

# Product Guide

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell Your Term Level Term Life Insurance. Check Foresters Financial™ producer website ezbiz for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Your Term and their riders are underwritten by The Independent Order of Foresters and 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 applicable life insurance contract for your state for these terms and conditions. Product and features may also be modified from time to time and certain restrictions may apply. Consult ezbiz for more detailed product information and up-to-date availability.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations.





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# Product Specifications

Description	Foresters Your Term offers fixed period, level term life insurance with guaranteed premium and death benefit amounts. Your Term is offered with both non-medical and medical underwriting. Insurability for non-medical underwriting depends on answers to medical and other application questions and an underwriting review.					
Initial Term Period	10- 15-, 20-, 25- and 30-year					
Issue Ages (age nearest birthday)	Non-medical			Medical		
	Term	Non-Tobacco	Tobacco	Term	Non-Tobacco	Tobacco
	10-year:	18–80	18–80	10-year:	18–80	18–80
	15-year:	18–70	18–70	15-year:	18–70	18–70
	20-year:	18–65	18–60	20-year:	18–65	18–60
	25-year:	18–60	18–55	25-year:	18–60	18–55
	30-year:	18–55	18–45	30-year:	18–55	18–50
Death Benefit Amount	<p>– Level death benefit, guaranteed for the entire term</p> <p>– Death benefit amount is reduced by any benefit paid under the Accelerated Death Benefit Rider</p>					
Life Event Requirement	None					
Minimum Face Amount	For all ages	Non-medical		For all ages	Medical	
		\$50,000			\$100,000	
Maximum Face Amount	Ages	Non-medical		Medical		
	18 to 55	\$400,000		No maximum – subject to underwriting approval		
	56 to max	\$150,000				
Premium Modes, Modal Factors, and Minimum Premium	Mode	Modal Factor		Minimum Premium		
	Monthly (PAC)	0.0875		\$10		
	Quarterly	0.26		\$30		
	Semi-Annual	0.51		\$60		
	Annual	1.00		\$120		
Certificate Fees	Monthly	\$6.13				
	Quarterly:	\$18.20				
	Semi-Annual:	\$35.70				
	Annual:	\$70.00				
	(NOTE: Certificate fee is not commissionable on medically underwritten certificates)					
Premium Banding	Non-medical		Medical Band I		Medical Band II	
	One premium band for all ages		All ages: \$100,000 - \$999,999		All ages: \$1,000,000 and over	
Underwriting Classifications	Non-medical			Medical		
	Standard Non-Tobacco			Preferred Plus Non-Tobacco		
	Standard Tobacco			Preferred Non-Tobacco		
				Standard Plus Non-Tobacco		
				Standard Non-Tobacco		
				Tobacco Plus		
				Standard Tobacco		
	Non-tobacco is defined as non-use of any product containing nicotine within the past 12 months. Tobacco is defined as use of any product containing nicotine within the past 12 months.					
	Substandard extras, temporary, and permanent flat extras are available on a medically underwritten basis. Rating classes are +50% to +400% and will be determined by Underwriting.					
Renewable	After the initial term period, the certificate may be continued at annual renewable rates to age 100, without providing evidence of insurability.					
	Note: Riders are not renewable at the end of the initial term period.					

<b>Convertibility</b>	As a contractual right, the owner can convert the base face amount to a new permanent life insurance certificate during the conversion period without having to provide evidence of insurability. Partial conversions are allowed. Riders cannot be converted (subject to the terms and conditions of the contract). Conversion can be to any permanent product made available and underwritten by The Independent Order of Foresters. The new certificate, including premiums, will be based on the insured's age at time of issue.
<b>Conversion Period</b>	Prior to the earlier of: <ul style="list-style-type: none"> <li>– The end of the initial term period less five (5) years, and</li> <li>– The certificate anniversary on which the insured is age 65.</li> </ul>
<b>Charity Benefit Provision</b>	The Charity Benefit provision is a contractual provision that is automatically included at no additional premium. When a claim is paid to the beneficiaries, Foresters will pay (up to a maximum of \$100,000) an additional 1% of the face amount to an accredited nonprofit organization as designated by the owner. 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. The payment is made as a donation in the name of the insured. The payment is over and above the face amount; there is no decrease in the payment to the beneficiary(ies).  The owner designates the charity at the time of application, but can change the designation while the coverage is in force. However if no beneficiary is designated, then the benefit will not be paid. The donation is generally tax free and does not need to be included as part of the insured's estate. The donation may be eligible for a charitable tax deduction from the charity.
<b>Expiry Date</b>	Certificate expiry date is the certificate anniversary on which the insured is age 100. Note: The certificate may end before the certificate expiry date.

## Riders

### Accelerated Death Benefit Rider

<b>Available on</b>	Life insured		
<b>Description</b>	This rider, automatically included with eligible certificates at no additional premium, provides the owner an option of accelerating a portion of the eligible death benefit and receiving an accelerated death benefit payment due to diagnosis of an eligible illness. Not available in CA.		
<b>Eligible Illness</b>	Subject to eligibility criteria and state variations, this rider can be issued with one or more of the following eligible illnesses: <ul style="list-style-type: none"> <li>– Chronic illness</li> <li>– Critical illness</li> <li>– Terminal illness</li> </ul>		
<b>Summary Definition of Illnesses</b>	<b>Chronic Illness means the insured:</b>  Is unable to perform, without substantial assistance from another person, at least two of the activities of daily living for a period of at least 90 days, due to a loss of functional capacity; or  Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.	<b>Critical Illness is the following illnesses:</b>  <ul style="list-style-type: none"> <li>• Life Threatening (Invasive) Cancer</li> <li>• Myocardial Infarction</li> <li>• Stroke</li> <li>• Advanced Alzheimer's Disease (before the insured's 75th birthday)</li> <li>• End Stage Renal Failure</li> <li>• Major Organ Failure</li> <li>• ALS</li> </ul>	<b>Terminal illness means the insured:</b>  has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.
<b>Eligibility Criteria</b>	<b>Chronic and Critical Illnesses</b> <ul style="list-style-type: none"> <li>• Issue face amount must be at least \$20,000;</li> <li>• Insured's issue age is 75 or younger; and</li> <li>• Standard rated cases</li> </ul>	<b>Terminal Illness</b> <ul style="list-style-type: none"> <li>• Issue face amount must be at least \$20,000;</li> <li>• All ages; and</li> <li>• Standard and substandard rated cases</li> </ul>	
<b>Minimum Acceleration Amount</b>	\$4,500		

Maximum Acceleration Amount	<p><b>Chronic Illness</b></p> <p>In any 12-month period, 24% of the eligible death benefit on the effective date of the first accelerated payment due to chronic illness.</p>	<p><b>Critical Illness</b></p> <p>Lesser of:  a) 95% of the eligible death benefit on the effective date of the applicable accelerated payment due to each critical illness; and  b) \$500,000</p>	<p><b>Terminal illness</b></p> <p>Lesser of:  a) 95% of the eligible death benefit on the effective date of the accelerated payment due to terminal illness; and  b) \$500,000</p> <p>One terminal illness payment is allowed – the rider will terminate after an ABR terminal illness payment.</p>
Lifetime Maximum Acceleration Amount	Lesser of: a) 95% of the eligible death benefit at the time of the first acceleration; and b) \$500,000		
Minimum Residual Base Face Amount	\$10,000		
Payment Amount	<p>The payment, due to diagnosis of eligible critical illness and chronic illness, will be less than the acceleration amount which will be reduced by the following:</p> <ul style="list-style-type: none"> <li>– Actuarial discount amount</li> <li>– Administration fee (current fee is \$300)</li> </ul> <p><b>The actuarial discount amount and administration fee will <i>not</i> be applied to a terminal illness claim.</b></p>		
Actuarial Discount Amount	<p>It is determined by Foresters:</p> <ul style="list-style-type: none"> <li>– Based on factors specific to the insured, such as age, gender and premium class;</li> <li>– Based on future mortality of the insured using the mortality table determined by Foresters;</li> <li>– The accelerated death benefit interest rate Foresters applies;</li> <li>– Will take into account the present value of the acceleration amount.</li> </ul>		
Effect of Acceleration	<p>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. The payment available is much less than the acceleration amount in the early years of the certificate and gradually increases over time. Payment will decrease certificate values and benefits.</p> <p>Receipt of an accelerated death benefit payment is intended to qualify for favorable tax treatment under the IRC. However, depending on individual circumstances or changes to the IRC, the payment may be taxable, and may affect eligibility for public assistance or benefits. Your client should consult a qualified tax advisor and applicable government agency before receiving an accelerated death benefit payment.</p>		

## Family Health Benefit Rider

Description	<p>This rider, automatically included on all eligible certificates (cost is included in basic certificate premium), provides benefits for qualified health situations for the insured and their immediate family, who have had to be transferred by ambulance to a hospital in the Continental United States, Alaska or Hawaii, or visit the emergency room or stay in hospital, due to a catastrophic event that is officially recognized and recorded by either the U.S. National Weather Service or U.S. Geological Survey.</p> <p>These events are limited to: a typhoon, hurricane, tornado, earthquake, volcanic eruption, tsunamis, or lightning strike.</p>					
Issue Ages (age nearest birthday)	<b>Non-Medical</b>			<b>Medical</b>		
	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
	10-year:	18–80	18–80	10-year:	18–80	18–80
	15-year:	18–70	18–70	15-year:	18–70	18–70
	20-year:	18–65	18–60	20-year:	18–65	18–60
	25-year:	18–60	18–55	25-year:	18–60	18–55
30-year:	18–55	18–45	30-year:	18–55	18–50	
Qualified Event and Amount	<ul style="list-style-type: none"> <li>– Ambulance Transportation: \$50</li> <li>– Hospital Emergency Room Examination: \$100</li> <li>– Hospital Stay: \$100/day (up to 5 days)</li> </ul>					
Maximum Benefit Amount	\$650 per person, per incident with a lifetime family maximum of \$5,000.					
Expiry Date	<p>The earlier of:</p> <ul style="list-style-type: none"> <li>– The end of the initial term period; and</li> <li>– When the maximum benefit amount is paid out</li> </ul>					

## Common Carrier Accidental Death Rider

<b>Description</b>	This rider, automatically included on all eligible certificates (cost is included in basic certificate premium), provides a death benefit of up to two times the face amount to a maximum of \$300,000, if the insured dies within 180 days of an accidental bodily injury that occurred while riding on a common carrier as a fare-paying passenger.					
<b>Issue Ages (age nearest birthday)</b>	<b>Non-medical</b>			<b>Medical</b>		
	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
	10-year:	18–80	18–80	10-year:	18–80	18–80
	15-year:	18–70	18–70	15-year:	18–70	18–70
	20-year:	18–65	18–60	20-year:	18–65	18–60
	25-year:	18–60	18–55	25-year:	18–60	18–55
	30-year:	18–55	18–45	30-year:	18–55	18–50
<b>Benefit Amount</b>	Two times the face amount. Benefit is subject to a maximum of \$300,000 across all Foresters accidental death coverage.					
<b>Expiry Date</b>	The end of the initial term period.					

## Accidental Death Rider

<b>Description</b>	This rider provides additional coverage in the event of an accidental death, caused by an accidental bodily injury, and death occurs within 180 days of the injury.					
<b>Issue Ages (age nearest birthday)</b>	<b>Non-medical</b>			<b>Medical</b>		
	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
	10-year:	18–60	18–60	10-year:	18–60	18–60
	15-year:	18–60	18–60	15-year:	18–60	18–60
	20-year:	18–60	18–60	20-year:	18–60	18–60
	25-year:	18–60	18–55	25-year:	18–60	18–55
	30-year:	18–55	18–45	30-year:	18–55	18–50
<b>Minimum Benefit Amount</b>	Minimum issue amount is \$10,000.					
<b>Maximum Benefit Amount</b>	Maximum issue amount is 100% of the face amount up to \$300,000. Issue amount is subject to a maximum of \$300,000 of accidental death coverage across all Foresters certificates.					
<b>Benefit Payout</b>	Provides the rider benefit if insured dies within 180 days of, and due to, an accidental bodily injury.					
<b>Premium Guarantees</b>	Premium will remain the same for the entire initial term period.					
<b>Changes After Issue</b>	Rider benefit amount may be decreased after issue. However, a benefit amount increase after issue is not permitted.					
<b>Expiry date</b>	The earlier of: – The end of the initial term period; and – The certificate anniversary on which the insured is age 70 The rider may end before the rider expiry date.					
<b>Notes:</b>	Rider may be added after issue and is available for cases with substandard rating on the base certificate.					

## Waiver Of Premium Rider

<b>Description</b>	This rider, while in effect, will waive the total premium required on a premium due date if the insured is totally disabled on that date. To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.					
<b>Issue Ages (age nearest birthday)</b>	<b>Non-medical</b>			<b>Medical</b>		
	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
	10-year:	18–55	18–55	10-year:	18–55	18–55
	15-year:	18–55	18–55	15-year:	18–55	18–55
	20-year:	18–55	18–55	20-year:	18–55	18–55
	25-year:	18–55	18–55	25-year:	18–55	18–55
	30-year:	18–55	18–45	30-year:	18–55	18–50
<b>Definition of Total Disability</b>	Total disability is defined in the rider.					
<b>Premium guarantees</b>	Premiums will remain the same for the entire initial term period.					
<b>Waiving Premium</b>	If total disability begins prior to the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after the rider expiry date, the premium will continue to be waived until the earlier of:			If total disability begins on or after the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after that anniversary, the premium will continue to be waived until the earlier of:		
	a) The date when the insured is no longer totally disabled; or			a) The date when the insured is no longer totally disabled; or		
	b) The day the certificate is no longer in effect.			b) The certificate anniversary on which the insured is age 65; or		
				c) The day the certificate is no longer in effect.		
<b>Expiry date</b>	The earlier of the end of the initial term period and the certificate anniversary on which the insured is age 65. The rider may end before the rider expiry date.					

## Children's Term Rider

<b>Description</b>	The Children's Term Rider (CTR) provides level term insurance for each insured child (i.e. whether born, adopted, under the legal guardianship, or a stepchild, of the insured).					
<b>Issue Ages (age nearest birthday)</b>	<b>Non-medical</b>			<b>Medical</b>		
	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>	<b>Term</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
	10-year:	18–55	18–55	10-year:	18–55	18–55
	15-year:	18–55	18–55	15-year:	18–55	18–55
	20-year:	18–55	18–55	20-year:	18–55	18–55
	25-year:	18–55	18–55	25-year:	18–55	18–55
	30-year:	18–55	18–45	30-year:	18–55	18–50
<b>Benefit Amount</b>	<ul style="list-style-type: none"> <li>– In increments of \$1,000</li> <li>– Minimum of \$10,000</li> <li>– Maximum \$25,000</li> </ul>					
<b>Premium guarantees</b>	One premium rate to cover all insured children, and will remain the same for the entire initial term period.					
<b>Insured Children</b>	<p>At issue each child who:</p> <ul style="list-style-type: none"> <li>– Is 15 days or older, on the application date, and</li> <li>– Has not reached their 18th birthday at issue of rider, and</li> <li>– Is not excluded by Foresters</li> </ul> <p>Coverage will be extended to each person who becomes a child of the insured while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.</p>					
<b>Child No Longer Insured</b>	<p>A child ceases to be insured at the earliest of:</p> <ul style="list-style-type: none"> <li>– That child's 25th birthday</li> <li>– The conversion date for that child's coverage under the rider's conversion provision</li> <li>– Date the rider ends</li> </ul>					



<b>Convertibility</b>	Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period. Conversion can be to any permanent product made available and underwritten by The Independent Order of Foresters. The new certificate, including premiums, will be based on the child's age at time of issue.
<b>Conversion Amount</b>	<ul style="list-style-type: none"> <li>– Up to 1 times the rider benefit amount on or before insured child's 21st birthday</li> <li>– Up to 5 times the rider benefit amount after insured child's 21st birthday and before their 25th birthday, subject to an overall conversion maximum, from all Foresters products, of \$100,000 for each insured child</li> </ul> <p>Any insurance above the conversion amount and riders added to the new permanent life insurance certificate are subject to underwriting approval.</p>
<b>Conversion Period:</b>	<p>Begins when the child becomes an insured child until two months after the earliest of:</p> <ul style="list-style-type: none"> <li>– Date the rider ends</li> <li>– Death of the insured</li> <li>– Insured child's 25th birthday</li> </ul>
<b>Expiry Date</b>	<p>The earlier of:</p> <ul style="list-style-type: none"> <li>– The end of the initial term period, and</li> <li>– The certificate anniversary on which the insured is age 65</li> </ul> <p>The rider may end before the rider expiry date.</p>
<b>Notes</b>	<ul style="list-style-type: none"> <li>– This rider may be added after issue</li> <li>– Evidence of insurability for insured child(ren) is required only at the time of the application</li> <li>– This rider is available for medically underwritten cases with a substandard rating on the base certificate</li> </ul>

# Key Contact Information

## Illustration Software

You can access/download illustration software by logging onto ezbiz. You can also access mobile quick quotes at [forestersquotes.com](http://forestersquotes.com)

## Sales Support

We answer your call with a live voice. Foresters Sales Support Team is your first, direct, live point-of-contact for all of your pre-sales needs. Our informed professionals pick up when you call, and provide the friendly assistance you need. Call us at 1-866-466-7166 Option #1, Monday to Friday from 8:30 am to 7:00 pm ET. Our knowledgeable Foresters sales team is standing by to support your business with:

- A "live voice" to answer all of your Foresters questions
- Sales ideas and solutions
- Foresters product training
- Illustration software and website support
- Advanced marketing concepts, materials, and education
- A single point-of-contact with Foresters

## Our Producer Service Center

Do you need to inquire about business you have recently submitted, or an existing inforce certificate? Visit our producer website ezbiz ([foresters.com](http://foresters.com)) for quick and easy 24 hour self-service options. Should you require additional assistance, please contact our Producer Support Line at 1-866-466-7166 Option #2 between Monday to Friday 8:00 am to 8:00 pm ET.

## Marketing Supplies

Visit our producer website ezbiz ([foresters.com](http://foresters.com)) for forms and marketing collateral. Here you will have the ability to download and/or order Foresters Sales Aids, which include: applications, product guides, consumer brochures, rate sheets, and advertising templates. Up to a maximum of 50 forms can be ordered at a time. If you need to order more than the maximum allowed, please contact Sales Support to place your order.



(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.

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