



Foresters Strong Foundation State Variations

Connecticut	CT	• Critical Illness Rider <i>not available</i>
Florida	FL	• \$50,000 Minimum Face Amount for 20-year term • LRR Premium Rates and Benefit Amounts Differ
Hawaii	HI	• Child Term Rider <i>not available</i>
Montana	MT	• Unisex rates apply to both premium rates and Living Rewards Rider Premium and Benefit rates
New Hampshire	NH	• Critical Illness Rider <i>not available</i> • Disability Income Rider <i>not available</i>
New Jersey	NJ	• Living Rewards Rider <i>not available</i>
Oregon	OR	• \$50,000 Minimum Face Amount for 20-year term • LRR Premium Rates and Benefit Amounts Differ
Pennsylvania	PA	• \$50,000 Minimum Face Amount for 20-year term • LRR Premium Rates and Benefit Amounts Differ
Virginia	VA	• Critical Illness Rider <i>does not</i> cover Alzheimer's Disease & Heart Disease requiring Angioplasty

Note: Refer to the State Availability Map on Foresters producer site to determine which version of Foresters Strong Foundation is available in your state and match the listed state variation to that product offering accordingly.

Forester Passport State Variations

Texas	TX	• Secondary Guarantee Rider (SGR) <i>not available</i> • Loyalty Bonus <i>not available</i> • Minimum interest rate for all years is 4.00%
Massachusetts	MA	• Secondary Guarantee Rider (SGR) <i>not available</i>
Montana	MT	• Secondary Guarantee Rider (SGR) <i>not available</i> • Unisex rates apply

Foresters Member Benefits State Variations

Illinois	IL	• Foresters Terminal Illness Member Benefit not available
Oklahoma	OK	• Foresters Terminal Illness Member Benefit not available