit amount.</li> </ul>	

## Common Carrier Accidental Death Rider

<p><b>Description</b></p>	<p>This rider, automatically included with eligible certificates with no additional monthly rider deduction, provides a death benefit of up to two times the face amount to a maximum of \$300,000, if the insured dies within 180 days of an accidental bodily injury that occurred while riding on a common carrier as a fare-paying passenger.</p>	
<p><b>Issue Ages (age nearest birthday)</b></p>	<p><b>Non-medical</b> 0-75</p>	<p><b>Medical</b> 0-84</p>
<p><b>Benefit Amount</b></p>	<p>Two times the face amount. Benefit is subject to a maximum of \$300,000 across all Foresters accidental death coverage.</p>	
<p><b>Expiry Date</b></p>	<p>The certificate anniversary on which the insured is age 85.</p>	

## Accidental Death Rider

Description	This rider provides additional coverage in the event of an accidental death, caused by an accidental bodily injury, and death occurs within 180 days of the injury.	
Issue Ages (age nearest birthday)	<b>Non-medical</b> 16-60	<b>Medical</b> 16-60
Minimum Benefit Amount	Minimum issue amount is \$25,000.	
Maximum Benefit Amount	Maximum issue amount is 100% of the face amount up to \$300,000. Issue amount is subject to a maximum of \$300,000 of accidental death coverage across all Foresters certificates.	
Benefit Payout	Provides the rider benefit if insured dies within 180 days of, and due to, an accidental bodily injury.	
Changes After Issue	Rider benefit amount may be decreased after issue. However, a benefit amount increase after issue is not permitted.	
Expiry date	The certificate anniversary on which the insured is age 70.	
Notes:	Rider may be added after issue and is available for cases with substandard rating on the base certificate.	

## Waiver Of Monthly Deductions Rider

Description	Pays the monthly deduction, in effect at that time, to the account value, should the insured become totally disabled. To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.	
Issue Ages (age nearest birthday)	<b>Non-medical</b> 16-55	<b>Medical</b> 16-55
Definition of Total Disability	"Total disability" is defined in the rider.	
Waiving Monthly Deductions	<p>If total disability begins prior to the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after the rider expiry date, the monthly deductions will continue to be waived until the earlier of:</p> <ul style="list-style-type: none"> <li>a) The date when the insured is no longer totally disabled; or</li> <li>b) The day the certificate is no longer in effect.</li> </ul>	<p>If total disability begins on or after the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after anniversary, the monthly deductions will continue to be waived until the earlier of:</p> <ul style="list-style-type: none"> <li>a) The date when the insured is no longer totally disabled; or</li> <li>b) The certificate anniversary on which the insured is age 65; or</li> <li>c) The day the certificate is no longer in effect.</li> </ul>
Expiry date	The certificate anniversary on which the insured is age 65.	

## Children's Term Rider

Description	The Children's Term Rider (CTR) provides level term insurance for each insured child (as defined in the rider and includes children born to, adopted by, under the legal guardianship of, or a stepchild, of the insured).	
Issue Ages (age nearest birthday)	<b>Non-medical</b> 16-55 (for life insured)	<b>Medical</b> 16-55 (for life insured)
Benefit Amount	<ul style="list-style-type: none"> <li>– In increments of \$1,000</li> <li>– Minimum of \$10,000</li> <li>– Maximum \$25,000</li> </ul>	
Monthly Deduction Guarantee	One monthly rider deduction to cover all insured children, and will remain the same for the life of the certificate.	
Insured Children	<p>At issue each child who:</p> <ul style="list-style-type: none"> <li>– Is 15 days or older, on the application date, and</li> <li>– Has not reached their 18th birthday at issue of rider, and</li> <li>– Is not excluded by Foresters.</li> </ul> <p>Coverage will be extended to each person who becomes a child of the insured while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.</p>	
Child No Longer Insured	<p>A child ceases to be insured at the earliest of:</p> <ul style="list-style-type: none"> <li>– That child's 25th birthday</li> <li>– The conversion date for that child's coverage under the rider's conversion provision</li> <li>– Date the rider ends</li> </ul>	
Convertibility	Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period. Conversion can be to any permanent product made available and underwritten by The Independent Order of Foresters. The new certificate, including premiums, will be based on the child's age at time of issue.	
Conversion Amount	<ul style="list-style-type: none"> <li>– Up to 1 times the rider benefit amount on or before insured child's 21st birthday</li> <li>– Up to 5 times the rider benefit amount after insured child's 21st birthday and before their 25th birthday, subject to an overall conversion maximum, from all Foresters products, of \$100,000 for each insured child</li> </ul> <p>Any insurance above the conversion amount and riders added to the new permanent life insurance certificate are subject to underwriting approval.</p>	
Conversion Period:	<p>Begins when the child becomes an insured child until two months after the earliest of:</p> <ul style="list-style-type: none"> <li>– Date the rider ends</li> <li>– Death of the insured</li> <li>– Insured child's 25th birthday</li> </ul>	
Expiry Date	The certificate anniversary on which the insured is age 65.	
Notes	<ul style="list-style-type: none"> <li>– This rider may be added after issue</li> <li>– Evidence of insurability for insured child(ren) is required only at the time of the application</li> <li>– This rider is available for medically underwritten cases with a substandard rating on the base certificate</li> </ul>	

## Guaranteed Purchase Option Rider

Description	Provides an opportunity to increase the face amount on an option date, by up to the rider benefit amount, without further evidence of insurability. Due to increase in face amount, there is a corresponding change to the Minimum Premium, monthly deductions and surrender charges.	
Available on	Life insured	
Issue ages	<b>Non-medical</b> 0-37	<b>Medical</b> 0-37
Scheduled option dates	Certificate anniversary on which the life insured is 25, 28, 31, 34, 37 and 40 years old. Special option dates include marriage, birth or adoption.	
Benefit Amount	Lesser of Face Amount or \$50,000 per option.	
Expiry date	The certificate anniversary on which the insured is age 40.	

## Key Contact Information

### Illustration Software

Log into ezbiz to access/download illustration software or to access mobile quick quotes.

### Sales Support

We answer your call with a live voice. Foresters Sales Support Team is your first, direct, live point-of-contact for all of your pre-sales needs. Our informed professionals pick up when you call, and provide the friendly assistance you need. Call us at 1-866-466-7166 Option #1, Monday to Friday from 8:30 am to 6:00 pm ET. Our knowledgeable Foresters sales team is standing by to support your business with:

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- Sales ideas and solutions
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- Illustration software and website support
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### Our Producer Service Center

Do you need to inquire about business you have recently submitted, or an existing inforce certificate? Visit our producer website ezbiz (foresters.com) for quick and easy 24 hour self-service options. Should you require additional assistance, please contact our Producer Support Line at 1-866-466-7166 Option #2 between Monday to Friday 8:00 am to 8:00 pm ET (department hours may vary).

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Visit our producer website ezbiz (foresters.com) for forms and marketing collateral. Here you will have the ability to download and/or order Foresters Sales Aids, which include: applications, product guides, consumer brochures, rate sheets, and advertising templates. Up to a maximum of 50 forms can be ordered at a time. If you need to order more than the maximum allowed, please contact Sales Support to place your order.

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