

# Strong Foundation Your Term

Level Term Life Insurance

<b>Description</b>	Guaranteed level term life insurance. <sup>1</sup> Foresters Strong Foundation available for non-medical <sup>2</sup> underwriting (insurability depends on answers to medical and other application questions and an underwriting review) and Foresters Your Term available for medically underwritten.			<b>Certificate Fees</b>	<b>Strong Foundation (non-medical)</b> Monthly: \$5.25 Quarterly: \$15.60 Semi-Annual: \$30.60 Annual: \$60.00 (Certificate fees are commissionable on non-medical underwriting classes only)	<b>Your Term (medical)</b> Monthly: \$6.13 Quarterly: \$18.20 Semi-Annual: \$35.70 Annual: \$70.00																		
<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 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.			<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 95 for Strong Foundation and age 100 for Your Term. 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</b> (automatically included for no additional premium)	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 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.																			
<b>Issue Ages</b> (age nearest birthday)	<b>All Underwriting Classes</b> <table border="1"> <thead> <tr> <th>Term</th> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>10-year:</td> <td>18-80</td> <td>18-80</td> </tr> <tr> <td>15-year:</td> <td>18-70</td> <td>18-70</td> </tr> <tr> <td>20-year:</td> <td>18-65</td> <td>18-60</td> </tr> <tr> <td>25-year:</td> <td>18-60*</td> <td>18-55***</td> </tr> <tr> <td>30-year:</td> <td>18-55**</td> <td>18-50****</td> </tr> </tbody> </table> *age 55 for Strong Foundation **age 50 for Strong Foundation ***age 50 for males, Strong Foundation ****age 45 for males, Strong Foundation			Term	Non-Tobacco	Tobacco	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****			
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<b>Face Amounts</b>	<b>Ages</b>	<b>Strong Foundation (non-medical)</b>	<b>Your Term (medical)</b>																					
	18-55:	\$50,000 - \$500,000*	\$100,000 and up																					
	56+:	\$50,000 - \$250,000*	\$100,000 and up																					
	*If substandard then \$300,000 (ages 18-55) or \$150,000 (ages 56+). (\$10,000,000 and over subject to Head Office approval.)																							
<b>Underwriting Classes</b>	<b>Strong Foundation (non-medical)</b>	<b>Your Term (medical)</b>		<b>Additional Riders</b> (available for additional premium)	Waiver of Premium Rider Accidental Death Rider Children's Term Rider																			
	Non-Tobacco	Preferred Plus Non-Tobacco																						
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## Sales Focus

### Non-medical underwriting up to \$500,000

- 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
- Non-medical underwriting to table 12 for people with diabetes

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

- iGo e-App<sup>5</sup> process for medically underwritten and non-medical applications
- In Good Order applications
- Point-of-Sale<sup>4</sup> eligibility decisions for non-medical applications in under 10 minutes

<sup>1</sup> 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.

<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 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 Microsoft Edge (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).