

Strong Foundation

Level Term Life Insurance

Description	Guaranteed level term life insurance. ¹ Available for non-medical underwriting (insurability depends on answers to medical and other application questions and underwriting searches and review).		Certificate Fees (commissionable)	Monthly: \$5.25 Quarterly: \$15.60 Semi-Annual: \$30.60 Annual: \$60.00
Term Lengths	10-, 15-, 20-, 25-, 30-year terms available for all underwriting classes.		Modal Factors	Monthly: 0.0875 Quarterly: 0.26 Semi-Annual: 0.51 Annual: 1.00
Death Benefit Amount	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 95. Evidence of insurability is not required to renew coverage.		Conversion	Owner can convert base term coverage to a new Foresters Financial™ permanent life insurance certificate without requiring evidence of insurability. Term certificate must be converted prior to the earlier of: <ul style="list-style-type: none"> • The end of the initial term period less five years, or • The certificate anniversary on which the Insured is age 65.
Premiums	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 95. Evidence of insurability is not required to renew coverage.		Charity Benefit Provision	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to a maximum of \$100,000) at time of death of the insured. ² The benefit is payable to an eligible charity named as the beneficiary for the benefit.
Minimum Premium	Monthly: \$10 Quarterly: \$30	Semi-Annual: \$60 Annual: \$120	Built-in Riders (automatically included for no additional premium)	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. Common Carrier Accidental Death 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. 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.
Issue Ages (age nearest birthday)	All Underwriting Classes			
	Term	Non-Tobacco	Tobacco	
	10-year:	18-80	18-80	
	15-year:	18-70	18-70	
	20-year:	18-65	18-60	
	25-year:	18-55	18-55*	
	30-year:	18-50	18-50**	
	*age 50 for males **age 45 for males			
Face Amounts	Ages	Standard	Substandard	
	18-55:	\$50,000-\$500,000	\$50,000-\$300,000	
	56+:	\$50,000-\$250,000	\$50,000-\$150,000	
	Substandard available for people living with type 1 or type 2 diabetes.			
Underwriting Classes	Standard Non-Tobacco Tobacco	Substandard Non-Tobacco Tobacco	Substandard available for people living with type 1 or type 2 diabetes.	
			Additional Riders (available for additional premium)	Waiver of Premium Rider Accidental Death Rider Children's Term Rider

Sales Focus

Non-medical underwriting up to \$500,000

- Available on 10-, 15-, 20-, 25-, and 30-year terms
- No medical exams, no fluids, no APS, no routine Personal Health Interviews (PHIs), no justification for coverage
- Non-medical underwriting to table 12 for people living with diabetes

Speed to issue⁴

- iPipeline iGo e-App⁴ process for available for all application
- In Good Order applications
- Point-of-Sale eligibility decisions in under 10 minutes

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 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

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 significantly 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 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.**

⁴ 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).