

PlanRight Whole Life Insurance¹

A great option to help clients plan for final expenses

	Level	Graded	Modified
Description	Level, guaranteed premium whole life insurance. Three types of plans, based on the answers on the application – one that immediately pays a full death benefit (Level) and two that provide a limited death benefit (Graded and Modified) in the first two years, and 100% of the face amount thereafter.		
Death Benefit^{2,3}	Full Death Benefit in all years.	Year 1: 30% Year 2: 70% Year 3+: Full Death Benefit	Year 1: Return of Premium plus 10% annual interest ⁴ Year 2: Return of Premium plus 10% annual interest Year 3+: Full Death Benefit
Riders	Accidental Death Rider available (issue ages 50-80) Common Carrier Accidental Death Rider included at no additional cost	Accidental Death Rider not available Common Carrier Accidental Death Rider included at no additional cost	Accidental Death Rider not available Common Carrier Accidental Death Rider included at no additional cost
Premiums	Level, payable to age 121		
Minimum Premiums	\$10/month		
Issue Ages (age last birthday)	50-85	50-85	50-80
Minimum Face Amount	\$2,000 ⁵		
Maximum Face Amounts	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A
Certificate Fee	\$36 annually subject to modal factors		
Modal Factors	Monthly: 0.0875, Quarterly: 0.26, Semi-Annually: 0.51		
Underwriting Classes⁶	Non-Tobacco & Tobacco		
Cash Values	Available (on full surrender only)		
Loans	Available		

Sales Focus

- Face amounts range from \$2,000 to \$35,000
- Plan qualification 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

¹Foresters PlanRight whole 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.

²For PlanRight – Graded and Modified, the Death Benefit is 100% of the face amount in the event of accidental death during the first two years.

³Any outstanding loans will be deducted from the Death Benefit.

⁴Interest is compounded and is accrued on a daily basis.

⁵Minimum face amount to qualify for certain member benefits is \$10,000.

⁶Ratings do not apply on the PlanRight plans.

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