

Strong Foundation Your Term

Level Term Life Insurance

Description	Guaranteed level term life insurance. ¹ Foresters Strong Foundation available for non-medical ² underwriting and Foresters Your Term available for medically underwritten.		Certificate Fees	Strong Foundation (non-medical)	Your Term (medical)
Term Lengths	10-, 15-, 20-, 25-, 30-year terms available for all underwriting classes.			Monthly: \$ 5.25 Quarterly: \$ 15.60 Semi-Annual: \$ 30.60 Annual: \$ 60.00	Monthly: \$ 6.13 Quarterly: \$ 18.20 Semi-Annual: \$ 35.70 Annual: \$ 70.00
Death Benefit	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 for Strong Foundation and age 100 for Your Term. Evidence of insurability is not required to renew coverage.		Modal Factors	(Certificate fees are commissionable on non-medical underwriting classes only)	
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 for Strong Foundation and age 100 for Your Term. Evidence of insurability is not required to renew coverage.			Monthly: 0.0875 Quarterly: 0.26 Semi-Annual: 0.51 Annual: 1.00	
Minimum Premium	Monthly: \$10 Quarterly: \$30 Semi-Annual: \$60 Annual: \$120			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: • The end of the initial term period less five years, or • The certificate anniversary on which the Insured is age 65.	
Issue Ages (age nearest birthday)	All Underwriting Classes			Charity Benefit Provision	
	Term	Non-Tobacco	Tobacco	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.	
	10-year:	18-80	18-80	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 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.	
	15-year:	18-70	18-70		
	20-year:	18-65	18-60		
	25-year:	18-60*	18-55***		
	30-year:	18-55**	18-50****		
	*age 55 for Strong Foundation **age 50 for Strong Foundation ***age 50 for males, Strong Foundation ****age 45 for males, Strong Foundation				
Face Amounts	Ages	Strong Foundation (non-medical²)	Your Term (medical)		
	18-55:	\$20,000 - \$400,000	\$100,000 & up		
	56+:	\$20,000 - \$150,000	\$100,000 & up		
	(\$10,000,000 and over subject to Head Office approval.)				
Underwriting Classes	Strong Foundation (non-medical)	Your Term (medical)		Additional Riders (available for additional premium)	
	Non-Tobacco Tobacco	Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Plus Tobacco		Disability Income Rider (Accident Only) Disability Income Rider (Accident & Sickness)* Waiver of Premium Rider Accidental Death Rider Children's Term Rider *available only on Your Term.	

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 issue⁴

- iGo e-App⁴ process for non-medical applications
- In Good Order applications
- Point-of-Sale⁴ eligibility decisions in under 10 minutes

¹ Foresters Strong Foundation and Foresters Your Term Level Term Life Insurance and their 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 Term Producer Guide and the insurance contract for your state for these terms and conditions. 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.

⁴ 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 products (excluding Foresters PlanRight and Foresters Prepared). POS decision 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. (EST). Some e-App features are not available in NY (refer to ezbiz, Toolbox/e-App section for more details).

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.

Your Term Level Term Life Insurance¹

Description	Guaranteed level term life insurance available on a non-medical ² and medically underwritten basis.		Certificate Fees	Monthly: \$6.13
Term Lengths	10-, 15-, 20-, 25-, 30-year terms available for all underwriting classes.			Quarterly: \$18.20
Death Benefit	Level and guaranteed 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.		Modal Factors	Semi-Annual: \$35.70
Premiums	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.			Annual: \$70.00
Minimum Premium	Monthly: \$10	Quarterly: \$30	Conversion	(Certificate fees are commissionable on non-medical underwriting classes only)
	Semi-Annual: \$60	Annual: \$120		Monthly: 0.0875
Issue Ages (age nearest birthday)	All Underwriting Classes		Charity Benefit Provision	Quarterly: 0.26
	Term	Non-Tobacco		Tobacco
	10-year:	18-80	18-80	Annual: 1.00
	15-year:	18-70	18-70	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:
	20-year:	18-65	18-60	<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.
	25-year:	18-60	18-55	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% of the face amount at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.
	30-year:	18-55	18-50	
Face Amounts	Ages	Non-Medical	Medical	Built-in Riders (automatically included for no additional premium)
	18-55:	\$50,000 - \$400,000	\$100,000 & up	
	56+:	\$50,000 - \$150,000	\$100,000 & up	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.
	(\$10,000,000 and over subject to Head Office approval.)			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.
Underwriting Classes	Non-Medical	Medical		
	Non-Tobacco	Preferred Plus Non-Tobacco		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.
	Tobacco	Preferred Non-Tobacco		Additional Riders (available for additional premium)
		Non-Tobacco Plus		
		Tobacco Plus		Disability Income Rider (Accident Only)
		Tobacco		Disability Income Rider (Accident & Sickness)
				Waiver of Premium Rider
				Accidental Death Rider
				Children's Term Rider

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² Insurability depends on answers to health and lifestyle questions and an underwriting review.

³ Accelerated Death Benefit Rider not available in CA.

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