

# Foresters Advantage Plus Whole Life Insurance

## Product Guide

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell Foresters Advantage Plus Whole 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. Products and features may not be available in all jurisdictions, availability may 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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## FAST FACTS

<b>Product Type</b>	Participating Whole Life	<b>Issue Ages (age nearest birthday)</b>	0-75 (non-medical) 0-85 (medical)
<b>Premium Period</b>	20 Pay Level Pay to Age 100	<b>Illustrations</b>	Required for certificate issue
<b>Underwriting Classification</b>	<p><i>Non-Medical</i></p> <p>Juvenile (issue ages 0-15)</p> <p>Non-Tobacco (issue ages 16-75)</p> <p>Tobacco (issue ages 16-75)</p> <p><i>Medical</i></p> <p>Juvenile (issue ages 0-15)</p> <p>Preferred Plus Non-Tobacco (issue ages 16-85)</p> <p>Preferred Non-Tobacco (issue ages 16-85)</p> <p>Non-Tobacco Plus (issue ages 16-85)</p> <p>Non-Tobacco (issue ages 16-85)</p> <p>Tobacco Plus (issue ages 16-85)</p> <p>Tobacco (issue ages 16-85)</p>	<b>Face Amount Bands</b>	<p><i>Non-Medical</i></p> <p>Issue Age 0 - 15: \$25,000 to \$150,000</p> <p>Issue Age 16 - 55: \$25,000 to \$400,000</p> <p>Issue Age 56 - 75: \$25,000 to \$150,000</p> <p><i>Medical, Band I (less than \$500,000)</i></p> <p>Issue Age 0 - 15: \$50,000 - \$499,999</p> <p>Issue Age 16 - 70: \$100,000 - \$499,999</p> <p>Issue Age 71 - 75: \$50,000 - \$499,999</p> <p>Issue Age 76 - 85: \$25,000 - \$499,999</p> <p><i>Medical, Band II (over \$500,000)</i></p> <p>\$500,000 and up for all issue ages</p> <p>For Issue Ages 71-85: Preferred, Preferred Plus, Tobacco Plus, and Non-Tobacco Plus underwriting classes are only available if the face amount is at least \$100,000.</p>
<b>Premium Modes</b>	Annual Semi-Annual Quarterly Monthly (PAC only)	<b>Minimum Modal Premium</b>	<p>\$300/annually (\$204 for Juvenile)</p> <p>\$150/semi-annually (\$102 for Juvenile)</p> <p>\$75/quarterly (\$51 for Juvenile)</p> <p>\$25/monthly (\$17 for Juvenile)</p> <p>(Not including Paid-up Additions Rider Payments)</p>
<b>Non-Forfeiture Options</b>	Cash surrender Reduced Paid-up (RPU) subject to minimum of \$1,000 Automatic Premium Loan (APL)	<b>Dividend Options</b>	Paid-up Additions (PUA) On deposit with interest To reduce premiums Paid in cash
<b>Loans</b>	Can be taken if cash value is available		
<b>Loan Rate</b>	Variable	<b>Insurer</b>	The Independent Order of Foresters (Foresters)

Product and benefit information provided in this document is for producer reference purposes only. It is based on our current product rules which is subject to change, and is also subject to state availability and variations and to the terms, including limitations, set out in the state specific product.

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## PRODUCT SPECIFICATIONS

### DESCRIPTION

Foresters Advantage Plus Whole Life Insurance (Foresters Advantage Plus) is a participating whole life product which provides lifetime death benefit protection, guaranteed cash values and lifetime guaranteed premiums. It is designed and priced based on the 2001 Commissioners Standard Ordinary (CSO) mortality tables.

In addition to offering lifetime protection, Foresters Advantage Plus also offers a variety of features and riders that address a broad range of personal protection needs.

### PREMIUM PERIOD

- Available as a 20 Pay or Paid-up at 100
- First Premium on PAC (FPOP) is available

For issue ages 76-85 the 20 Pay option is not available.

### ISSUE AGES

*Non-Medical* 0-75 (age nearest birthday)

*Medical* 0-85 (age nearest birthday)

*When we refer to an age after the issue date, age is defined as the issue age plus the number of completed certificate years.*

### UNDERWRITING CLASSIFICATIONS

*Non-Medical*

- Juvenile (issue ages 0-15)
- Non-Tobacco (issue ages 16-75)
- Tobacco (issue ages 16-75)

*Medical*

- Juvenile (issue ages 0-15)
- Preferred Plus Non-Tobacco (issue ages 16-85)
- Preferred Non-Tobacco (issue ages 16-85)
- Non-Tobacco Plus (issue ages 16-85)
- Non-Tobacco (issue ages 16-85)
- Tobacco Plus (issue ages 16-85)
- Tobacco (issue ages 16-85)

### RATINGS

Substandard extras are available. Temporary and permanent flat extras are available. Rating classes are +50% to +400% and will be determined by Underwriting.

## FACE AMOUNT BANDS

*Non-Medical*

Issue Age 0 - 15: \$25,000 to \$150,000

Issue Age 16 - 55: \$25,000 to \$400,000

Issue Age 56 - 75: \$25,000 to \$150,000

*Medical*

Band I: Less than \$500,000

Issue Age 0 - 15: \$ 50,000 - \$499,999

Issue Age 16 - 70: \$100,000 - \$499,999

Issue Age 71 - 75: \$ 50,000 - \$499,999

Issue Age 76 - 85: \$ 25,000 - \$499,999

For Issue Ages 71-85: Preferred, Preferred Plus, Tobacco Plus, and Non-Tobacco Plus underwriting classes are only available if the face amount is at least \$100,000.

Band II: \$500,000 and up for all issue ages

### ILLUSTRATIONS

At the Point-of-Sale (POS) of Foresters Advantage Plus, the producer must do one of the following:

- Complete an Illustration Certification form;
- Provide to the prospective Owner an illustration matching the product as applied for in the application. A copy of this illustration must be signed by the producer and the prospective Owner and submitted with the application to Foresters.

### TARGET MARKET

- Middle-income market
- Seeking guarantees and lifetime life insurance protection
- Looking to build long-term cash value

### PREMIUM MODES

- Annual
- Semi-Annual
- Quarterly
- Monthly (PAC)

### MODAL FACTORS

- Annual: 1.00
- Semi-Annual: 0.51
- Quarterly: 0.26
- Monthly: 0.0875

### MINIMUM PREMIUM

- Annual: \$300 (\$204 for Juvenile)
- Semi-Annual: \$150 (\$102 for Juvenile)
- Quarterly: \$75 (\$51 for Juvenile)
- PAC: \$25 (\$17 for Juvenile)

(No minimums apply to term conversions below minimum face amount)

## **CERTIFICATE FEE**

- Annual: \$72
- Semi-Annual: \$36.72
- Quarterly: \$18.72
- Monthly (PAC): \$6.30

(Certificate fee is fully commissionable)

## **NON-FORFEITURE OPTIONS**

- Cash Surrender
- Reduced Paid-up (RPU) subject to minimum of \$1,000
- Automatic Premium Loan (APL)

If the APL option is not chosen the default is RPU, unless the cash surrender amount would purchase less than \$1,000 of face amount. In that case, Foresters may surrender the certificate and payout the cash surrender value.

If the owner elects APL we will switch the payment mode to monthly (if the certificate is on another mode) should the certificate go onto APL.

## **CONVERSIONS**

Foresters non-medical term certificates can convert to all non-medical versions of Foresters Advantage Plus.

Conversions to Foresters Advantage Plus are not required to meet the minimum face amount, however:

- if the old term coverage is less than \$25,000, it must be converted in its entirety, and;
- if the new Foresters Advantage Plus coverage will be below the minimum face amount, the premium option must be Pay to 100.

## **1035 EXCHANGES**

1035 exchanges are allowed, provided that monies from the 1035 exchange are applied towards a single payment for the Paid-up Additions Rider.

## **CHARITY BENEFIT PROVISION**

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 an additional 1% of the face

amount (to a maximum of \$100,000) 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 over and above the face amount; there is no decrease in the payment to the beneficiary(ies). A face amount reduction under an Accelerated Death Benefit Rider does not impact the payment made to the charitable organization.

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 payment is made as a donation in the name of the insured. The donation is 100% 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.

## **CASH VALUE AND DIVIDENDS**

### **CASH VALUES**

Cash values are guaranteed and vary based only on gender and tobacco status.

### **DIVIDENDS**

Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period.

Available dividend options are:

- Paid-up Additions (PUA)
- On deposit with interest
- To reduce premiums
- Paid in cash

The default dividend option is Paid-up Additions (PUA).

## **SURRENDERS AND LOANS**

### **SURRENDERS**

The certificate may be partially or fully surrendered for its cash surrender value at any time.

#### *Full Surrender*

A certificate can be fully surrendered for its guaranteed cash value, plus the value of any Paid-up Additions (PUA) or accumulated dividends on deposit, less any outstanding debt.

### *Partial Surrender*

A certificate can be partially surrendered by surrendering Paid-up Additions. The death benefit supported by the Paid-up Additions (PUA) will be reduced accordingly. Each partial surrender must be for at least \$500.00.

### **LOANS**

Loan(s) may be obtained from Foresters using the certificate as collateral. The certificate must be in effect and have a positive cash surrender value at the time of the loan.

Interest is charged daily at the current Foresters US variable loan rate. The amount of the loan requested may be adjusted if the cash surrender value at that time is insufficient.

Loan repayment – All or part of a certificate loan may be repaid at any time prior to the death\* of the insured or the surrender of the certificate. Repayments will reduce the loan amount.

*\*The death proceeds payable are reduced by the outstanding amount of the loan (and accrued interest). If the loan amount exceeds the account value, the certificate will terminate. Also, if the certificate terminates/lapses while there is a loan, the loan will be treated as a distribution from the certificate, and there may be tax consequences as a result.*

### **REINSTATEMENT**

Foresters may approve the reinstatement of a lapsed certificate within three years of its lapse subject to:

- Evidence of insurability accepted by Foresters
- Payment of the unpaid premiums since lapse, plus any debt existing on the lapse date, plus applicable interest

Interest on the unpaid premiums will not exceed 6.0%. Interest on a loan will not exceed Foresters variable loan rate in effect during reinstatement period.

## RIDERS

### CHILDREN'S TERM RIDER

Available on	Children of life insured
Issue ages	16-55 (for Life insured)
Description	Provides level term life insurance for each child, listed on the application, who is 15 days or older, has not reached their 18 <sup>th</sup> birthday at issue of the rider and is not excluded by Foresters. A child is not covered past their 25 <sup>th</sup> birthday.
Issue amount	Any amount between and including \$10,000 - \$25,000.
Convertibility	To a permanent plan without evidence of insurability. For child up to age 21, that child can convert up to 1X rider benefit amount. Between ages 21 and 25, up to 5X the rider benefit amount (max \$100,000/insured child on all Foresters child rider conversions for that child).
Expiry date	The certificate anniversary on which the insured is age 65.

*Note: Coverage will be extended to each person who becomes an insured child while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.*

### ACCIDENTAL DEATH RIDER

Available on	Life insured
Issue ages	16-60
Description	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.
Issue amount	Minimum issue amount is \$25,000. Maximum issue amount is 100% of the face amount (subject to a maximum of \$300,000 across all Foresters certificates).
Expiry date	The certificate anniversary on which the insured is age 70.

### GUARANTEED INSURABILITY RIDER

Available on	Life insured
Issue ages	0-37
Description	Provides an opportunity to purchase additional coverage on the Life Insured up to the rider benefit amount without further evidence of insurability by making an application and paying the first premium within 90 days before an option date. Option dates are the Certificate Anniversary on which the Life Insured's age is 25, 28, 31, 34, 37 and 40 after which the rider expires. An option date may be moved forward to 90 days after the Life Insured's marriage or the birth or the adoption of a child. The marriage, birth or adoption must occur after the issue date of this rider and before the Life Insured's 40th birthday. The premium for the new certificate will be at our rates in use on the option date for the then age of the insured and the same risk classification as the certificate.
Max benefit amount	\$50,000 per option or the certificate face amount at issue if it is less than \$50,000.
Expiry date	The certificate anniversary on which the insured is age 40.

## WAIVER OF PREMIUM RIDER

Available on	Life insured
Issue ages	16-55
Description	<p>Insures against total disability from one's own occupation for 24 months and total disability from any occupation after that. 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:</p> <p>a) the date when the insured is no longer totally disabled or, b) the day the certificate is no longer in effect.</p> <p>If total disability begins on or after the certificate anniversary on which the insured is age 60 and the insured is continuously disabled after that anniversary, the premium will continue to be waived until the earlier of:</p> <p>a) the date when the insured is no longer totally disabled, or b) the certificate anniversary on which the insured is age 65, or c) the day the certificate is no longer in effect.</p> <p>Payments under the Paid-up Additions Rider (PUAR) are not considered premiums under the terms of the Waiver of Premium Rider and are therefore not covered. PUAR payments can continue to be made while the certificate premiums are being waived.</p>
Waiting period	Six months
Rider expiry date	The certificate anniversary on which the insured is age 65.

## DISABILITY INCOME RIDER (ACCIDENT ONLY)

Available on	Life insured
Issue ages	16-60
Description	Provides a monthly benefit for up to two years for total disability from one's own occupation, and for a second independent injury, up to two additional years for total disability from any occupation if the insured becomes totally disabled due to injury within 180 days of that injury.
Waiting period	90 days
Min monthly benefit	\$300
Max monthly benefit	<p>Lesser of (at time of application):</p> <p>a) \$2,000 for Non-medical, \$3,000 for Medical b) 1.5% of the face amount (based upon total Foresters Disability Rider coverage), or c) 60% of the insured's earned income at certificate issue.</p>
Increases and decreases	The benefit amount can be decreased after issue, however, increases are not permitted after issue.
Death claims	<p>If the insured dies as the result of an injury while this rider is in effect, Foresters will return 100% of the DIR premiums paid minus the sum of DIR benefits paid.</p> <p><i>Note: If the sum of DIR payouts is equal to or greater than the sum of premiums paid then there will be no return of DIR premiums upon death.</i></p>
Number of claims	Up to 2 independent claims, not to exceed 24 months per independent claim.
Claim period	24 months, not required to be consecutive for a given claim.
Definition of total disability	<p>Total disability is defined in the rider, and for the:</p> <p><b>1st Injury</b> - Insured's inability to work at <b>own occupation</b> <b>2nd Injury</b> - Insured's inability to work at <b>any occupation</b></p>
Expiry date	The certificate anniversary on which the insured is age 65.



**10-YEAR TERM RIDER (NON-MEDICAL)**

Available on	Life insured
Issue ages	20 Pay: 45-75 Paid-up at 100: 18-75
Description	Provides level term life insurance with level premiums for the first 10 years. After 10 years, coverage can be continued as yearly renewable term insurance (with annual premium increases) for the greater of 10 years or to the certificate anniversary on which the insured is age 65.
Issue amount	<p>Minimum coverage is \$10,000.</p> <p>Maximum coverage is:</p> <p>For issue ages 18-55: \$400,000 minus the face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-up Additions Rider (if applicable), plus any other non-medical coverage currently in force with Foresters.</p> <p>For issue ages 56-75: \$150,000 minus the face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-up Additions Rider (if applicable), plus any other non-medical coverage currently in force with Foresters.</p> <p>Note: Term coverage cannot be more than 12 times the face amount of the certificate.</p>
Convertibility	This rider is convertible during the conversion period to a permanent Foresters life insurance plan being offered for conversion with similar underwriting class, subject to issue age and face amount limitations of that plan.
Expiry date	The later of 20 years after the rider issue date and the certificate anniversary on which the insured is age 65.

**10-YEAR TERM RIDER (MEDICAL)**

Available on	Life insured
Issue ages	20 Pay: 45-75 Paid-up at 100: 18-75
Description	Provides level term life insurance with level premiums for the first 10 years. After 10 years, coverage can be continued as yearly renewable term insurance (with annual premium increases) for the greater of 10 years or to the certificate anniversary on which the insured is age 65.
Issue amount	<p>Minimum coverage is \$10,000.</p> <p>Maximum coverage is:</p> <p>Note: Term coverage cannot be more than 12 times the face amount of the certificate.</p>
Convertibility	This rider is convertible during the conversion period to a permanent Foresters life insurance plan being offered for conversion with similar underwriting class, subject to issue age and face amount limitations of that plan.
Expiry date	The later of 20 years after the rider issue date and the certificate anniversary on which the insured is age 65.

**20-YEAR TERM RIDER (NON-MEDICAL)**

Available on	Life insured
Issue ages	Paid-up at 100: 18-65 (not available on 20-Pay)
Description	Provides level term life insurance with level premiums for the first 20 years. After 20 years, coverage can be continued as yearly renewable term insurance (with annual premium increases) for the greater of 10 years or to the certificate anniversary on which the insured is age 75.
Issue amount	<p>Minimum coverage is \$10,000.</p> <p>Maximum coverage is:</p> <p>For issue ages 18-55: \$400,000 minus the face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-up Additions Rider (if applicable) plus any other non-medical coverage currently in force with Foresters.</p> <p>For issue ages 56-65: \$150,000 minus the face amount of the base certificate, plus the amount of paid-up additional insurance purchased under a Single Payment Paid-up Additions Rider (if applicable) plus any other non-medical coverage currently in force with Foresters.</p> <p>Note: Term coverage cannot be more than 12 times the face amount of the certificate.</p>
Convertibility	This rider is convertible during the conversion period to a permanent Foresters life insurance plan being offered for conversion with similar underwriting class, subject to issue age and face amount limitations of that plan.
Expiry date	The later of 30 years after the rider issue date and the certificate anniversary on which the insured is age 75.

**20-YEAR TERM RIDER (MEDICAL)**

Available on	Life insured
Issue ages	Paid-up at 100: 18-65 (not available on 20-Pay)
Description	Provides level term life insurance with level premiums for the first 20 years. After 20 years, coverage can be continued as yearly renewable term insurance (with annual premium increases) for the greater of 10 years or to the certificate anniversary on which the insured is age 75.
Issue amount	<p>Minimum coverage is \$10,000.</p> <p>Maximum coverage is:</p> <p>Note: Term coverage cannot be more than 12 times the face amount of the certificate.</p>
Convertibility	This rider is convertible during the conversion period to a permanent Foresters life insurance plan being offered for conversion with similar underwriting class, subject to issue age and face amount limitations of that plan.
Expiry date	The later of 30 years after the rider issue date and the certificate anniversary on which the insured is age 75.

**COMMON CARRIER ACCIDENTAL DEATH RIDER**

Available on	Life insured
Issue ages	0-85
Description	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.
Benefit amount	Two times the face amount (rider death benefit is subject to a maximum of \$300,000 across all Foresters accidental death coverage)
Expiry date	The certificate anniversary on which the insured is age 100.

**PAID-UP ADDITIONS RIDER (NON-MEDICAL)**

Available on	Life insured
Issue ages	20 Pay: 18-75 Paid-up at 100: 18-75
Description	Provides the Owner with the opportunity to purchase paid-up additional insurance (permanent, participating life insurance, with cash values, that endows at age 121) on the life of the insured. The rider is only available as a single payment coming from a 1035 exchange; no other form of payment is accepted. There are no premiums associated with the PUA riders however a payment expense charge (6%) is deducted from each payment accepted under the rider, with the balance used to purchase the paid-up insurance. The amount of paid-up additions purchased by each payment varies based upon the age of the insured at the time the payment is made.
Payment amounts	Minimum payment amount: \$600  Maximum coverage is:  For issue ages 18-55: \$400,000 minus the face amount of the base certificate, plus the Term Rider (if applicable), plus any other non-medical coverage currently inforce with Foresters.  For issue ages 56-75: \$150,000 minus the face amount of the base certificate, plus the Term Rider (if applicable), (if applicable), plus any other non-medical coverage currently inforce with Foresters.
Expiry date	The earlier of the date the single payment is accepted or 60 days after the rider issue date. Foresters may accept a payment arriving later than 60 days after the rider issue date, if the delay is not the fault of the Owner.

**PAID-UP ADDITIONS RIDER (MEDICAL)**

Available on	Life insured
Issue ages	20 Pay: 18-75 Paid-up at 100: 18-75
Description	Provides the Owner with the opportunity to purchase paid-up additional insurance (permanent, participating life insurance, with cash values, that endows at age 121) on the life of the insured. The rider is available in either a single payment or a flexible payment version. There are no premiums associated with the PUA riders however a payment expense charge (6%) is deducted from each payment accepted under the rider, with the balance used to purchase the paid-up insurance. The amount of paid-up additions purchased by each payment varies based upon the age of the insured at the time the payment is made.
Payment amounts	Minimum payment amount:  Flexible Payment Rider: Each payment must be a minimum of \$50.  Single Payment Rider: \$600  Maximum payment amount:  Maximum annual payment amount is \$200,000 and maximum lifetime amount is \$2,000,000 (applied for and subject to underwriting approval). The maximum payment will be reset as follows: <ul style="list-style-type: none"> <li>• At the 5<sup>th</sup> anniversary: reset to the average of the first 5 years of actual payment amounts accepted (including catch-up payments)</li> <li>• At the 10<sup>th</sup> anniversary: reset to the average of the sixth to tenth years of actual payment amounts accepted (including catch-up payments), which cannot be greater than the reset amount at the 5<sup>th</sup> anniversary</li> <li>• 11<sup>th</sup> anniversary and onward: reset annually, based on the actual payment amounts accepted in the previous year.</li> </ul>

Payment Modes and Billing	Payments under the flexible payment rider can be made at any time; however at issue billing must be in the same mode as the premium payments for the base certificate. After issue billing mode for the rider can be changed.
Expiry date	<p>Flexible Payment Rider: For issue ages 18-73, to the earlier of 25 years after the rider issue date and the certificate anniversary on which the insured is age 80.</p> <p>For issue ages 74-75, to the earlier of 7 years after the rider issue date and the certificate anniversary on which the insured is age 82.</p> <p>Single Payment Rider: The earlier of the date the single payment is accepted or 60 days after the rider issue date. Foresters may accept a payment arriving later than 60 days after the rider issue date, if the delay is not the fault of the owner (e.g. 1035 exchange).</p>

#### FAMILY HEALTH BENEFIT RIDER

Available on	Life insured
Issue ages	0-85
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 of up to \$650 per person per incident with a lifetime family maximum of \$5,000, who have had to be transferred to a hospital in the Continental United States, Alaska or Hawaii by ambulance, visit the emergency room or stay in hospital as a result of the following:</p> <ul style="list-style-type: none"> <li>• Earthquake</li> <li>• Typhoon</li> <li>• Hurricane</li> <li>• Struck by lightning</li> <li>• Tornado</li> <li>• Volcanic eruption</li> <li>• Tsunami</li> </ul>
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>
Max benefit amount	\$650 per person, per incident with a lifetime family maximum of \$5,000.

Expiry date	The certificate anniversary on which the insured is age 100.
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#### ACCELERATED DEATH BENEFIT RIDER

Available on	Life insured
Description	This rider, included with eligible certificates at no additional premium, provides the owner an option of accelerating a portion of the eligible death benefit (face amount plus paid-up additional insurance) and receiving an accelerated death benefit payment due to diagnosis of an eligible illness.
Eligible Illness	<p>Subject to eligibility criteria and state variations, this rider can be issued with <u>one or more</u> of the following eligible illnesses:</p> <ul style="list-style-type: none"> <li>• Chronic illness</li> <li>• Critical illness</li> <li>• Terminal illness</li> </ul>
Summary Definition of Illnesses	<p><b>Chronic Illness</b> means the insured:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.</li> </ul> <p><b>Critical Illness</b> is the following illnesses:</p> <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 75<sup>th</sup> birthday)</li> <li>• End Stage Renal Failure</li> <li>• Major Organ Failure</li> <li>• ALS</li> </ul> <p><b>Terminal illness</b> means the insured has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.</p>

Eligibility Criteria	<p>Chronic and Critical Illnesses:</p> <ul style="list-style-type: none"> <li>• Issue face amount must be at least \$25,000;</li> <li>• Insured's issue age is 75 or younger; and</li> <li>• Standard rated cases</li> </ul> <p>Terminal Illness:</p> <ul style="list-style-type: none"> <li>• Issue face amount must be at least \$25,000;</li> <li>• All ages; and</li> <li>• Standard and substandard rated cases</li> </ul>		<p>based on the acceleration amount</p> <ul style="list-style-type: none"> <li>• Administration fee (current fee is \$300)</li> </ul> <p><b>The actuarial discount amount and administration fee will <u>not</u> be applied to a terminal illness claim. The payment amount is guaranteed not be less than the certificate cash surrender value minus the outstanding prorated loan amount (based on the acceleration amount), if any.</b></p>
Minimum Acceleration Amount	\$4,500		
Maximum Acceleration Amount	<p><b>Chronic Illness</b></p> <ul style="list-style-type: none"> <li>• In any 12-month period, 24% of the eligible death benefit on the effective date of the first accelerated payment due to chronic illness</li> </ul> <p><b>Critical Illness</b></p> <ul style="list-style-type: none"> <li>• Lesser of a) 95% of the eligible death benefit on the effective date of the applicable each accelerated payment due to critical illness; and b) \$500,000</li> </ul> <p><b>Terminal Illness</b></p> <ul style="list-style-type: none"> <li>• 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</li> <li>• One terminal illness payment is allowed – the rider will terminate after an ABR terminal illness payment</li> </ul>	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 and dividends in relation to that acceleration amount.</li> </ul>
Lifetime Maximum Acceleration Amount	<ul style="list-style-type: none"> <li>• Lesser of a) 95% of the eligible death benefit at the time of the first acceleration; and b) \$500,000</li> </ul>	Effect of Acceleration	<p>ABR claim payment will reduce the face amount and, if any, the paid-up additional insurance, cash value and loan amount. The reduction to the face amount could be by more than the payment amount. After acceleration, future dividends credited, if any, will be as if the certificate had been issued at the reduced face amount.</p>
Minimum Residual Base Face Amount	\$10,000		<p>Any outstanding certificate loan will be reduced by the loan repayment amount that was subtracted from the acceleration amount. 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>
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 <u>reduced</u> by the following:</p> <ul style="list-style-type: none"> <li>• Actuarial discount amount</li> <li>• Loan repayment, prorated</li> </ul>		

## **SOFTWARE HELP**

You can access/download Foresters Advantage Plus software by logging onto ezbiz.

Please check the state availability map for currently approved states.

## **KEY CONTACT INFORMATION**

### **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.

We are here for you! 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 ezbiz 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 (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.