

Focus on Foresters Non-Med and Simplified Issue Platforms

Affordable solutions for your middle market clients

Foresters Financial™ non-med¹ portfolio:

■ Your Term (level term insurance):

- Face amounts & Issue ages: \$50,000-\$400,000, ages 18-55
\$50,000-\$150,000, ages 56-80
- Term limits: 10, 15, 20, 25 and 30 years
- No routine health interview, fluid collection or saliva swab, or paramed examination
- Ability to convert to permanent insurance during the conversion period
- iGo e-App is available²

■ Smart UL (current assumption universal life):

- Face amounts & Issue ages: \$10,000-\$150,000, ages 0-15
\$25,000-\$400,000, ages 16-55
\$25,000-\$150,000, ages 56-75
- No routine health interview, fluid collection or saliva swab, or paramed examination
- Offers flexible premiums and attractive cash value accumulation
- iGo e-App is available

■ Advantage Plus II (participating whole life insurance):

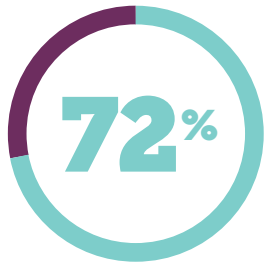
- Face amounts & Issue ages: \$25,000-\$150,000, ages 0-15
\$25,000-\$400,000, ages 16-55
\$25,000-\$150,000, ages 56-75
- No routine health interview, fluid collection or saliva swab, or paramed examination
- Participating whole life offering lifetime death benefit protection, guaranteed values, lifetime guaranteed level premiums, and potential dividends³
- iGo e-App is available

Foresters simplified issue portfolio:

■ PlanRight (whole life insurance):

- Face amounts & Issue ages:
 - PlanRight Preferred: \$5,000-\$35,000, ages 50-80
\$5,000-\$15,000, ages 81-85
 - PlanRight Standard: \$5,000-\$20,000, ages 50-80
\$5,000-\$10,000, ages 81-85
 - PlanRight Basic: \$5,000-\$15,000, ages 50-80
Not available for ages 81-85
- No fluid collection or saliva swab, medical or paramed examination, or APS records
- Whole life offering lifetime death benefit protection, guaranteed values, and lifetime guaranteed level premiums

Did you know?



of surveyed consumers say "Fast and Easy" is what they like most about simplified issue underwriting.

The Opportunity



of surveyed consumers say they're more likely to purchase life insurance if it doesn't require a physical examination.

The Insurance Barometer- 2018 Data. Facts are provided by LIMRA and available on www.limra.com

Available riders and provisions

Rider Name	Your Term	SMART UL	Advantage Plus II	PlanRight
Following riders automatically included for no additional premium or monthly deduction:				
Accelerated Death Benefit Rider ⁴	Yes	Yes	Yes	Yes (Terminal Illness only for Preferred & Standard)
Common Carrier Accidental Death Rider	Yes	Yes	Yes	Yes
Family Health Benefit Rider	Yes	Yes	Yes	Yes
Charity Benefit provision ⁵	Yes	Yes	Yes	N/A
Following riders require additional premium or monthly deduction:				
Accidental Death Rider	Yes	Yes	Yes	Yes (Preferred plan only)
Children's Term Rider	Yes	Yes	Yes	N/A
Waiver of Premium Rider	Yes	N/A	Yes	N/A
Waiver of Monthly Deductions	N/A	Yes	N/A	N/A
Guaranteed Insurability Rider	N/A	N/A	Yes	N/A
Guaranteed Purchase Option Rider	N/A	Yes	N/A	N/A
Paid-up Additions Rider	N/A	N/A	Yes	N/A
10 & 20- Year Term Riders	N/A	N/A	Yes	N/A

For more information about Foresters platforms, please call:

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C 1T9) and its subsidiaries. AT149

Foresters products and their riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable Foresters Producer Guide and insurance contract for your state for these terms and conditions. Products underwritten by The Independent Order of Foresters.

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

² e-App is available in all states through the iPipeline iGO e-App platform using Internet Explorer (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (EST). Some e-App features are not available in NY (refer to ezbiz, for more details).

³ Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

⁴ Not available in CA (except on PlanRight). The payment, due to diagnosis of an eligible illness, may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits.

(If applicable) **This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate.**

Receipt of the accelerated death benefits may affect eligibility for public assistance programs. Receipt of the accelerated death benefits may be taxable.

⁵ Foresters will pay an additional 1% of the face amount to an eligible designated registered charitable organization in the name of the insured. The maximum payment under this provision is \$100,000. The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

For producer use only. Not for use with the public.

505020 US 11/19