



You deserve more than a financial services provider

Competitively priced products, a focus on the ease of doing business and opportunities to give back to your community are just a few reasons to consider Foresters Financial™

Foresters 
Financial

Helping is who we are.™

Visit foresters.com to see how we can help you.



Grow your business and make a positive impact

"I feel privileged to lead the dedicated sales team at Foresters Financial, a member-driven organization committed to helping make the world a better place through the power of helping. In short, I work for Foresters because Foresters works for others."

With Foresters as a partner, you'll have the opportunity to enhance the lives of many Americans.

Foresters products and services are designed to appeal to middle-income families who want to make a difference in their communities. We believe this market represents an incredible opportunity with huge growth potential. It has been largely underserved by most insurers and yet represents a large portion of the American population. By teaming up with Foresters, you'll be uniquely positioned to meet their needs.

If you're focused on growing your business and making a positive impact, you deserve a partner who shares your passion and is dedicated to helping you reach your goals.

We look forward to working with you.



MATT BERMAN,
Chief Distribution Officer, Foresters Financial, New York, NY
President, Foresters Life Insurance & Annuity Company



You deserve a partner you can rely on

Foresters Financial is an international financial services provider with more than three million clients and members in Canada, the United States and the United Kingdom.

Foresters was founded in 1874 as a Fraternal Benefit Society – a member based life insurance provider for everyday families. Our purpose – enriching lives and building strong communities – helps us continually redefine what a financial services provider can do for your business.

Fraternal Benefit Societies are responsible for their own solvency and reserves, which requires us to maintain a strong financial position.

We are financially strong with assets of \$13.1 billion,^{1,2} liabilities of \$11.6 billion^{1,2} and a surplus of \$1.5 billion.^{1,2} The independent rating agency A.M. Best has given The Independent Order of Foresters an “A” (Excellent) rating for excellent balance sheet strength and operating performance for 19 consecutive years.³

As well, Foresters Risk-Based Capital (RBC) ratio exceeds the National Association of Insurance Commissioners’ (NAIC) guidelines.

In 2018, Foresters paid \$626 million¹ in insurance claims and benefits. In addition, Foresters total dividend⁴ payout to eligible participating policyholders in the United States was \$18.0 million¹ in 2018, a 3.4% increase over the 2017 payout. Over the past 15 years, Foresters dividend interest rate has remained at or above 5.6%. The dividend interest rate in 2018 was 6.23%.

Assets of

\$13.1
billion^{1,2}

Surplus of

\$1.5
billion^{1,2}

Total funds under
management of

\$31.7
billion^{1,2}

In 2018, Foresters paid

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Foresters helps you make a difference

As part of our purpose, Foresters offers our members a wide range of unique and complimentary benefits.⁵ Member benefits such as Competitive Scholarships,⁶ Community Grants and Legal Link⁷ are just some of the comprehensive and unique features enjoyed by members and in turn, support your client relationships.

Benefits available to eligible insureds as Foresters members:

Inspiring Community Activities

Opportunities to become involved in volunteer activities such as playground builds.

Foresters Community Grants

The Foresters Community Grants program provides members with financial grants to organize volunteer and fun family activities within their communities.

Terminal Illness Loan⁸

An interest-free loan of up to 75% of the face amount of the Foresters life insurance coverage on a terminally ill insured person. The maximum loan amount is \$250,000.

Competitive Scholarships⁶

Eligible members and their family can apply for up to \$8,000 in support, \$2,000 per year for up to 4 years.

Orphan Scholarships⁹

Per year per child, renewable for up to 4 years of full-time post-secondary education upon the death of: both parents, up to \$6,000; a single parent, up to \$3,000; one of two parents, up to \$1,500.

Orphan Benefit⁹

A monthly payment for orphans, which may pay \$900 per month per child to the legal guardian for children under 18 years of age in the event of the death of both parents or sole surviving parent.

Emergency Assistance Program

Emergency grants may be available to provide short-term, temporary financial assistance to members affected by significant personal hardship, disaster or large-scale emergency. This benefit is a one-time, per disaster, per household payment for members living in the affected area and their membership is in-force at the date Foresters enacts emergency relief.

Everyday Money & Legal Link⁷

Toll-free access to two services. Accredited counsellors can help with everyday money issues, such as budgets and debt. Access complimentary or discounted legal services in many areas.

We believe in working with communities to make our purpose a reality. That's why we invest time and money in ways we can work together to make a difference.

In 2018 alone:

\$1.31
million¹

in Emergency Assistance went to Foresters members

Awarded

\$1.85
million¹

in funding for Foresters Competitive Scholarships

Awarded

\$3.84
million¹

for member Community Grants initiatives, creating 1,954 fun family and volunteer activities attended by 76,991 members and guests



SHANITHYA RAMANARAN
Scholarship winner

Foresters helps you protect and prosper

Foresters Financial offers a growing portfolio of competitively priced fully underwritten and non-medical underwriting products¹⁰ as well as a wide range of product features and options to allow you to customize your clients' coverage. Certain product options come with valuable built-in features for no extra premium.



Built-in product features

Charity Benefit Provision: When a claim is paid to the beneficiaries, Foresters will pay¹¹ (up to a maximum of \$100,000) an additional 1% of the face amount to a registered charitable organization as designated by the owner. The payment is made as a donation in the name of the insured. Available on Term, SMART UL, and Advantage Plus II.

Accelerated Death Benefit Rider¹²: Provides an option to accelerate a portion of the eligible death benefit and receive a payment.¹² Subject to eligibility criteria and state variations, this rider can be issued for covered illnesses, which may include one or more of a critical, chronic or terminal illness. Available on Term, Advantage Plus II, PlanRight (terminal illness available on Preferred and Standard), and SMART UL.

Common Carrier Accidental Death Rider: Provides an additional death benefit if the insured dies of accidental injuries that occurred while riding as a fare-paying passenger on a common carrier, such as a bus or a train. Available on Term, Advantage Plus II, PlanRight, and SMART UL.

Family Health Benefit Rider: A benefit that can be used to pay some family health expenses that may occur as a result of some natural disasters. Available on Term, Advantage Plus II, PlanRight, and SMART UL.

Optional product features

Children's Term Rider: Provides level term life insurance for each eligible child of the insured, whether born, adopted or under legal guardianship, or a stepchild, of the insured. Available on Term, SMART UL and Advantage Plus II.

Accidental Death Rider: Provides a maximum benefit of \$300,000 in case of accidental death due to accidental bodily injury. Available on Term, Advantage Plus II, PlanRight (Preferred only) and SMART UL.

Waiver of Premium Rider: Waives the premium required on the premium due date after the insured is totally disabled for 6 consecutive months and unable to work (while the rider is in effect). Available on Term, and Advantage Plus II.

Waiver of Monthly Deduction Rider: Waives the monthly deduction after the insured is totally disabled for 6 consecutive months and unable to work (while the rider is in effect). Available on SMART UL.

Guaranteed Insurability Rider: Offers an opportunity to purchase additional coverage on the life of the insured (maximum of \$50,000) on each option date, without additional evidence of insurability. Available on Advantage Plus II.

Guaranteed Purchase Option Rider: Offers an opportunity to purchase additional coverage on the life of the insured (maximum of \$50,000) on each option date, without additional evidence of insurability. Available on SMART UL.

Paid-up Additions Rider: Add the flexibility to purchase additional insurance in the future.

- Flexible payments (medical only)
- Single payment (medical and non-medical)

Available on Advantage Plus II.

Non-medical underwriting

Many of Foresters products offer convenient non-medical¹³ underwriting at face amounts of up to \$400,000. These competitive non-medical face amount limits can help clients cover larger family responsibilities. Unlike some competitors, with Foresters there is:

- No fluids collection
- No saliva collection
- No paramedical examinations
- No life event or mortgage requirements

Foresters also offers POS Decisioning in 10 minutes or less¹⁴ via iPipeline iGO e-App¹⁴ which will appeal to your time-starved clients.

Strong Foundation Your Term

Level Term Life Insurance

Includes: Charity Benefit Provision

Description	Guaranteed level term life insurance. Foresters Strong Foundation available for non-medical underwriting and Foresters Your Term available for medically underwritten. Strong Foundation not available in NY.				
Term Lengths	10-, 15-, 20-, 25-, 30-year terms available for all underwriting classes.				
Death Benefit Amount	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.				
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.				
Minimum Premium	Monthly \$10	Quarterly \$30	Semi-Annual \$60	Annual \$120	
Certificate Fee (commissionable on non-medical only)	Monthly \$5.25	Quarterly \$15.60	Semi-Annual \$30.60	Annual \$60.00	
Issue Ages (age nearest birthday)	<div>All Underwriting Classes</div> <div><div>Strong Foundation Non-Medical</div><div><div>TermNon-TobaccoTobacco</div><div>10-year:18–8018–80</div><div>15-year:18–7018–70</div><div>20-year:18–6518–65</div><div>25-year:18–5518–55*</div><div>30-year:18–5018–55**</div><div>* age 50 for males **age 45 for males.</div></div><div><div>Your Term Medically Underwritten</div><div><div>TermNon-TobaccoTobacco</div><div>10-year:18–8018–80</div><div>15-year:18–7018–70</div><div>20-year:18–6518–60</div><div>25-year:18–6018–55</div><div>30-year:18–5518–50</div></div></div></div>				
Face Amounts	<div>AgesStrong Foundation Non-Medical</div> <div>18–55:\$20,000–\$400,000</div> <div>56+:\$20,000–\$150,000</div>		<div>AgesYour Term Medically Underwritten</div> <div>18–55:\$100,000 & up</div> <div>56+:\$100,000 & up</div> <div>(\$10,000,000 and over subject to Head Office approval.)</div>		
Underwriting Classes	<div>Strong Foundation Non-Medical</div> <div>Non-Tobacco, Tobacco</div>		<div>Your Term Medically Underwritten</div> <div>Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco</div>		
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: <div>– The end of the initial term period less five years, or</div> <div>– The certificate anniversary on which the Insured is age 65.</div>				
Charity Benefit Provision	The Charity Benefit ¹¹ is a contractual provision that provides (up to a maximum of \$100,000) an additional 1% of the face amount when a claim is paid to the beneficiaries, payable to an eligible charity named as the beneficiary for the benefit.				
Riders (at no additional premium)	Accelerated Death Benefit Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider				
Riders (for additional premium)	Accidental Death Rider, Children’s Term Rider, Waiver of Premium Rider.				
Sales Focus	<div>– Non-medical underwriting up to \$400,000</div> <div>– Available on 10-, 15-, 20-, 25-, and 30-year terms</div> <div>– No medical exams, no fluids, no APS, no routine Personal Health Interviews (PHIs) no life event or mortgage requirements</div> <div>– Speed to issue</div> <div>– iGo e-App process</div> <div>– In Good Order applications</div> <div>– Point-of-Sale eligibility decisions in under 10 Minutes for non-medical applications</div>				

Advantage Plus II

Participating Whole Life Insurance

Includes: Charity Benefit Provision

Description	A participating whole life insurance product that offers lifetime death benefit protection (to age 121), guaranteed cash values and lifetime guaranteed premium.				
Death Benefit Amount	Face amount plus any accumulated Paid-up Additions and/or dividends on deposit minus debt (exclusive of all other riders).				
Premiums	Available as a 20-Pay or Paid-up at 100				
Minimum Premiums	Ages 0–15 \$17/monthly, \$51/quarterly, \$102/semi-annually, \$204/annually			Ages 16–85 \$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	
Certificate Fee (commissionable)	Monthly \$6.30	Quarterly \$18.72		Semi-Annual \$36.72	Annual \$72.00
Issue Ages (age nearest birthday)	Non-Medical 20-Pay 0–75 Paid-up at 100 0–75			Medical 20-Pay 0–75 Paid-up at 100 0–85	
Face Amounts	Non-Medical		Medical Band 1		Medical Band 2
	Issue Age		Issue Age		Issue Age
	0–15:	\$25,000–\$150,000	0–15:	\$50,000–\$499,999	All Issue Ages: \$500,000+
	16–55:	\$25,000–\$400,000	16–70:	\$100,000–\$499,999	
	56–75:	\$25,000–\$150,000	71–75*:	\$50,000–\$499,999	
			76–85*:	\$25,000–\$499,999	
	For Issue Ages 16-17: Juvenile underwriting class applies. *For Issue Ages 71–85: Preferred, Preferred Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000.				
Underwriting Classes	Non-Medical Non-Tobacco, Tobacco, Juvenile (issue ages 0–17)			Medical Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco, Juvenile (issue ages 0–17)	
Cash Values	Cash values are guaranteed and vary based on gender and tobacco status.				
Dividends	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period.				
Loans	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the current Foresters US variable loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). Loans are non-direct recognition.				
Partial Surrenders	Dividends can be partially surrendered by surrendering Paid-up Additions. (\$500 minimum)				
Charity Benefit Provision	The Charity Benefit ¹¹ is a contractual provision that provides (up to a maximum of \$100,000) an additional 1% of the face amount when a claim is paid to the beneficiaries, payable to an eligible charity named as the beneficiary for the benefit.				
Riders (at no additional premium)	Accelerated Death Benefit Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider				
Riders (for additional premium)	Accidental Death Rider, Children’s Term Rider, Guaranteed Insurability Rider, Paid-up Additions (PUA) Rider (single and flexible payment options) (underwritten to table F), Term Rider (10 or 20 year), Waiver of Premium Rider				
Sales Focus	– Non-Medical underwriting up to \$400,000 – Medical underwriting as low as \$100,000 for ages 16–70 – PUA Rider provides additional coverage and cash value – Term Riders for additional low-cost coverage (20-year on Paid-up at 100 only available on non-med and medically underwritten plans)				

SMART

Universal Life Insurance

Includes: Charity Benefit Provision

Description	A flexible universal life insurance product that offers lifetime protection, non-medical and medical underwriting and potential for cash value accumulation. Guaranteed minimum interest rate of 2%.				
Death Benefit	Level or Increasing				
Minimum Premium No-Lapse Guarantee	Foresters guarantees that the certificate will not lapse during the first ten certificate years, even if the cash value is not sufficient to cover monthly deductions as long as, on each monthly anniversary during that period, the sum of the premiums paid to that anniversary is at least equal to the sum of the Minimum Premium on the issue date plus the minimum premium on each monthly anniversary from the issue date, including the current monthly anniversary, plus the total of all withdrawals as of the current monthly anniversary.				
Premiums	Flexible premiums, payable to age 100, Limited-pay premiums available, Dump-ins and 1035 Exchanges				
Minimum Premiums	Ages 0–15 \$17/monthly, \$51/quarterly, \$102/semi-annually, \$204/annually			Ages 16–85 \$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	
Issue Ages (age nearest birthday)	Non-Medical 0–75			Medical 0–85	
Face Amounts	Non-Medical Issue age 0–15: \$10,000–\$150,000 16–55: \$25,000–\$400,000 56–75: \$25,000–\$150,000		Medical Band 1 Issue age 0–15: \$50,000–\$499,999 16–70: \$100,000–\$499,999 71–75*: \$50,000–\$499,999 76–85*: \$25,000–\$499,999		Medical Band 2 Issue age All Issue Ages: \$500,000+
	For Issue Ages 16-17: Juvenile underwriting class applies. *For Issue Ages 71–85: Preferred, Preferred Plus, non-Tobacco Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000.				
Underwriting Classes	Non-Medical Non-Tobacco, Tobacco, Juvenile (issue ages 0–17)			Medical Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco, Juvenile (issue ages 0–17)	
Cash Values	Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years.				
Definition of Life Insurance Options	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)				
Loans	Can be taken if the certificate is in effect and has a positive cash value. Interest is charged on the loan at 4% annually, preferred loan rate (after the 7th certificate anniversary) is charged at 2% annually. Death benefit payable will be reduced by outstanding loan amount (unpaid amount borrowed plus interest).				
Withdrawals	\$500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded.				
Charity Benefit Provision	The Charity Benefit ¹¹ is a provision that provides (up to a maximum of \$100,000) an additional 1% of the face amount at time of death of the insured when a claim is paid to the beneficiaries, payable to an eligible charity named as the beneficiary for the benefit.				
Riders (at no additional monthly rider deduction)	Accelerated Death Benefit Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider				
Riders (for additional monthly rider deduction)	Accidental Death Rider, Children’s Term Rider, Guaranteed Purchase Option Rider, Waiver of Monthly Deductions Rider				
Sales Focus	– Non-Medical underwriting up to \$400,000 – Medical underwriting as low as \$100,000 for ages 16–70 – Face Amounts starting as low as \$10,000 for juveniles ages 0–15				

PlanRight

Whole Life Insurance

Description	Level, guaranteed premium whole life insurance. Three types of coverage – two that can immediately pay a full death benefit (Preferred and Standard) and one that can provide a limited benefit (Basic) in the first two years, and can provide a full death benefit thereafter.		
Death Benefit^{15,16}	Preferred	Based on 100% of face amount in effect	
	Standard	Based on 100% of face amount in effect	
	Basic	Year 1: Based on Premium paid plus 10% annual interest ¹⁷ Year 2: Based on Premium paid plus 10% annual interest ¹⁷ Year 3+: Full Death Benefit	
Premiums	Level, payable to age 121		
Minimum Premiums	\$10/monthly		
Certificate Fee (commissionable)	\$36.00 (subject to the modal factors)		
Issue Ages (age last birthday)	Preferred 50–85	Standard 50–85	Basic 50–80
Minimum Face Amount	\$5,000 ¹⁸		
Maximum Face Amounts	Preferred Ages 50–80: \$35,000 Ages 81–85: \$15,000	Standard Ages 50–80: \$20,000 Ages 81–85: \$10,000	Basic Ages 50–80: \$15,000 Ages 81–85: N/A
Underwriting Classes	Non-Tobacco & Tobacco (no ratings available)		
Cash Values	Available (on full surrender only)		
Loans¹⁹	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest)		
Riders (at no additional premium)	Common Carrier Accidental Death Rider, Family Health Benefit Rider, Accelerated Death Benefit Rider (For Terminal Illness) (only available on Preferred and Standard)		
Riders (for additional premium)	Accidental Death Rider (only available on PlanRight Preferred)		
Sales Focus	<ul style="list-style-type: none"> – Face amounts range from \$5,000 to \$35,000 – Plan eligibility determined at point of sale – No medical exam, no blood – Personal Health Interviews (PHIs) available 7-days-a-week – Complete in the comfort of the client's home 		

You deserve a partner that wants you to succeed

Foresters Financial has developed a full suite of on-line resources and training guides to assist you with your day-to-day business.

Foresters technology guide

A comprehensive walk through of our agent portal and online quoting resources. Available on the agent portal.

Agent portal

ezbiz is Foresters easy-to-use agent portal. It puts all the information agents need about their Foresters business at their fingertips. ezbiz also provides quick access to applications, product guides, consumer brochures, rate sheets, and advertising templates.

You will also find Spanish translations of commonly used consumer materials on the product pages in ezbiz.

Foresters Self-Directed Learning Academy on ezbiz provides just-in-time training in bite-size chunks that you can watch on your own time.

Illustration software

Foresight, Foresters easy-to-use illustration software, allows you to quickly run product illustrations and create personalized quotes. Foresters illustration software can be downloaded by logging onto Foresters agent portal, ezbiz. In a hurry? Our Mobile Quick Quotes tool lets you quickly run a quote from your mobile device.

Foresters e-App

With iPipeline iGO e-App, you can submit Foresters medical and non medical Term, SMART UL, and Advantage Plus II applications online – simply, quickly and easily. e-App helps you improve efficiency and productivity by eliminating errors and increasing your

chance of submitting an “In Good Order” application. An “In Good Order” application means you get paid faster, your cycle times are reduced and our ability to decision your case is accelerated.

Why use Foresters e-App?

- Speed of processing with non-medical decisions in 10 minutes or less.
- Built-in point-of-sale forms so you can submit the application In Good Order and don't have to return to your clients because of missing information.
- Ease of signing with Touch to Sign for iPad. One signature completes all signature fields in the application package.

Foresters Biz app

The Foresters Biz app takes mobile technology to the next level with a powerful set of business tools for agents on the go. Foresters Biz app is available on both Apple and Android devices and can be downloaded from iTunes or Google Play.

Sales Concept training modules

Foresters has developed sales modules to help you leverage opportunities that you will find among your client base, like planning for College funding, and when to suggest a Life insurance policy review. These modules, complete with training and tools can be found on the agent portal.

Contact Foresters Financial today to get the financial services partner you deserve

Foresters Sales Support: 1-866-466-7166

Foresters Sales Support Team is your live voice point-of contact to assist with all of your presales needs

- Sales ideas and solutions
- Foresters product training and questions
- Illustration software and website support
- Sales concept training modules
- Our single point-of-contact with Foresters

Call us at 1-866-466-7166 Option #1,
Monday to Friday - 8:30 am to 6:00 pm ET. Fax: 1-877-329-4631

Option 2: New Business, Underwriting & Risk Assessment

For case specific inquiries:
nbunewbiz@foresters.com

Hours: New Business

Monday–Friday, 9:00am–6:00pm ET

Hours: Underwriting

Monday–Friday, 9:00am–7:30pm ET

Option 3: Payment Services

For banking and draw date changes, change your method of payment or payment frequency, and to request a withdrawal.

Hours

Monday–Friday, 8:00am–8:00pm ET

Option 4: Contracting

Contracting Paperwork
ezcontract@foresters.com

Correspondence

AgencyAdmin@foresters.com

Hours

Monday–Friday, 8:00am–6:00pm ET

Option 5: Compensation

Hours

Monday–Friday, 8:00am–6:00pm ET

Option 6: Claims

To report a new claim or check on the status of a pending claim.

Hours

Monday–Friday, 8:00am–6:00pm ET

Option 7: Inforce Business

Hours

Monday–Friday, 8:00am–8:00pm ET

Option 8: Contact information

Option 9: Company Directory

- 1 All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2018 and converted into USD using the Bloomberg spot exchange rate of 1.3637.
- 2 Consolidated financial results as at December 31, 2018. The surplus comprising assets of \$13.1 billion and liabilities of \$11.6 billion represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.
- 3 The A.M. Best rating assigned on August 13, 2019 reflects the overall strength and claims-paying ability of The Independent Order of Foresters (IOF) but does not apply to the performance of any non IOF issued products. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. See ambest.com for our latest rating.
- 4 Dividends are not guaranteed. Past dividends are not an indicator of future performance.
- 5 Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.
- 6 This program is administered by International Scholarship and Tuition Services. Available to eligible members. Please visit: <http://www.foresters.com/en/foresters-difference/scholarships> for eligibility criteria.
- 7 Provided by third parties.
- 8 Not available as a member benefit in the states of Illinois and New York or on Accidental Death products. Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters.
- 9 Orphan Scholarships and Orphan Benefits are available to eligible members with an in force certificate having either a minimum face value of \$10,000 or if an annuity, a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.
- 10 Foresters life insurance products and 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 applicable Foresters Producer Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.
- 11 Foresters will pay the eligible designated charitable organization in the name of the insured. 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.
- 12 The payment of the ABR benefit, due to diagnosis of an eligible illness, may be substantially less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment of an ABR benefit will decrease the certificate's face amount and death benefit.

(If applicable) **This is a rider that is attached to 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. Receipt of the accelerated death benefits may be taxable. ABR is not available in CA.
- 13 Insurability depends on answers to medical and other application questions and underwriting searches and review.
- 14 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 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). Some e-App features are not available in NY (refer to ezbiz for more details).
- 15 For PlanRight – Basic, the Death Benefit is 100% of the face amount plus unearned premium minus debt in the event of accidental death during the first two years.
- 16 Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.
- 17 Interest is compounded annually and is accrued on a daily basis to the date of death.
- 18 Minimum face amount to qualify for certain non-contractual member benefits is \$10,000, Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.
- 19 Each outstanding certificate loan amount will be deducted from the Death Benefit.

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C 1T9) and its subsidiaries. N478
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