Strong Foundation Term Insurance

Expand your market. Help more people. It's a win-win.



Client-friendly process

No medical or para-medical exams

No blood tests or fluid collection

No tele-med interviews

Accessible

Ages 18 to 80

Non-med diabetes tables 7 to 12

Non face-to-face application

Flexible

Coverage from $50,000 to $500,000[1]

Five level-term durations: 10, 15, 20, 25, 30

Riders to help customize coverage

Fast

e-App[2] POS decisions in under 10 minutes

Quick processing

e-Delivery available

Foresters Financial

Groundbreaking accessibility

Reach more clients with industry-leading non-med[3] underwriting for people living with Type 1 and Type 2 diabetes:

- Standard non-med, including 6 tables, with up to $500,000 in coverage
- Substandard non-med tables 7 to 12, with up to $300,000 in coverage

Plus, offer other unique features:

- Relaxed standard non-med underwriting for Chronic Obstructive Pulmonary Disease
- Standard non-tobacco available for clients who use cigars, pipes, chewing tobacco, nicotine patches and other substitutes
- Option to convert to new permanent coverage without evidence of insurability during the conversion period
- Charity Benefit Provision[4]: When a claim is paid, Foresters Financial™ donates an additional 1% (up to $100,000) of the face amount 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 benefits[5]

LawAssure[6]

Members can create a will, power of attorney, living or pet trust and healthcare directive online

Community Volunteer grant

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

Foresters Go™[7]

More than your average wellness app. It's a fun way you can earn Rewards Points for making healthy choices and giving back to your community

Strength and security

Choosing Foresters means offering an organization that's still standing strong for over 150 years. Our foundation is built on trust, resilience and gives us the confidence that we will deliver– today, tomorrow, and for generations to come.

Discover the strength behind the purpose.

Set yourself apart with Strong Foundation from Foresters

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[1] 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.

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

[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] 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.

[7] Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

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Foresters Financial

Helping is who we are.™

Visit **foresters.com** to see how we can help you.