

SMART UL

Get clients what they need with a flexible universal life insurance solution.



Accessible

Ages 0-75 for non-med¹
Ages 0-85 for medical
Non face-to-face application



Flexible

Non-med up to \$400,000 for ages 16-55
Adaptable coverage for changing needs
Premium payment flexibility



Fast

e-App² POS decisions in under 10 minutes
Accelerated Underwriting option for medical
e-Delivery available

Meet middle market needs

Customizable lifetime protection with flexible premiums offering:

- Two death benefit options: level or increasing
- Tax-deferred cash value accumulation leveraging a competitive non-guaranteed interest rate³
- Tax-advantaged distributions with preferred loans starting after the 7th certificate anniversary³
- Non-med coverage up to \$400,000 with no blood tests, fluid collection, saliva swabs, health interviews or paramedical exams
- Accelerated Underwriting for a quicker path to medical decisions on eligible applications
- Charity Benefit Provision:⁴ When a claim is paid, Foresters Financial™ donates an additional 1% of the face amount (up to \$100,000) to an eligible charity in the insured's name

Make it happen

Use e-App for streamlined processing:

- Touch-to-Sign for Apple iPad - sign by finger or stylus
- ClickWrap on a laptop/desktop or Apple iPad - sign by email
- Non-med point-of-sale decisions by email in under 10 minutes

Amazing member benefits

Foresters offers members a suite of complimentary living benefits.⁵

Competitive Scholarship⁶

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

LawAssure⁷

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

Community Volunteers

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

Strength and security

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

"A"

Excellent

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

Assets of

\$12.9 billion⁹

Liabilities of

\$11.4 billion⁹

Surplus of

\$1.5 billion⁹

Set yourself apart with SMART UL from Foresters.¹⁰

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N804

¹ Insurability depends on the answers to medical and other application questions and underwriting searches and review.

² e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable 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).

³ Foresters, and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice.

⁴ 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.

⁵ Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

⁶ This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en/member-benefits/scholarships> for further details.

⁷ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer.

⁸ The A.M. Best rating assigned on September 6, 2024 reflects the overall strength and claims-paying ability of The Independent Order of Foresters (IOF) but does not apply to the performance of any non-IOF issued products. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. See [ambest.com](https://www.ambest.com) for our latest rating.

⁹ All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2024 and converted into USD using the Bloomberg spot exchange rate of 1.4384. The surplus represents excess funds above the amount required as legal reserves for insurance and annuity certificates in-force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters.

¹⁰ Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters. For producer use only. Not for use with the public. 505374 US 05/25