

Turn your sales to **gold**

Sell two or more Strong Foundation riders and your clients could be eligible for the following Simplified Issue maximum face amounts during special offer:
Certain conditions apply – see right column.

Age	15 Year	20 Year	30 Year
18 to 50	$350,000		
51 to 55			N/A
56 to 65	$200,000		
66+	$150,000	N/A	

(10 year term is not available for Simplified Issue)

Simplified issue minimum face amounts remain the same during special offer:

Minimum Face Amount (without LRR)	Minimum Face Amount (with LRR)
15, 20 & 30 Year	30 Year $25,000
$20,000	

(10 year term is not available for Simplified Issue)

Sell Critical Illness (CI) or Disability Income (DI) and one other rider (other than Living Rewards Rider - LRR) to qualify for our special offer in the following states:

AK	AZ	DC	HI	IN	ME	MT	NE	OH	RI	TN	WI
AL	CA	DE	IA	KY	MI	NC	NM	OK	SC	TX	WV
AR	CO	GA	ID	LA	MO	ND	NV	OR	SD	VA	WY

Sell DI and one other rider (other than LRR) to qualify for our special offer in the following states:

CT	FL	MN	WA

Sell CI and one other rider (other than LRR) to qualify for our special offer in the following state:

IL	KS

Sell any two available riders (other than LRR) to qualify for our special offer in the following states:

MA	MD	NH	NJ	NY	PA	UT

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Foresters Strong Foundation

Level term life insurance
Simplified Issue and Fully Underwritten

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Product Guide

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State Variation and restrictions may apply to the various features and benefits outlined in this document.

Foresters Strong Foundation

Foresters Strong Foundation term life insurance is designed with your customers' needs in mind.

Featuring 10-, 15-, 20- and 30-year level premiums and a variety of optional benefits that can enhance the basic coverage.

Simplified Issue and Fully Underwritten versions are available.

Product Specifications

Foresters Strong Foundation - Simplified Issue

Initial Term Periods

15-, 20- and 30-year

Note: 10-year not available as Simplified Issue.

Life Events

Foresters Strong Foundation Simplified Issue is available for sale to clients that may be experiencing one or more of the following life events:

- Mortgage, or refinance
- Marriage
- Birth or adoption of a child
- Divorce
- Death of a Spouse

Life Event Requirements

New mortgage within last:

All Ages
18 months

Marriage, birth or adoption of a child, divorce and death of a spouse within last:

All Ages
18 months

Issue Ages (age last birthday)

15-year	20-year	30-year
18 to 70	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Expiry Date

The certificate expiry date is the certificate anniversary on/after the insured's 95th birthday.

Note: The certificate may end before the certificate expiry date.

Minimum Face Amount

Without Living Rewards Rider	With Living Rewards Rider
15-, 20- & 30-year	30-year
$20,000	$25,000

Maximum Face Amount

Age	15-Year	20-Year	30-Year
18 - 50	$250,000		
51 - 55	$200,000		N/A
56 – Max.	$150,000		

If the life event is a mortgage the following mortgage requirements apply:

Lesser of the amounts shown in Maximum Face Amount table above, and the percent of mortgage below:

(Applies only when new home or refinancing mortgage life event is selected)

Age	15-Year	20-Year	30-Year
18 - 45	150%		
46 - 50	125%		
51 – Max.	125%		N/A

Premium Banding

One premium band for all face amounts and all ages.

Insurance Classes

1. Standard Non-Smoker
   - No: cigarettes
   - Allows: use of cigar, pipe, chewing tobacco, nicotine patches and other substitutes

2. Standard Smoker
   - Cigarette and marijuana use

Note: Underwriting decisions up to and including table 4 will be issued. If the underwriting decision is beyond table 4, it will be declined.

Death Benefit

- Level for the entire term
- Reduced by debt and Critical Illness benefits paid

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Renewable

After the initial term period, the certificate may be continued at annual renewable rates to age 95, without providing evidence of insurability.

Note: The optional riders are not renewable.

Convertibility

Although it is not a contractual right, depending on the business administration practice, the owner may convert to a new permanent life insurance certificate (without evidence of insurability) during the conversion period. *Click here for current conversion rules (page 2)*.

Conversion Period

Prior to the earlier of:

- The end of the initial term period less 5 years, and
- The certificate anniversary on which the insured is 65

Note: Any insurance above the conversion amount or any additional riders or rider coverage amount added to the new permanent life insurance certificate is subject to underwriting approval. The conversion period is subject to change.

Premium Modes, Modal Factors & Certificate Fees

Premium Modes	Modal Factor	Certificate Fees
Monthly PAC	0.088652	$5.00
Quarterly	0.265957	$15.00
Semi Annually	0.515071	$27.50
Annually	1.000000	$50.00

Riders

- Critical Illness Rider (Accelerated Death Benefit)
- Disability Income Rider (Accident Only)
- Waiver of Premium Rider
- Accidental Death Rider
- Children's Term Rider
- Living Rewards Rider (available with 30-year term)

Note: Please refer to the Rider Specification Section of this guide for further details.

Rates

Software is available on your Foresters producer site(s).

Foresters Strong Foundation - Fully Underwritten

Initial Term Periods

10-, 15-, 20- and 30-year

Life Events

No requirement necessary.

Issue Ages (age last birthday)

10-year	15-year	20-year	30-year
40 to 80	18 to 70	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Expiry Date

The certificate expiry date is the certificate anniversary on/after the insured 95th birthday.

Note: The certificate may end before the certificate expiry date.

Minimum Face Amount

Without Living Rewards Rider	With Living Rewards Rider
10-, 15-, 20- & 30-year	30-year
$20,000	$25,000

Maximum Face Amount

No maximum, subject to underwriting.

Premium Banding

	Age 18 to 50	Age 51 to Max
Band 1	Up to $149,999	Up to $99,999
Band 2	$150,000 - $499,999	$100,000 - $499,999
Band 3	$500,000+	$500,000+

Insurance Classes

1. Preferred Plus Non-smoker
   - Ages 18 to 50 ($150,000+)
   - Ages 51 to maximum age ($100,000+)
2. Preferred Non-smoker
   - Ages 18 to 50 ($150,000+)
   - Ages 51 to maximum age ($100,000+)
3. Standard Non-smoker
   - All face amounts
4. Preferred Smoker
   - Ages 18 to 50 ($150,000+)
   - Ages 51 to maximum age ($100,000+)
5. Standard Smoker
   - All face amounts

Death Benefit

- Level for the entire term
- Reduced by debt and Critical Illness benefits paid

Renewable

After the initial term period, the certificate may be continued at annual renewable rates to age 95.

Note: The optional riders are not renewable.

State Variation and restrictions may apply to the various features and benefits outlined in this document.

Convertibility

As a contractual right, the owner can convert to a new permanent life insurance certificate (without evidence of insurability) during the conversion period. *Click here for current conversion rules (page 2).*

Conversion Period

Prior to the earlier of:

- The end of the initial term period less 5 years, and
- The certificate anniversary on which the insured is 65

Note: Any insurance above the conversion amount or any additional riders or rider coverage amount added to the new permanent life insurance certificate is subject to underwriting approval.

Premium Modes, Modal Factors & Certificate Fees

Premium Modes	Modal Factor	Certificate Fees
Monthly PAC	0.088652	$5.00
Quarterly	0.265957	$15.00
Semi Annually	0.515071	$27.50
Annually	1.000000	$50.00

Riders

- Critical Illness Rider (Accelerated Death Benefit)
- Disability Income Rider (Accident Only)
- Waiver of Premium Rider
- Accidental Death Rider
- Children's Term Rider
- Living Rewards Rider (available with 30-year term)

Note: Please refer to the Rider Specification section of this guide for further details.

Rates

Software is available on your Foresters producer site(s).

Rider Specifications

Critical Illness Rider (Accelerated Death Benefit)

The Critical Illness (CI) Rider pays a portion of the death benefit in a lump sum when the insured, while this rider is in effect, is diagnosed with one of the covered critical illnesses or has completed a covered critical procedure.

Issue Ages (age last birthday)

10-year	15-year	20-year	30-year
40 to 65	18 to 65	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Note: This rider is not available on certificates with substandard ratings on the base certificate.

Expiry Date

The CI rider expiry date is the last day of the initial term period.

Note: The rider may end before the rider expiry date.

Minimum Benefit Amount

$5,000

Maximum Benefit Amount

Lesser of:

- $50,000, and
- 75% of the base certificate amount

Note: Benefits paid under this rider may be taxable and may affect the owners, owners spouse or owners family eligibility for public assistance programs such as medical assistance (e.g. Medicaid).

Benefit Amount Increases and Decreases

The benefit amount may be decreased after issue however; increases are not permitted after issue.

Premiums

Not guaranteed but cannot be increased more than once in each 12-month period.

Note: There will be no premium increase because the insured's health worsens. Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.

Benefit Amount

Only payable for the first diagnosis of each covered critical illness or each completed covered critical procedure.

Payment of more than one benefit under this rider is possible if the amount of the benefit paid is less than 100% of the rider benefit amount.

If 100% of rider benefit amount paid:
▪ Base certificates face amount would be reduced by the amount paid under this rider ▪ Premium for the base certificate would be adjusted accordingly ▪ CI Rider would terminate

If 25% of rider benefit amount paid:
▪ Rider benefit amount and base certificates face amount would be reduced by the amount paid under this rider. Future rider benefit payments will be based on the reduced rider benefit amount ▪ Premium for the base certificate and rider would be adjusted accordingly

Covered Critical Illnesses:

- Life threatening cancer (invasive cancer)
- Myocardial infarction (heart attack)
- Stroke
- Advanced Alzheimer's disease (before age 75)

Covered Critical Procedures

Coronary heart disease requiring:

- Coronary bypass surgery
- Angioplasty

Note: each covered critical illness and covered critical procedure is defined in the rider.

Diagnosis

Diagnosis (including each symptom and medical problem leading to) of life threatening cancer must be made, for the first time, after 30 days from when the rider is issued or reinstated. For other critical illnesses and for coronary heart disease requiring a completed procedure, the diagnosis (including each symptom and medical problem leading to) must be made, for the first time, after the rider is issued or reinstated.

Death Claims

If the insured dies from a cause other than a critical illness covered by this rider, while this rider is in effect, Foresters will return 100% of the CI premiums paid minus the amount of CI rider benefits paid.

Disability Income Rider (Accident Only)

The Disability Income (DI) Rider provides a monthly benefit for up to two years (for 2 separate and independent injuries) if the insured becomes totally disabled, within 180 days of the injury.

Issue Ages (age last birthday)

10-year	15-year - 20-year	30-year
40 to 60	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Note: May be added to certificates after issue, within the first 5 years of the certificate issue date.

Expiry Date

The DI rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 65th birthday.

Minimum Monthly Benefit Amount

$100

Maximum Monthly Benefit Amount

Foresters Strong Foundation Simplified Issue:

The lowest of:

- $2,000,
- 1.5% of the current base certificate face amount, and
- 60% of the insured's monthly pay (at time of application)

Foresters Strong Foundation Fully Underwritten

The lowest of:

- $3,000,
- 1.5% of the current base certificate face amount, and
- 60% of the insured's monthly pay (at time of application)

Note: Disability income benefits will not be paid during the waiting period.

Waiting Period

90 days (from onset of total disability, not the date of injury)

Benefit Amount Increases and Decreases

The benefit amount can be decreased after issue, however, increases are not permitted after issue.

Premiums

Not guaranteed but cannot be increased more than once in each 12-month period.

Note: Premiums will not increase because the insured's health worsens or the insured's occupation changes. Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.

Number of Claims

Up to 2 independent claims, not to exceed 24 months per independent claim

Claim Period

24 months, not required to be consecutive for a given claim

Definition of Total Disability

Total disability is defined in the rider, and for the:

1st Injury
Insured's inability to work at own occupation

2nd Injury
Insured's inability to work at any occupation

State Variation and restrictions may apply to the various features and benefits outlined in this document.

Death Claims

If the insured dies while this rider is in effect, Foresters will return 100% of the DI premiums paid minus the sum of DI benefits paid.

Note: If the sum of DI payouts is equal to or greater than the sum of premiums paid then there will be no return of DI premiums upon death.

Waiver of Premium Rider

The Waiver of Premium Rider (WPR) will waive the total premium required on a premium due date if the insured is totally disabled on that date, while this rider is in effect.

To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.

Issue Ages (age last birthday)

10-year	15-year - 20-year	30-year
40 to 55	18 to 55	18 to 50*

**Male smoker maximum issue age 45*

Expiry Date

The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 60th birthday.

Note: The rider may end before the rider expiry date. If the total premium is being waived under this rider on the rider expiry date, the waiver will continue as long as the insured remains totally disabled and the certificate remains in effect.

Accidental Death Rider

The Accidental Death Rider (ADR) is a relatively inexpensive way to provide additional coverage in the event of an accidental death. This rider will pay the accidental death benefit in addition to the death benefit of the certificate, to the beneficiary, should an accidental death occur within 365 days of the accidental bodily injury.

Issue Ages (age last birthday)

10-year	15-year - 20-year	30-year
40 to 60	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Expiry Date

The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 70th birthday.

Note: The rider may end before the rider expiry date.

Death Benefit Amount

Choice of: 25%, 50%, 75% or 100% of the base face amount as outlined in the life insurance application form.

Minimum Death Benefit Amount

$10,000

Maximum Death Benefit Amount

Lower of $300,000 and the base certificate face amount

Note: Total ADR insurance from all companies cannot exceed $300,000

Children's Term Rider

The Children's Term Rider (CTR) provides level term insurance for each child (i.e. whether born, adopted, under the legal guardianship or a stepchild) of the insured, while an insured child.

Note: Evidence of insurability is required to become an insured child only at the time of application.

Insured Children

At issue each child who:

- Is 15 days or older, on the application date, and
- Has not reached their 18th birthday at issue of rider, and
- Is not excluded by us

Note: Coverage will be extended to each person who becomes a child of the insured while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.

Child No Longer Insured

A child ceases to be insured at the earliest of:

- That child's 25th birthday
- The conversion date for that child
- Date the rider ends

Issue Ages (age last birthday)

10-year	15-year	20-year	30-year
40 to 55	18 to 55	18 to 55	18 to 50*

**Male smoker maximum issue age 45*

Expiry Date

The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 65th birthday.

Note: The rider may end before the rider expiry date.

Face Amount

$10,000

State Variation and restrictions may apply to the various features and benefits outlined in this document.

Premiums

One premium for all insured children:

Monthly	Quarterly	Semi-Annually	Annually
$5.00	$15.00	$29.05	$56.40

Convertibility

Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period. *Click here for current conversion rules (page 2).*

Conversion Amount

- $10,000 on or before insured child's 21st birthday
- Up to 5 times the CTR amount (i.e. $50,000) after insured child's 21st birthday

The conversion period begins when the child becomes an insured child until two months after the earliest of:

- Date the rider ends
- Death of the insured
- Insured child's 25th birthday

Note: Any insurance above the conversion amount or any additional riders added to the new permanent life insurance certificate are subject to underwriting approval.

Living Rewards Rider

The Living Rewards Rider (LRR) can return 100% of the eligible premiums paid, to the owner, at the end of the initial term, (minus outstanding loan(s), plus interest accrued and any CI benefits paid) if the insured lived to the end of the initial term.

Simplified Issue & Fully Underwritten

30-year Term

Issue Ages (age last birthday)

Simplified Issue – 30 year	
Non-Smoker & Smoker	18 – 50*

**Male smoker issue ages 18 to 45*

Fully Underwritten – 30 year					
	Preferred Plus NS	Preferred NS	Non Smoker	Preferred Smoker	Smoker
Band 1	N/A		18 – 50	N/A	18 – 50 **
Band 2	18 – 50			18 – 50 **	
Band 3					

** Male smoker issue ages 18 to 55*

***Male smoker issue ages 18 to 45*

Notes: - LRR may NOT be added to the certificate after issue.
- LRR is not available at all ages of base certificate.

Premium Banding

	Age 18 to 50	Age 51 to Max
Band 1	Up to $149,999	Up to $99,999
Band 2	$150,000 - $499,999	$100,000 - $499,999
Band 3	$500,000+	$500,000+

Eligible Premiums:

- Base certificate
- Living Rewards Rider (LRR)
- Accidental Death Rider (ADR)
- Waiver of Premium Rider (WPR)

Note: Only a portion of eligible premiums can be returned if the LRR ends before the last day of the initial term period.

Benefit Amount

Eligible premiums paid

- Multiplied by a percentage (based on duration)
- Minus any CI benefits paid
- Minus outstanding loan amount plus interest accrued

Loans

The Living Rewards Rider benefit grows over the initial term. Members can access that growing value through an easy access loan. No qualification is necessary and the loan can be used at the member's discretion.

Maximum Loan Amount	100% of the amount of the LRR benefit at the time of the loan request (not recommended to exceed 90%)
Loan Interest Rate	Determined on an annual basis
Accrued Interest	Interest accrued daily

How Lapse or Cancellation Affects the Living Rewards Rider

Should a client either lapse or cancel his or her base certificate, he or she may have a Living Rewards Rider benefit amount, if he or she has selected the Living Rewards Rider.

This benefit amount may either be taken as:

1. Extended term insurance
2. Payment of the Living Rewards Rider benefit
3. Reduced paid up life insurance.

The client can choose either option 1, 2 or 3 before the lapse or cancellation. If no election is made, option 1 will automatically apply.

Note: When the living rewards benefit is applied under option 1 or 3, or paid under option 2, there is no living rewards benefit remaining.

State Variation and restrictions may apply to the various features and benefits outlined in this document.

New Business Submissions

When submitting life insurance applications to Foresters, you are required to include the following items:

1. The appropriate signed life insurance application for the product and state in which the product was sold;
2. Any appropriate Underwriting questionnaires based on the requirement where applicant has answered "yes" on the life insurance application;
3. If First Premium on PAC is not elected for monthly premium mode, the modal premium payment check made payable to Foresters;
4. An Application Remittance form outlining the payment submitted with the life insurance application (usually submitted by your Business Center);
5. State replacement form(s), if required by the state in which the product was sold;
6. Any additional state regulated forms (i.e. HIV consent form).

Additional New Business Guidelines

- Completion and submission of the replacement forms will be the responsibility of the producer
- If the application can only be approved as rated, the underwriter will inform the producer to determine whether to proceed
- If the applicant is uninsurable, any premium and a declination letter will be mailed to the applicant with advance notice to the producer via email

Cash With Application Rules

The certificate effective date will be the date the certificate is issued if issued as applied for and there is no change in the insurability of the proposed life insured(s). If all outstanding requirements have been satisfied, payment will be applied as of the certificate effective date.

Do not collect cash with the application (CWA), complete a PAC card, or have the Temporary Insurance Agreement (TIA) signed if any of these conditions apply:

- Proposed Insured(s) answers "yes" to any of the TIA questions
- If a proposed life insured, or anyone on his or her behalf, has applied in the life insurance application for more than $500,000 insurance coverage on the life of that proposed life insured, calculated by including the amount of the benefit applied for under a rider payable in the event of death of that proposed life insured
- If a proposed life insured is over age 69
- If a proposed life insured has previously been declined for insurance with Foresters in the last 12 months
- If any of the above conditions exist, the temporary coverage will not take effect under the Temporary Insurance Agreement even if the Agreement was left with the applicant. Certificate will be processed on a COD basis

Note: proposed life insured means each individual proposed for insurance on the life insurance application.

Withdrawn Applications

If the applicant or a proposed life insured contacts Foresters directly to request the withdrawal of an application, Foresters will email the producer to attempt to conserve the business.

Business conserved:

- Producer calls Producer Support line to advise conservation effort was successful. Notification must be made to Foresters within five business days

Business not conserved:

- Foresters proceeds with the request to cancel after five business days, unless notified by Producer

If the applicant or a proposed life insured contacts the producer directly to request withdrawal of the application, and the producer is unable to conserve the business, the Producer advises the applicant/proposed life insured to submit a dated decline request in writing including applicant's name, address, signature, the certificate number (producer provides applicant with certificate number), and current date. Foresters will return any premium along with a letter confirming the request for withdrawal of the application(s).

If the producer is notified by an applicant or proposed life insured to request the withdrawal of application before the application is received at Foresters, please submit the application along with the cancellation request, and Foresters will process the request, return the premium along with a letter directly to the applicant.

Incomplete Risk Evaluation

Foresters reserve the right to determine that a case is incomplete for failure to receive underwriting requirements. The producer will be advised by the underwriter of the intent to cancel a case. Cases will be cancelled 45 business days from the date of application for failure to receive the required age and amount requirements. A refund of the premium and an explanatory letter will be sent to the applicant with an advance notification to the producer.

Not Taken Option

Certificates that are returned as "Not taken within the free look period" will be processed as a refund of premium. This refund will be sent to the applicant within ten business days of receipt with an advance email to the producer.

State Variation and restrictions may apply to the various features and benefits outlined in this document.