

PlanRight

Whole Life Insurance¹

Level, guaranteed premium whole life insurance. Three types of coverage – two that can immediately pay a full death benefit amount (Preferred and Standard) and one that can provide a limited death benefit amount (Basic) in the first two years, and can provide a full death benefit amount thereafter.

	PlanRight – Preferred		PlanRight – Standard		PlanRight – Basic ²	
Death Benefit³	Based on 100% of the face amount in effect		Based on 100% of the face amount in effect		Based on Year 1 – ROP plus 10% annual interest Year 2 – ROP plus 10% annual interest Year 3+ – 100% of the face amount in effect	
Riders	Accidental Death Rider available (issue ages 50-80)		Accidental Death Rider not available			
	Accelerated Death Benefit Rider (for Terminal Illness) included at no additional premium			Accelerated Death Benefit Rider (for Terminal Illness) not available		
	Common Carrier Accidental Death Rider included at no additional premium					
	Family Health Benefit Rider included at no additional premium					
Premiums	Level, payable to age 121					
Minimum Premium	\$10/month					
Issue Ages (Age last birthday)	50-85		50-85		50-80	
Minimum Face Amount⁴	\$5,000					
Maximum Face Amounts	Ages 50-80: \$35,000 Ages 81-85: \$15,000		Ages 50-80: \$20,000 Ages 81-85: \$10,000		Ages 50-80: \$15,000 Ages 81-85: N/A	
Certificate fee (Subject to the modal factors)	\$36 annually (commissionable)					
Modal Factors	Monthly – 0.0875	Quarterly – 0.26	Semi-Annual – 0.51	Annual – 1.0		
Underwriting Class⁵	Non-Tobacco, Tobacco					
Cash Values	Available (on full surrender only)					
Loans⁶	Available (borrowed against cash value as security)					
Insurer	The Independent Order of Foresters (Foresters)					

Sales Focus

- Face amounts range from \$5,000 to \$35,000
- Plan eligibility determined at point of sale
- No medical exam, no blood
- No Personal Health Interview (PHI) is required

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N757

¹ Foresters PlanRight Whole Life Insurance and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters PlanRight Whole Life Producer Guide and the insurance contract for your state for these terms and conditions.

² For PlanRight Basic, the death benefit is based on 100% of the face amount (see footnote #2) in the event of accidental death during the first two years. Interest is compounded annually and is accrued on a daily basis from certificate issue date to date of death.

³ Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.

⁴ Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or canceled without notice. Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <https://www.foresters.com/en/member-benefits/scholarships> for further details.

⁵ Ratings do not apply on the PlanRight plans.

⁶ Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).

⁷ Insurability depends on answers to medical and other application questions and underwriting searches and review.

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