

BIG Universal Life Insurance¹

A guaranteed no-lapse protection UL with extra protection that is easy to sell

Description	Flexible premium universal life insurance offering lifetime guaranteed No-Lapse protection subject to the No-Lapse Guarantee (NLG) requirements.	Base Face Amounts	\$100,000 - \$10,000,000 Over \$10,000,000 subject to head office approval.
Death Benefit	Level	Underwriting Classes	6 Fully Underwritten Classes Non-Tobacco Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Tobacco Plus Tobacco
Built-in Benefits (no extra cost)	Death Benefit Enhancement Rider, which provides an additional death benefit of up to the face amount (up to \$1,000,000) to the earlier of 15 certificate years or the insured's age 66. Common Carrier Accidental Death Rider provides an additional death benefit of up to two times the face amount to a maximum of \$300,000 if the insured dies from an accidental bodily injury while a fare-paying passenger on a common carrier. Family Health Benefit Rider provides benefits for certain medical expenses resulting from a covered natural disaster for the insured and their immediate family of up to \$650/person per incident, with a lifetime family maximum of \$5,000.	Optional Riders	Accidental Death Rider Waiver of Specified Premium Rider Children's Term Rider Disability Income Rider (Accident Only)
Premiums	Guaranteed level lifetime premiums available ² Guaranteed Quick-Pay option also available	Guaranteed Min. Interest Rate	3%
Minimum Premiums	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	Cash Values	Yes, subject to a decreasing surrender charge schedule for the first 19 certificate years.
Issue Ages (age nearest birthday)	18-75	Loans	Can be taken if certificate is in effect and has a positive cash value. Interest is charged on the loan at 5% annually. Death benefit payable will be reduced by outstanding loan amount.
		Withdrawals	\$500 minimum available after the first certificate anniversary, if cash value available. Income may be taxable when the cost basis is exceeded.

Sales Focus

• Up to 2X the life insurance at no extra cost!

How does it work?

- Your client applies for \$250,000 – they could get up to an additional \$250,000 at no extra cost – that's total life insurance coverage of up to \$500,000³!
- PLUS**
- With \$300,000 from the Common Carrier Accidental Death Rider, at no extra cost, the same client's beneficiaries could receive up to \$800,000 in total insurance proceeds if the client dies as a result of an accident on a common carrier.

¹ Foresters BIG Universal Life insurance and its optional riders may not be available or approved in all states, are subject to the terms and conditions of the applicable contract and state variations may apply.

² To keep the certificate in effect, the certificate holder will need to pay premiums sufficient to: (a) ensure that the certificate's cash value is enough to cover the monthly deductions or (b) meet the requirements of the minimum premium no-lapse guarantee during the minimum premium payment period (first five certificate years) and the continuation value no-lapse guarantee after that (lifetime of the certificate). At the end of the minimum premium payment period, payment of an amount more than the minimum premium may be required to keep this certificate from lapsing. Premiums are guaranteed level as long as no changes to the insurance contract are made.

³ The age and amount requirements will be determined by face amount at issue plus the benefit amount under the Death Benefit Enhancement Rider.

BIG UL is a product that requires an illustration.

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