

Foresters Your Term Level Term 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 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.

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.

CONTENTS

PRODUCT SPECIFICATIONS	2
DESCRIPTION.....	2
INITIAL TERM PERIOD.....	2
ISSUE AGES.....	2
DEATH BENEFIT.....	2
MINIMUM FACE AMOUNT	2
MAXIMUM FACE AMOUNT.....	2
PREMIUM MODES, MODAL FACTORS, AND MINIMUM PREMIUM.....	2
CERTIFICATE FEES.....	2
PREMIUM BANDING.....	2
UNDERWRITING CLASSIFICATIONS	2
RENEWABILITY.....	2
CONVERTIBILITY	2
CONVERSION PERIOD	3
CHARITY BENEFIT PROVISION.....	3
EXPIRY DATE.....	3
RIDERS	3
FAMILY HEALTH BENEFIT RIDER	3
COMMON CARRIER ACCIDENTAL DEATH RIDER	3
ACCELERATED DEATH BENEFIT RIDER	4
ACCIDENTAL DEATH RIDER.....	5
WAIVER OF PREMIUM RIDER	5
DISABILITY INCOME RIDER (ACCIDENT ONLY) & DISABILITY INCOME RIDER (ACCIDENT AND SICKNESS)	6
CHILDREN'S TERM RIDER	7
ILLUSTRATION SOFTWARE	8
KEY CONTACT INFORMATION	8
SALES SUPPORT	8
OUR PRODUCER SERVICE CENTER.....	8
MARKETING SUPPLIES.....	8

PRODUCT SPECIFICATIONS

DESCRIPTION

Foresters Your Term Level Term Life Insurance (Your Term) is a fixed period, level term life insurance product with guaranteed premium and death benefit.

INITIAL TERM PERIOD

Non-Medical

10-, 15-, 20-, 25- and 30-year terms

Medical

10-, 15-, 20-, 25- and 30-year terms

ISSUE AGES

(Age nearest birthday)

All Underwriting Classes

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

DEATH BENEFIT

- Level death benefit, guaranteed for the entire term
- Death benefit is reduced by any benefit paid under the Accelerated Death Benefit Rider

MINIMUM FACE AMOUNT

Non-Medical

For all ages: \$50,000

Medical

For all ages: \$100,000

MAXIMUM FACE AMOUNT

Non-Medical

18 to 55: \$400,000

56 to 80: \$150,000

Medical

- No maximum, subject to underwriting approval

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 (PAC): \$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

- One premium band for all ages

Medical Band I

- All ages: \$100,000 - \$999,999

Medical Band II

- All ages: \$1,000,000 and over

UNDERWRITING CLASSIFICATIONS

Non-Medical

- Standard Non-Tobacco
- Standard Tobacco

Medical

- Preferred Plus Non-Tobacco
- Preferred Non-Tobacco
- Standard Plus Non-Tobacco
- Standard Non-Tobacco
- Tobacco Plus
- Standard Tobacco

Non-tobacco defined as non-use of any product containing nicotine in the past 12 months. Tobacco defined as use of any product containing nicotine in 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.

RENEWABILITY

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

CONVERTIBILITY

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.

CONVERSION PERIOD

Prior to the earlier of:

- The end of the initial term period less five (5) years, and
- The certificate anniversary on which the insured is age 65

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 an accredited nonprofit organization as designated by the owner. 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 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.

EXPIRY DATE

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

FAMILY HEALTH BENEFIT RIDER

Description	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 to a hospital in the Continental United States, Alaska or Hawaii by
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	ambulance, 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. These events are limited to: a typhoon, hurricane, tornado, earthquake, volcanic eruption, tsunami, or lightning strike.	
Issue Ages	<u>Non-Tobacco</u>	<u>Tobacco</u>
	10-year	18 – 80
	15-year	18 – 70
	20-year	18 – 65
	25-year	18 – 60
	30-year	18 – 55
Qualified Event and Amount	<ul style="list-style-type: none"> • Ambulance Transportation: \$50 • Hospital Emergency Room Examination: \$100 • Hospital Stay: \$100/day (up to 5 days) 	
Maximum Benefit Amount	\$650 per person, per incident with a lifetime family maximum of \$5,000.	
Expiry Date	The earlier of: <ul style="list-style-type: none"> • The end of the initial term period; and • When the maximum benefit amount is paid out 	

COMMON CARRIER ACCIDENTAL DEATH RIDER

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.	
Issue ages	<u>Non-Tobacco</u>	<u>Tobacco</u>
	10-year	18 – 80
	15-year	18 – 70
	20-year	18 – 65
	25-year	18 – 60
	30-year	18 – 55
Benefit Amount	Two times the face amount. Benefit is subject to a maximum of \$300,000 across all Foresters accidental death coverage.	
Expiry Date	The end of the initial term period.	

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 and receiving an accelerated death benefit payment due to diagnosis of an eligible illness.
Eligible Illness	Subject to eligibility criteria and state variations, this rider can be issued with <u>one or more</u> of the following eligible illnesses: <ul style="list-style-type: none"> • Chronic illness • Critical illness • Terminal illness
Summary Definition of Illnesses	<p>Chronic Illness means the insured:</p> <ul style="list-style-type: none"> • 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. <p>Critical Illness is the following illnesses:</p> <ul style="list-style-type: none"> • Life Threatening (Invasive) Cancer • Myocardial Infarction • Stroke • Advanced Alzheimer's Disease (before the insured's 75th birthday) • End Stage Renal Failure • Major Organ Failure • ALS <p>Terminal illness 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"> • Issue face amount must be at least \$50,000; • insured's issue age is 75 or younger; and • Standard rated cases <p>Terminal Illness:</p> <ul style="list-style-type: none"> • Issue face amount must be at least \$50,000; • All ages; and • Standard and substandard rated cases
Minimum Acceleration Amount	\$4,500
Maximum Acceleration Amount	<p>Chronic Illness</p> <ul style="list-style-type: none"> • 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>Critical Illness</p> <ul style="list-style-type: none"> • 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 <p>Terminal Illness</p> <ul style="list-style-type: none"> • 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 • One terminal illness payment is allowed – the rider will terminate after an ABR terminal illness payment
Lifetime Maximum Acceleration Amount	<ul style="list-style-type: none"> • 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 <u>reduced</u> by the following:</p> <ul style="list-style-type: none"> • Actuarial discount amount • Administration fee (current fee is \$300)

	The actuarial discount amount and administration fee will <u>not</u> be applied to a terminal illness claim.
Actuarial Discount Amount	It is determined by Foresters: <ul style="list-style-type: none"> Based on factors specific to the insured, such as age, gender and premium class; Based on future mortality of the insured using the mortality table determined by Foresters; The accelerated death benefit interest rate Foresters applies; Will take into account the present value of the acceleration amount.
Effect of Acceleration	ABR claim payment will reduce the face amount. The reduction to the face amount could be by more than the payment amount. Receipt of an accelerated death benefit payment is intended to qualify for favorable tax treatment under the Internal Revenue Code (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.

ACCIDENTAL DEATH RIDER

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 Ages		<u>Non-Tobacco</u>	<u>Tobacco</u>
	10-year	18 – 60	18 – 60
	15-year	18 – 60	18 – 60
	20-year	18 – 60	18 – 60
	25-year	18 – 60	18 – 55
	30-year	18 – 55	18 – 50
Issue Amount	Minimum issue amount is \$10,000. 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.		
Benefit Payout	ADR provides the ADR benefit if insured dies within 180 days of,		

	and due to, an accidental bodily injury.
Premium Guarantees	Premium will remain the same for the entire initial term period.
Expiry Date	The earlier of: <ul style="list-style-type: none"> 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
Changes After Issue	Rider benefit amount may be decreased after issue. However, a benefit amount increase after issue is not permitted.

Notes:

- Rider may be added after issue
- It's available for cases with substandard rating on the base certificate

WAIVER OF PREMIUM RIDER

Description	Will waive the total premium required on a premium due date if the insured is totally disabled on that date, while this rider is in effect. To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.		
Issue Ages		<u>Non-Tobacco</u>	<u>Tobacco</u>
	10-year	18 – 55	18 – 55
	15-year	18 – 55	18 – 55
	20-year	18 – 55	18 – 55
	25-year	18 – 55	18 – 55
	30-year	18 – 55	18 – 50
Definition of Total Disability	Total disability is defined in the rider.		
Premium Guarantees	Premiums will remain the same for the entire initial term period.		
Expiry Date	The earlier of: <ul style="list-style-type: none"> 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.		
Waiving Premium	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:		

- a) The date when the insured is no longer totally disabled; or
- b) The day the certificate is no longer in effect.

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
- b) The certificate anniversary on which the insured is age 65; or
- c) The day the certificate is no longer in effect.

Notes:

- Rider may be added after issue
- It's available for cases with substandard rating on the base certificate

DISABILITY INCOME RIDER (ACCIDENT ONLY) & DISABILITY INCOME RIDER (ACCIDENT AND SICKNESS)

Description The Disability Income Rider (DIR) is available in two versions: Accident Only or Accident and Sickness. It provides a monthly benefit for up to two years (for two separate and independent claims) if the insured becomes totally disabled, within 180 days of an accidental bodily injury or sickness if applicable.

Issue Ages Accident Only	Non-Tobacco		Tobacco	
	10-year	18 – 60	18 – 60	18 – 60
	15-year	18 – 60	18 – 60	18 – 60
	20-year	18 – 60	18 – 60	18 – 60
	25-year	18 – 60	18 – 55	18 – 55
	30-year	18 – 55	18 – 50	18 – 50

Issue Ages Accident & Sickness	Non-Tobacco		Tobacco	
	10-year	18 – 55	18 – 55	18 – 55
	15-year	18 – 55	18 – 55	18 – 55
	20-year	18 – 55	18 – 55	18 – 55
	25-year	18 – 55	18 – 55	18 – 55
	30-year	18 – 55	18 – 50	18 – 50

Minimum Benefit Amount \$300 per month

Maximum Benefit Amount The lowest of:

- \$2,000 (for Non-Medical) or \$3,000 (for Medical) per month
- 1.5% of the current base certificate face amount, and
- 60% of the insured's monthly pay (at time of application)

The maximum total disability income benefit amount to apply for, including accident only or accident & sickness coverage, from all in force Foresters' non-medical and medical products cannot exceed \$3,000, subject to a maximum of \$2,000 for all non-medical products.

Waiting Period 90 days (from onset of total disability, not the date of injury). DIR benefits will NOT be paid during the waiting period.

Benefit Payout If the insured is totally disabled within 180 days of an injury or sickness (if applicable) that occurs while this rider is in effect, DIR can provide a monthly benefit for up to two years. As described in the rider, the insured must be:

- Actively employed when total disability begins,
- Continuously totally disabled during the waiting period, and
- Under the care of a physician while totally disabled

Definition of Total Disability Total disability due to sickness (if applicable) or accidental bodily injury resulting from an accident, is defined in the rider, and for the:

- **1st injury/sickness** (if applicable) - Insured's inability to work at own occupation
- **2nd injury/sickness** (if applicable)- Insured's inability to work at any occupation

Number of Claims Up to two independent claims, not to exceed 24 months per independent claim.

Occupation Classification There are two occupation categories for Accident and Sickness. Please refer to the Foresters Accident & Sickness Disability Income Occupational Classification Listing on ezbiz.

Claim Period 24 months, not required to be consecutive for a given claim.

Premium Guarantees

- Not guaranteed
- There will be no premium increase if the insured's health worsens
- Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of

	the same issue age, premium class and sex of the insured
Death Claims	<p>If the insured dies while this rider is in effect, Foresters will return 100% of the DIR premiums paid minus the sum of DIR benefits paid.</p> <p>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.</p>
Expiry Date	<p>The earlier of the end of the initial term period and the certificate anniversary on which the insured is age 65.</p> <p>The rider may end before the rider expiry date.</p>
Changes After Issue	Rider benefit amount may be decreased after issue. However, a benefit amount increase after issue is not permitted.

Notes:

- Rider may be added after issue within the first 5 years of certificate issue date.
- DIR (Accident Only) may be considered for cases with substandard ratings on the base certificates. However, the rider itself cannot be rated.
- DIR (Accident and Sickness) will not be considered for cases with substandard ratings on the base certificates.
- The DIR benefits are non-coordinated – benefits are not reduced or offset by other DI benefits received from other sources.

CHILDREN'S TERM RIDER

Description	Provides level term life insurance for each child listed on the application, who is 15 days or older, has not reached their 18 th birthday at issue of the rider and is not excluded by Foresters. A child is not covered past their 25 th birthday.		
Issue Ages (Life Insured)	<u>Non-Tobacco</u>		<u>Tobacco</u>
	10-year	18 – 55	18 – 55
	15-year	18 – 55	18 – 55
	20-year	18 – 55	18 – 55
	25-year	18 – 55	18 – 55
	30-year	18 – 55	18 – 50
Benefit Amount	<ul style="list-style-type: none"> • In increments of \$1,000 • Minimum of \$10,000 • Maximum \$25,000 		
Premium	One premium rate to cover all		

Guarantees	insured children, and will remain the same for the entire initial term period.
Insured Children	<p>At issue each child who:</p> <ul style="list-style-type: none"> • Is 15 days or older, on the application date, and • Has not reached their 18th birthday at issue of rider, and • Is not excluded by us. <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>
Child No Longer Insured	<p>A child ceases to be insured at the earliest of:</p> <ul style="list-style-type: none"> • That child's 25th birthday • The conversion date for that child's coverage under the rider's conversion provision • Date the rider ends
Convertibility	Insured children can convert their coverage without evidence of insurability 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. Conversion must occur during the conversion period.
Conversion Amount	<ul style="list-style-type: none"> • Up to 1 times the CTR benefit amount on or before insured child's 21st birthday. • Up to 5 times the CTR 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. <p>Any insurance above the conversion amount and riders added to the new permanent life insurance certificate are subject to underwriting approval.</p>
Conversion Period	<p>Begins when the child becomes an insured child until two months after the earliest of:</p> <ul style="list-style-type: none"> • Date the rider ends • Death of the insured • Insured child's 25th birthday

Expiry Date	<p>The earlier of:</p> <ul style="list-style-type: none"> • The end of the initial term period, and • The certificate anniversary on which the insured is age 65 <p>The rider may end before the rider expiry date.</p>
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- Notes:
- Rider may be added after issue
 - Evidence of insurability for insured child(ren) is required only at the time of the CTR application
 - It is available for cases with substandard ratings on the base certificates

MARKETING SUPPLIES

Visit our producer website ezbiz (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.

ILLUSTRATION SOFTWARE

You can access/download Your Term illustration software by logging onto ezbiz. You can also access mobile quick quotes at forestersquotes.com

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.

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) 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.