



Foresters Whole Life - participating life insurance

Foresters Whole Life¹

Lifetime protection with dividends and guaranteed cash values

Description	A participating whole life insurance product that offers lifetime death benefit protection, guaranteed cash values and lifetime guaranteed premium			Face Amounts	Non-Medical available up to \$250,000																							
Death Benefit	Base amount plus accumulated Paid-Up Additions and dividends on deposit minus debt (exclusive of all other riders)				Ages	Non-Medical	Medical - Band 1																					
Life Insurance Options	Foresters 20-Pay Whole Life Foresters Whole Life Paid-Up at 100				0-15:	\$25,000-\$150,000	\$150,001-\$499,999																					
Benefit Period	Endowment at age 121				16-55:	\$25,000-\$250,000	\$250,001-\$499,999																					
Built-in Benefits (no extra cost)	Common Carrier Accidental Death Rider (automatically included) provides an additional death benefit if the insured dies of accidental injuries while riding on a common carrier, such as a bus or a train.			Certificate Fees	Over \$10,000,000 subject to head office approval. * Ages 71-85: Preferred and Preferred Plus underwriting classes are only available if the face amount is at least \$100,000																							
	Family Health Benefit Rider (automatically included) pays a benefit that can be used to pay some family health expenses that may occur as a result of natural disasters such as tsunamis, hurricanes and tornadoes.				Modal Factors	Medical – Band 2 \$500,000 and up																						
Premiums	<ul style="list-style-type: none"> Available as a 20-Pay or Paid-Up at 100 First Premium on PAC (FPOP) is available Cash on Delivery (COD) is only available on medically underwritten certificates where the face amount exceeds the limits of the Temporary Insurance Agreement (TIA) 			Underwriting Classes	\$6.30/monthly (PAC), \$18.72/quarterly, \$36.72/semi-annually,\$72/annually																							
Minimum Premiums	\$25/monthly (PAC), \$75/quarterly, \$150/semi-annually,\$300/annually				Optional Riders	Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00000																						
Issue Ages (age nearest birthday)		Non-Medical	Medical	Cash Values	<table border="0"> <tr> <td style="background-color: #d9e1f2;">Non-Medical</td> <td colspan="2" style="background-color: #d9e1f2;">Medical</td> </tr> <tr> <td style="background-color: #d9e1f2;">Non-Tobacco</td> <td colspan="2" style="background-color: #d9e1f2;">Preferred Plus Non-Tobacco</td> </tr> <tr> <td style="background-color: #d9e1f2;">Tobacco</td> <td colspan="2" style="background-color: #d9e1f2;">Preferred Non-Tobacco</td> </tr> <tr> <td style="background-color: #d9e1f2;">Juvenile (issue ages 0-15)</td> <td colspan="2" style="background-color: #d9e1f2;">Non-Tobacco Plus</td> </tr> <tr> <td></td> <td colspan="2" style="background-color: #d9e1f2;">Tobacco Plus</td> </tr> <tr> <td></td> <td colspan="2" style="background-color: #d9e1f2;">Tobacco</td> </tr> <tr> <td></td> <td colspan="2" style="background-color: #d9e1f2;">Juvenile (issue ages 0-15)</td> </tr> </table>			Non-Medical	Medical		Non-Tobacco	Preferred Plus Non-Tobacco		Tobacco	Preferred Non-Tobacco		Juvenile (issue ages 0-15)	Non-Tobacco Plus			Tobacco Plus			Tobacco			Juvenile (issue ages 0-15)	
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Dividends	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period. Available dividend options are: <ul style="list-style-type: none"> Paid-Up Additions (PUA), default option On deposit with interest (minimum 3.5% guaranteed) To reduce premiums Paid in Cash 			Loans	Accidental Death Rider Children's Term Rider Guaranteed Insurability Rider Waiver of Premium Rider Disability Income Rider (Accident Only)																							
	20-Pay Paid-up at 100	0-70	0-75	Partial Surrenders	Yes, cash values are guaranteed and vary based only on gender and tobacco status.																							
	0-70	0-85			Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at current Foresters U.S. variable loan rates. Death benefit payable will be reduced by outstanding loan amount and interest.																							
				A certificate can be partially surrendered by surrendering Paid-Up Additions.																								

Sales Focus

- Non-Medical underwriting up to \$250,000
- Face Amounts starting as low as \$25,000
- Competitive long-term cash value accumulation

¹ Foresters 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. Foresters Whole Life is a product that requires an illustration.

Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, Toronto, Canada M3C 1T9.