

10-Year Term Rider

Foresters
Financial

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10-Year Term Rider



- Optional on the following Foresters Financial TM product:
 - Advantage Plus II

10-Year Term Rider Description

- Provides level term life insurance with a level premium for 10-years
- After the initial term period ends, the term coverage becomes annually renewable to the earlier of 10-years or the certificate anniversary in which the insured is age 65
- Provides the owner the ability to convert the term coverage to permanent coverage without evidence of insurability at the earlier of end of the initial term period, less 5 years or the certificate anniversary on which the insured is age 65

10-Year Term Rider Eligibility

- Available for:
 - 20 Pay: Issue ages 45-75
 - Paid-up at 100: Issue ages 18-75
- Rider may be added after issue only on the paid-up at 100 cases, subject to underwriting approval, age and amount parameters
- Rider expires the latter of 20-years after the issue date or the certificate anniversary on which the insured is age 65

Allowed Changes To The 10-Year Term Rider



- Coverage amount can be decreased
- Change from a tobacco rating to non-tobacco rating
- Termination of the rider at any point

10-Year Term Rider Non-Medical¹ Option

- Coverage amounts:
 - Minimum coverage amount is \$10,000
 - Maximum coverage is:
 - For issue ages 18-55: \$400,000 minus the face value of the certificate plus any paid-up additions purchased under the single payment PUA Rider, plus any other Foresters non-medical coverage that is currently in force
 - For issue ages 56-75: \$150,000 minus face value of the certificate plus any paid-up additions purchased under the single payment PUA Rider, plus any other Foresters non-medical coverage that is currently in force
- Banding: No banding is available with non-medical
- Underwriting classes:
 - Non-Tobacco
 - Tobacco

1. Insurability depends on the answers to medical and other application questions and underwriting searches and review.

10-Year Term Rider Medically Underwritten Option



- Coverage amounts:
 - Minimum coverage amount is \$10,000
 - Maximum coverage amount will be 12 times the base certificate amount (Example: \$100,000 base amount * 12= \$1,200,000 term limit)
- Banding:
 - Band 1: \$10,000-\$499,999
 - Band 2: \$500,000+
- Underwriting classes:
 - Preferred Plus
 - Preferred
 - Non-Tobacco Plus & Tobacco Plus
 - Non-Tobacco & Tobacco
 - Substandard medical ratings are available:
 - Table rating available up to table P
 - Permanent flat extra or temporary flat extra up to \$9.99

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The information contained in this presentation is for informational purposes only. There are other tools available to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Thank you

Any questions?

- Our Foresters Financial Sales Support team is only a call away, 866-466-7166, option 1 Monday-Friday 8:30-7p.m. ET.
- If you're looking for a deeper dive on a particular module please let us know at USLearning@foresters.com

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