

# Your Term

## Level Term Life Insurance<sup>1</sup>

<b>Description</b>	Guaranteed level term life insurance available on a non-medical <sup>2</sup> (insurability depends on answers to medical and other application questions and an underwriting review) and medically underwritten basis.		<b>Certificate Fees</b>	Monthly: \$6.13 Quarterly: \$18.20 Semi-Annual: \$35.70 Annual: \$70.00 (Certificate fees are commissionable on non-medical underwriting classes only)
<b>Term Lengths</b>	10-, 15-, 20-, 25-, 30-year terms available for all underwriting classes.		<b>Modal Factors</b>	Monthly: 0.0875 Quarterly: 0.26 Semi-Annual: 0.51 Annual: 1.00
<b>Death Benefit Amount</b>	Level and guaranteed amount for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 100. Evidence of insurability is not required to renew coverage.		<b>Conversion</b>	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"> <li>• The end of the initial term period less five years, or</li> <li>• The certificate anniversary on which the Insured is age 65.</li> </ul>
<b>Premiums</b>	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 100. Evidence of insurability is not required to renew coverage.		<b>Charity Benefit Provision</b>	The Charity Benefit is a provision that pays <sup>3</sup> (up to a maximum of \$100,000) an additional 1% of the face amount when a claim is paid to the beneficiaries. The benefit is payable to an eligible charity designated by the owner.
<b>Minimum Premium</b>	Monthly: \$10 Quarterly: \$30 Semi-Annual: \$60 Annual: \$120		<b>Built-in Riders (automatically included for no additional premium)</b>	Accelerated Death Benefit Rider <sup>4</sup> 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 one or more of a critical, chronic, or terminal illness.  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.  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.
<b>Issue Ages (age nearest birthday)</b>	<b>All Underwriting Classes</b>		<b>Additional Riders (available for additional premium)</b>	Waiver of Premium Rider Accidental Death Rider Children's Term Rider
	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>	
	10-year:	18-80	18-80	
	15-year:	18-70	18-70	
	20-year:	18-65	18-60	
	25-year:	18-60	18-55	
	30-year:	18-55	18-50 (45 for non-medical)	
<b>Face Amounts</b>	<b>Ages</b>	<b>Non-medical</b>	<b>Medical</b>	
	18-55:	\$50,000 - \$400,000	\$100,000 & up	
	56+:	\$50,000 - \$150,000	\$100,000 & up	
	(\$10,000,000 and over subject to Head Office approval.)			
<b>Underwriting Classes</b>	<b>Non-medical</b>	<b>Medical</b>		
	Non-Tobacco	Preferred Plus Non-Tobacco		
	Tobacco	Preferred Non-Tobacco		
		Non-Tobacco Plus		
		Non-Tobacco		
		Tobacco Plus		
		Tobacco		

## Sales Focus

### Non-medical underwriting up to \$400,000

- Available on 10-, 15-, 20-, 25-, and 30-year terms
- No medical exams, no fluids, no APS, no routine Personal Health Interviews (PHIs) no coverage justification

### Speed to issue<sup>5</sup>

- iGo e-App<sup>5</sup> process for both medical and non-medical applications
- In Good Order applications
- Point-of-Sale eligibility decisions for non-medical applications in under 10 minutes

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries. N500

<sup>1</sup> Foresters Your Term Level Term 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 Your Term Producer Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.

<sup>2</sup> Insurability depends on answers to medical and other application questions and an underwriting review.

<sup>3</sup> 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.

<sup>4</sup> 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.**

<sup>5</sup> e-App is available through the iPipeline iGO e-App platform using Internet Explorer (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). Some e-App features are not available in NY (refer to ezbiz for more details).

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