

SMART Universal Life¹

Flexibility combined with long-term growth potential

Description	A flexible universal life insurance product that offers lifetime protection, non-medical underwriting and cash value accumulation	Minimum Premiums	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually
Death Benefit	Level Increasing	Issue Ages (age nearest birthday)	0-70
Definition of Life Insurance Options	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)	Minimum Face Amounts	\$25,000
Built-in Benefits (no extra cost)	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.	Maximum Face Amounts	Issue Age 0-15: \$150,000 Issue Age 16-55: \$250,000 Issue Age 56-70: \$150,000
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 the sum of the premiums paid 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.	Underwriting Classes (Non-Medical)	Non-Tobacco Tobacco Juvenile (Issue Ages 0-15)
Premiums	Flexible premiums, payable to age 100 Limited-pay premiums available Dump-ins and 1035 Exchanges	Optional Riders	Waiver of Monthly Deductions Rider Disability Income Rider (Accident Only) Guaranteed Purchase Option Rider Accidental Death Rider Children's Term Rider
		Guaranteed Minimum Interest Rate	3%
		Cash Values	Yes, there is a decreasing surrender charge schedule for the first 15 years
		Loans	Can be taken if the certificate is in effect and has a positive cash values. Interest is charged on the loan at 5% annually, preferred loan rate (after the 7th certificate anniversary) is charged at 3% annually. Death benefit payable will be reduced by outstanding loan amount.
		Withdrawals	\$500 minimum, available after the first certificate anniversary, if cash value is available. Income may be taxable when the cost basis is exceeded.

Sales Focus

- Simple application process - Non-Medical up to \$250,000
- Face Amounts starting as low as \$25,000
- Common Carrier Accidental Death Rider and Family Health Benefit Rider at no additional cost

¹ Foresters SMART 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.

SMART UL is a product that requires an illustration.

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