

# SMART Universal Life<sup>1</sup> Insurance

<b>Description</b>	A flexible universal life insurance product that offers lifetime protection, non-medical and medical underwriting and potential for cash value accumulation.		<b>Face Amounts</b>	<b>Non-Medical<sup>2</sup> available up to \$250,000 Medical as low as \$100,000 for ages 16-70</b>										
<b>Death Benefit</b>	Level Increasing			<b>Non-Medical Issue Age</b> 0-15 \$25,000-\$150,000 16-55 \$25,000-\$250,000 56-75 \$25,000-\$150,000										
<b>Definition of Life Insurance Options</b>	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)			<b>Medical Band 1 Issue Age</b> 0-15 \$150,001-\$499,999 16-70 \$100,000-\$499,999 71-75* \$50,000-\$499,999 76-85* \$25,000-\$499,999										
<b>Built-in Benefits (at no additional cost)</b>	Common Carrier Accidental Death Rider (automatically included) provides an additional death benefit if the insured dies of accidental injuries while riding as a passenger on a common carrier, such as a bus or a train.  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 some natural disasters such as hurricanes, tornadoes and earthquakes.			<b>Medical-Band 2</b> All Issue Ages – \$500,000+  * For Issue Ages 71-85: Preferred, Preferred Plus and Tobacco Plus are only available if the Face Amount is at least \$100,000.										
<b>Minimum Premium No-Lapse Guarantee</b>	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 <b>Minimum Premium</b> 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.		<b>Underwriting Classes</b>	<b>Non-Medical</b> Non-Tobacco Tobacco Juvenile (issue ages 0–15)										
<b>Premiums</b>	Flexible premiums, payable to age 100 Limited-pay premiums available Dump-ins and 1035 Exchanges		<b>Optional Riders</b>	<b>Medical</b> Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Plus Tobacco Juvenile (issue ages 0–15)										
<b>Minimum Premiums</b>	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually		<b>Guaranteed Minimum Interest Rate</b>	3%										
<b>Issue Ages (age nearest birthday)</b>	<table border="1"> <thead> <tr> <th></th> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>0-75</td> <td>0-75</td> <td>0-85</td> </tr> <tr> <td>0-75</td> <td>0-75</td> <td>0-85</td> </tr> </tbody> </table>			Non-Medical	Medical	0-75	0-75	0-85	0-75	0-75	0-85	<b>Cash Values</b>	Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years.	
	Non-Medical	Medical												
0-75	0-75	0-85												
0-75	0-75	0-85												
			<b>Loans</b>	Can be taken if the certificate is in effect and has a positive cash value. 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 (unpaid amount borrowed plus interest).										
			<b>Withdrawals</b>	\$500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded.										

## Sales Focus

- Non-Medical underwriting up to \$250,000
- Medical underwriting as low as \$100,000 for ages 16-70
- Face Amounts starting as low as \$25,000

<sup>1</sup> 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.

<sup>2</sup> Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines

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