

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!

Your clients can choose between three e-Signature options to sign their e-Application:

- Text-to-Sign
- ClickWrap
- Touch-to-Sign

Amazing member benefits

Foresters offers members a suite of benefits⁵

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, living or pet trust and healthcare directive online

Community Volunteers

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

Strength and security

Choosing Foresters means partnering with an organization that's still standing strong for over 150 years. Our foundation is built on trust, resilience, and a proven ability to deliver – today, tomorrow, and for generations to come.

Discover the strength behind the promise.



Set yourself apart with SMART UL from Foresters⁸

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

² 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).

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 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.