

SMART

Universal Life Insurance¹

Description	A flexible universal life insurance product that offers lifetime protection, non-medical ² and medical underwriting and potential for cash value accumulation.		Underwriting Classes	Non-Medical Non-Tobacco Tobacco Juvenile (issue ages 0–17)	Medical Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Tobacco Plus Tobacco Juvenile (issue ages 0–17)	
Death Benefit	Level or Increasing			Guaranteed Minimum Interest Rate	2%	
Premiums	Flexible premiums, payable to age 100 Limited-pay premiums available Dump-ins and 1035 Exchanges					
Minimum Premium No-Lapse Guarantee	Guarantees that the certificate will not lapse during the first ten certificate years, even if the cash value is not sufficient to cover monthly deductions as long as, on each monthly anniversary during that period, the sum of the premiums paid to that anniversary is at least equal to the sum of the calculated Minimum Premium on the issue date plus the minimum premium on each monthly anniversary from the issue date, including the current monthly anniversary, plus the total of all withdrawals as of the current monthly anniversary.		Cash Values	Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years.		
			Loans	Can be taken if the certificate is in effect and has a positive cash value. Interest is charged daily on the outstanding loan balance at an annualized loan rate of 4% preferred loan rate (after the 7th certificate anniversary) is charged at 2% annually. Death benefit payable will be reduced by outstanding loan amount (unpaid amount borrowed plus interest).		
Premium Modes and Minimum Payments	Ages 0-15 \$17/monthly, \$51/quarterly, \$102/semi-annually, \$204/annually		Withdrawals	\$500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded.		
	Ages 16-85 \$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually			Charity Benefit Provision	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% (to a maximum of \$100,000) of the face amount at time of death of the insured. The benefit is payable to an eligible registered charity named as the beneficiary for the benefit.	
Issue Ages (age nearest birthday)	Non-Medial 0-75	Medical 0-85	Built-in Riders (automatically included with your base coverage)		Accelerated Death Benefit Rider ³ may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a covered illness which may include certain critical, chronic, and terminal illnesses.	
Definition of Life Insurance Options	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)			Common Carrier Accidental Death Benefit Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus, or train.		
Face Amounts	Issue Age	Non-Medical	Additional Riders (available for additional deduction)	Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados, and earthquakes		
	0-15:	\$10,000 - \$150,000		Waiver of Monthly Deductions Rider Guaranteed Purchase Option Rider Accidental Death Rider Children's Term Rider		
	16-55:	\$25,000 - \$400,000				
	Issue Age	Medical Band 1				
	0-15:	\$50,000 - \$499,999				
	16-70:	\$100,000 - \$499,999				
	71-75:	\$50,000 - \$499,999				
	76-85:	\$25,000 - \$499,999				
		Medical Band 2				
	All Issue Ages –	\$500,000+				
	* For Issue Ages 71-85: Preferred Plus, Preferred, Non-Tobacco Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000.					

Sales Focus

- Non-Medical underwriting up to \$400,000 for ages 16-55
- Medical underwriting as low as \$100,000 for ages 16-70
- Face Amounts starting as low as \$10,000 for juveniles ages 0-15

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¹ Foresters SMART Universal Life Insurance and its 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 Foresters SMART Universal Life Product Guide and the insurance contract for your state for these terms and conditions. SMART UL is an illustrated product. Underwritten by The Independent Order of Foresters.

² Insurability depends on answers to medical and other application questions and an underwriting review.

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 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: **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** (The Accelerated Death Benefit Rider (For Terminal Illness) does not include acceleration for a chronic illness). For California certificates: **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.**

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