

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 Non-Tobacco Tobacco Plus Tobacco Juvenile (issue ages 0–17)
Death Benefit	Level or Increasing				
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.		Guaranteed Minimum Interest Rate	2%	
			Cash Values	Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years.	
Premium Modes and Minimum Payments	Ages 0-15 \$17/monthly, \$51/quarterly, \$102/semi-annually, \$204/annually		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).	
	Ages 16-85 \$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually				
Issue Ages (age nearest birthday)	Non-Medical 0-75	Medical 0-85	Withdrawals	\$500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded.	
Definition of Life Insurance Options	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)		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.	
Face Amounts	Non-Medical Issue Age		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.	
	0-15	\$10,000 - \$150,000		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.	
	16-55	\$25,000 - \$400,000		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	
	Medical Band 1 Issue Age		Additional Riders (available for additional deduction)		
	0-15	\$50,000 - \$499,999			
	16-70	\$100,000 - \$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

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 Not available in CA. (If applicable) This product is a life insurance policy 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. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.