

Stay one step ahead

Everything you need to build your business.



Foresters 
Financial



**“To put it simply,
we’re driven to enrich
the well-being of the
everyday families
you serve.”**

MATT BERMAN
President, Foresters U.S.
Foresters Financial

Helping you succeed in today’s world

With Foresters, you have everything you need to stand out in today’s crowded marketplace — state-of-the-art products, tailor-made technology, expert sales support and an opportunity to make a real difference in people’s lives.

Our products and services are designed with middle-income families in mind. This market is a significant portion of the U.S. population. It has been largely underserved by many insurers, creating a \$25 trillion mortality protection gap.¹ That’s an incredible opportunity!

We are transforming the life insurance experience to meet the needs of this customer segment in ways you might not find with other carriers. Accessible coverage, community giving and living benefits give you a different story to tell when it matters most — in front of your clients.

We look forward to working with you.

Trust in a secure future

When people buy life insurance, they want an insurer that is strong and well-positioned for the future. With Foresters, you can give them that — and more.

Foresters origins date back to 1874 when The Independent Order of Foresters (IOF) was founded as a fraternal benefit society — a member-based insurance provider for everyday families.

Since those humble beginnings, we've grown into an international financial services provider with over 2 million members in the U.S., Canada and the U.K. We are financially strong with assets of \$14.8 billion, liabilities of \$13.3 billion, and a surplus of \$1.6 billion.^{2,3} For 22 consecutive years, the independent rating agency A.M. Best has given us an "A" (Excellent) rating for excellent balance sheet strength and operating performance.⁴

In 2021, Foresters paid \$667 million in insurance claims and benefits.² In addition, Foresters total dividend payout to eligible participating policyholders in the United States was \$24 million in 2020. The average Foresters dividend rate over the past 18 years is above 6%.²⁹ The dividend interest rate in 2021 was 5.8%.⁵

As a fraternal benefit society, we manage our own financial reserves. Our Risk-Based Capital (RBC) ratio exceeds the National Association of Insurance Commissioners' (NAIC) guidelines.

Our purpose — enriching family and community well-being — means we are continually redefining our model to help you bring financial security and overall well-being to everyday families.

Assets of
\$14.8
billion^{2,3}

Surplus of
\$1.6
billion^{2,3}

In 2021,
Foresters paid
\$667
million²

in insurance claims
and benefits paid

Over the past 18 years,
the average Foresters dividend
rate has remained above

6%

We innovate so you succeed

Spend less time on paperwork and more time with clients.



Access your hub

ezbiz is your go-to source for all things Foresters. Check apps, find product guides, get marketing support, access training, watch videos, read news and much more.



Open the idea lab

Get concrete ideas to boost your sales — detailed training modules with strategies for real-life needs and human conversations.



Show don't tell

Create detailed illustrations that show your clients how different products work in their situation using Foresight, an easy-to-use software solution.



Go mobile

Take your business with you. ForestersBiz app offers Touch or Face ID⁶ login, client info at your fingertips, real-time info on pending apps and quick access to mobile quotes and cert details.



Get signatures

Offer your clients the convenience of signing forms at home, with secure e-signature from DocuSign⁷ for many forms. Docs arrive via email and clients can review and sign online.



Save time

Submit apps online quickly and easily with iPipeline iGO e-App.⁸ Get point-of-sale decisions on non-med in under 10 minutes. Reminders and required fields mean more "In Good Order" apps to keep your business flowing.



Track your submits

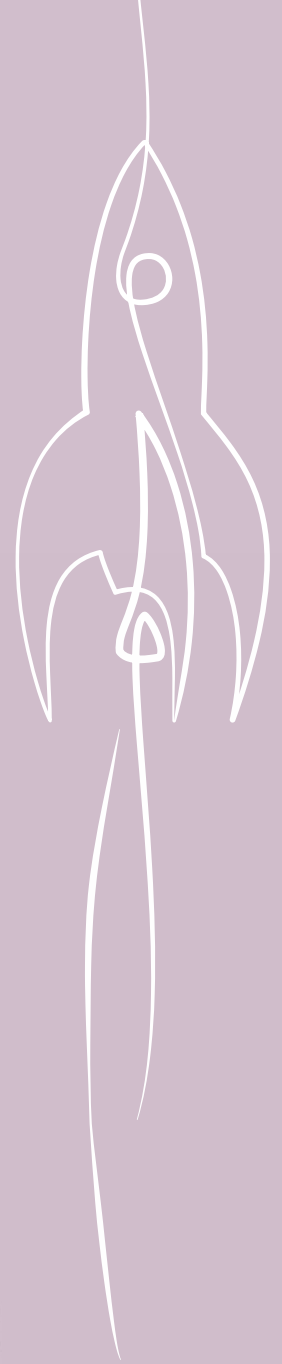
Get real-time info on all your certificates — pending, active, in-force and terminated — with our mobile-friendly Certificate Details site. If something needs your attention, we'll tell you!



Go paperless

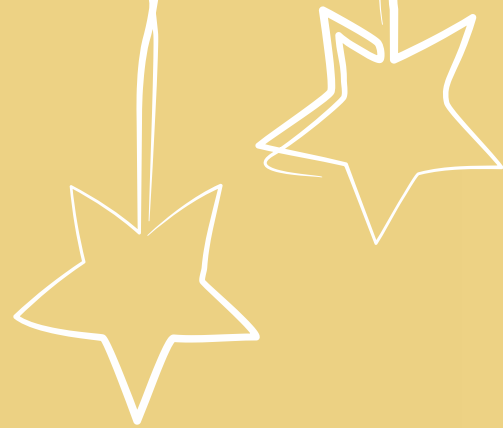
Paper or electronic — your clients can choose secure email and get their certificate emailed to them. (We'll happily send paper copies for those that prefer it!)

For PlanRight clients, submit online using Apptical LiveApp.⁹ Quick, easy, no in-person meetings required.



Amazing member benefits

No catch. For real.
Tell your clients — they'll love it.



People tend to buy a life insurance policy and put it in a drawer until something bad happens. Not with Foresters. We offer everyday families member benefits¹⁰ they can use from day one to make their lives better. Above and beyond life insurance.

Community Volunteer

Grants up to \$2,000 to organize volunteer and fun family activities in local communities.

Competitive Scholarships¹³

Hundreds of tuition scholarships are awarded each year to member families.

Diabetes Member Benefit

Discounts on trusted diabetes management products from Accu-Chek.¹⁶

LawAssure¹¹

Create a will, power of attorney and healthcare directive online at no extra cost.

Lifelong Learning¹⁴

A member-only library of online courses for personal and professional development.

MemberDeals¹⁷

Member discounts website with deals on online shopping, theme parks and more.

Foresters Care™

An easy-to-apply-for \$200 annual grant to help with an immediate need in a local community.

Terminal Illness Loan¹²

An interest-free loan up to \$250,000 to help a terminally ill member with any financial needs.

Orphan Scholarships¹⁵

Up to \$6,000 per year, per child (up to four years) for post-secondary schooling for kids who lose their parent(s).

Orphan Benefit¹⁵

Income support up to \$900 per month, per child for kids under 18 years old who lose their parent(s).

Foresters Go™

More than just a wellness app. Members earn rewards for healthy living and enriching their community.

Giving back in 2021

Nearly

20,000

trees were planted with the help of our employees, agents and members.

Awarded

\$2.16 million²

for member Community Grants, creating 2,296 volunteer and fun family activities.

Awarded

\$1.45 million²

in funding for Foresters Competitive Scholarships

Transforming life insurance for people living with diabetes

Expand your market and help more people. It's a win-win.



Many American families are affected by diabetes. And many don't have life insurance because they didn't qualify, or it was too expensive.

Together, we can help more people with diabetes get the protection they need.

Relaxed underwriting

NON-MED

Relaxed underwriting for Type 2 diabetes means more could qualify — without paying higher premiums.



Affordable

Table 6 approval at Standard level pricing



Client-friendly

No blood tests, no fluids, no medical record. Quick processing

Accessible non-med term life

STRONG FOUNDATION

Reach even more new clients with an industry-leading offering for people living with Type 1 and Type 2 diabetes.



Groundbreaking

New diabetes substandard non-med tables 7 to 12



Client-friendly

No blood tests, no fluids, no medical record. Quick processing



Expand your reach

Open doors Help more people

Diabetes Member Benefit

DISCOUNTED PRODUCTS

Member pricing on diabetes essentials from Accu-Chek®, a trusted global brand.¹⁶



Test-strip subscription

Home delivery Free blood glucose meter with first order



Discounted accessories

33% savings on Accu-Chek bundle Four blood sugar testing items

34
million

Americans live with diabetes¹⁸



Give your clients what they need

Customize coverage with advanced
products and features.



Go beyond the conventional with built-in features you might not find with other carriers.

Family Health Benefit Rider

Built-in on many of our products, this rider may pay a benefit to help with family health expenses such as an ambulance ride that occurs as a result of certain natural disasters.

Charity Benefit Provision¹⁹

When a claim is paid, Foresters donates 1% (up to \$100,000) of the face amount of the certificate to an eligible charity selected by the insured person.

Common Carrier Accidental Death Rider

A built-in feature on many of our products, this rider may pay an additional death benefit if the insured person dies from accidental injuries that occurred while riding as a fare-paying passenger on a common carrier, such as a bus or a train.

A full suite of the riders and features you know and love

Built-in

- Accelerated Death Benefit Rider²⁰
- Guaranteed Insurability Rider
BRIGHTFUTURE ONLY

Optional

- Paid-up Additions Rider
- Guaranteed Insurability Rider
- Guaranteed Purchase Option Rider
- Waiver of Premium Rider
- Waiver of Monthly Deduction Rider
- Return of Premium Rider
PREPARED II ONLY
- Disability Income Rider (Accident Only)
PREPARED II ONLY
- Children's Term Rider
- Accidental Death Rider

Make sure to check the applicants resident state as Riders and Features may vary.

Non-med solutions

"Non-med" life insurance is coverage that doesn't require a medical exam, blood tests or collection of fluids.²¹ Clients love it because it's easy. Agents love it because it's fast.



Client-friendly

No blood tests
No fluids
No med exams



Quick

e-App POS decisions on non-med
in under 10 minutes
Quick processing

Non-med term life is common among insurers big and small, but Foresters leads in a couple of ways that can help you reach more clients.

- Term with non-med underwriting at face amounts up to \$500,000, which can help clients with larger family responsibilities
- A full suite of non-med Whole Life and Universal Life products for clients that prefer permanent coverage at face amounts up to \$400,000

Strong Foundation Your Term

Level Term Life Insurance

Description²²	Level Term life insurance. Foresters Strong Foundation available for non-medical ²¹ underwriting (insurability depends on answers to medical and other application questions and an underwriting search and review) and Foresters Your Term available for medically underwritten.																												
Term Lengths	10-, 15-, 20-, 25-, 30-year terms available for all underwriting classes.																												
Death Benefit Amount	Level for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 95 for Strong Foundation and age 100 for Your Term. Evidence of insurability is not required to renew coverage.																												
Premiums	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 95 for Strong Foundation and age 100 for Your Term. Evidence of insurability is not required to renew coverage.																												
Minimum Premium	Monthly \$10	Quarterly \$30	Semi-Annual \$60	Annual \$120																									
Certificate Fees	Strong Foundation (Non-Medical) Monthly: \$5.25 Quarterly: \$15.60 Semi-Annual: \$30.60 Annual: \$60.00		Your Term (Medical) Monthly: \$6.13 Quarterly: \$18.20 Semi-Annual: \$35.70 Annual: \$70.00																										
(Certificate fees are commissionable on non-medical underwriting classes only)																													
Issue Ages (age nearest birthday)	All Underwriting Classes <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Term</th> <th>Non-Tobacco</th> <th>Tobacco</th> <th>Term</th> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>10-year:</td> <td>18-80</td> <td>18-80</td> <td>25-year:</td> <td>18-60*</td> <td>18-55***</td> </tr> <tr> <td>15-year:</td> <td>18-70</td> <td>18-70</td> <td>30-year:</td> <td>18-55**</td> <td>18-50****</td> </tr> <tr> <td>20-year:</td> <td>18-65</td> <td>18-60</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>					Term	Non-Tobacco	Tobacco	Term	Non-Tobacco	Tobacco	10-year:	18-80	18-80	25-year:	18-60*	18-55***	15-year:	18-70	18-70	30-year:	18-55**	18-50****	20-year:	18-65	18-60			
Term	Non-Tobacco	Tobacco	Term	Non-Tobacco	Tobacco																								
10-year:	18-80	18-80	25-year:	18-60*	18-55***																								
15-year:	18-70	18-70	30-year:	18-55**	18-50****																								
20-year:	18-65	18-60																											
* age 55 for Strong Foundation			*** age 50 for males, Strong Foundation																										
** age 50 for Strong Foundation			**** age 45 for males, Strong Foundation																										
Face Amounts	Ages	Strong Foundation (Non-Medical)	Your Term (Medical)																										
	18-55:	\$50,000 - \$500,000*	\$100,000 and up																										
	56+:	\$50,000 - \$250,000*	\$100,000 and up																										
*If substandard then \$300,000 (ages 18-55) or \$150,000 (ages 56+)																													
Underwriting Classes	Strong Foundation (Non-Medical) Non-Tobacco, Tobacco Diabetes substandard Tables 7-12		Your Term (Medical) Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco.																										
Conversion	Owner can convert base term coverage to a new Foresters Financial™ permanent life insurance certificate without requiring evidence of insurability. Term certificate must be converted prior to the earlier of: <ul style="list-style-type: none"> • The end of the initial term period less five years, or • The certificate anniversary on which the Insured is age 65. 																												
Charity Benefit Provision	The Charity Benefit is a provision that pays ¹⁹ (up to a maximum of \$100,000) an additional 1% of the face amount when a claim is paid to the beneficiaries. The benefit is payable to an eligible charity designated by the owner.																												
Built-in Riders (at no additional premium)	Accelerated Death Benefit Rider ²⁰ may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a covered illness which may include certain critical, chronic, and terminal illnesses. Common Carrier Accidental Death Benefit Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus, or train. Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados, and earthquakes.																												
Additional Riders (for additional premium)	Accidental Death Rider, Children's Term Rider, Waiver of Premium Rider.																												

SMART

Universal Life Insurance

Description²²	A flexible universal life insurance product that offers lifetime protection, non-medical and medical underwriting and potential for cash value accumulation. Guaranteed minimum interest rate of 2%.		
Death Benefit	Level or Increasing		
Minimum Premium No-Lapse Guarantee	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 Minimum Premium 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.		
Premiums	Flexible premiums, payable to age 100, Limited-pay premiums available, Dump-ins and 1035 Exchanges		
Minimum Premiums	Ages 0–15 \$17/monthly, \$51/quarterly, \$102/semi-annually, \$204/annually	Ages 16–85 \$25/monthly, \$75/quarterly \$150/semi-annually, \$300/annually	
Issue Ages (age nearest birthday)	Non-Medical 0–75		Medical 0–85
Face Amounts	Non-Medical Issue age 0–15: \$10,000–\$150,000 16–55: \$25,000–\$400,000 56–75: \$25,000–\$150,000	Medical Band 1 Issue age 0–15: \$50,000–\$499,999 16–70: \$100,000–\$499,999 71–75*: \$50,000–\$499,999 76–85*: \$25,000–\$499,999	Medical Band 2 Issue age All Issue Ages: \$500,000+
	For Issue Ages 16-17: Juvenile underwriting class applies. *For Issue Ages 71–85: Preferred, Preferred Plus, non-Tobacco Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000.		
Underwriting Classes	Non-Medical Non-Tobacco, Tobacco, Juvenile (issue ages 0–17)	Medical Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco, Juvenile (issue ages 0–17). Substandard extras, temporary, and permanent flat extras are available.)	
Cash Values	Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years.		
Definition of Life Insurance Options	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)		
Loans	Can be taken if the certificate is in effect and has a positive cash value. Interest is charged on the loan at 4% annually, preferred loan rate (after the 7th certificate anniversary) is charged at 2% annually. Death benefit payable will be reduced by outstanding loan amount (unpaid amount borrowed plus interest).		
Withdrawals	\$500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded.		
Charity Benefit Provision	The Charity Benefit ¹⁹ is a provision that provides an additional 1% (up to \$100,000) of the face amount at time of death of the insured when a claim is paid to the beneficiaries, payable to an eligible charity named as the beneficiary for the benefit.		
Built-in Riders (at no additional monthly deduction)	Accelerated Death Benefit Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider		
Additional Riders (for additional monthly deduction)	Accidental Death Rider, Children's Term Rider, Guaranteed Purchase Option Rider, Waiver of Monthly Deductions Rider		

Advantage Plus II

Participating Whole Life Insurance

Description²²	A participating whole life insurance product that offers lifetime death benefit protection (to age 121), guaranteed cash values and lifetime guaranteed premium.			
Death Benefit Amount	Face amount plus any accumulated Paid-up Additions and/or dividends on deposit minus debt (exclusive of all other riders).			
Premiums	Available as a 20-Pay or Paid-up at 100			
Minimum Premiums	Ages 0–15 \$17/monthly, \$51/quarterly, \$102/semi-annually, \$204/annually		Ages 16–85 \$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	
Certificate Fee (commissionable)	Monthly \$6.30	Quarterly \$18.72	Semi-Annual \$36.72	Annual \$72.00
Issue Ages (age nearest birthday)	20-Pay Paid-up at 100	Non-Medical 0–75 0–75	20-Pay Paid-up at 100	Medical 0–75 0–85
Face Amounts	Non-Medical Issue Age 0–15: \$25,000–\$150,000 16–55: \$25,000–\$400,000 56–75: \$25,000–\$150,000 For Issue Ages 16-17: Juvenile underwriting class applies. *Preferred, Preferred Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000.		Medical Band 1 Issue Age 0-75: \$50,000–\$499,999 76–85: \$25,000–\$499,999	Medical Band 2 Issue Age All Issue Ages: \$500,000+
Underwriting Classes	Non-Medical Non-Tobacco, Tobacco, Juvenile (issue ages 0–17)		Medical Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus, Non-Tobacco, Tobacco Plus, Tobacco, Juvenile (issue ages 0–17). Substandard extras, temporary, and permanent flat extras are available.	
Cash Values	Cash values are guaranteed and vary based on gender and tobacco status.			
Dividends	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period.			
Loans	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the current Foresters US variable loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). Loans are non-direct recognition.			
Partial Surrenders	Dividends can be partially surrendered by surrendering Paid-up Additions. (\$500 minimum)			
Charity Benefit Provision	The Charity Benefit ¹⁹ is a contractual provision that provides (up to a maximum of \$100,000) an additional 1% of the face amount when a claim is paid to the beneficiaries, payable to an eligible charity named as the beneficiary for the benefit.			
Built-in Riders (at no additional premium)	Accelerated Death Benefit Rider, Common Carrier Accidental Death Rider, Family Health Benefit Rider			
Additional Riders (for additional premium)	Accidental Death Rider, Children's Term Rider, Guaranteed Insurability Rider, Paid-up Additions (PUA) Rider (single and flexible payment options) (underwritten to table F), Term Rider (10 or 20 year), Waiver of Premium Rider			

PlanRight

Whole Life Insurance

Description²²	Level, guaranteed premium whole life insurance. Three types of coverage – two (Preferred and Standard) that has the full death benefit amount and one that has a limited death benefit (Basic) in the first two years, and is the full death benefit amount thereafter.			
Death Benefit^{23, 24}	Preferred	Based on 100% of face amount in effect		
	Standard	Based on 100% of face amount in effect		
	Basic	Year 1: Based on Premium paid plus 10% annual interest ²⁵ Year 2: Based on Premium paid plus 10% annual interest ²⁵ Year 3+: Full Death Benefit		
Premiums	Level, payable to age 121			
Minimum Premiums	\$10/monthly			
Certificate Fee (commissionable)	Monthly \$3.15	Quarterly \$9.36	Semi-Annual \$18.36	Annual \$36.00
Issue Ages (age last birthday)	Preferred 50–85		Standard 50–85	
Minimum Face Amount	\$5,000 ²⁶			
Maximum Face Amounts	Preferred		Standard	
	Ages 50–80: \$35,000	Ages 81–85: \$15,000	Ages 50–80: \$20,000	Ages 81–85: \$10,000
Underwriting Classes	Non-Tobacco and Tobacco (no ratings available)			
Cash Values	Available (on full surrender only)			
Loans²⁷	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest)			
Built-in Riders (at no additional premium)	Common Carrier Accidental Death Rider, Family Health Benefit Rider, Accelerated Death Benefit Rider (For Terminal Illness - only available on Preferred and Standard)			
Additional Riders (for additional premium)	Accidental Death Rider (only available on PlanRight Preferred)			

BrightFuture

Children's Whole Life Insurance

Description²²	Level, guaranteed premium whole life insurance. Can be purchased by a parent, grandparent, or legal guardian.			
Death Benefit	Face amount minus debt (exclusive of all other riders).			
Premiums	Available as a 10-Pay or Paid-up at 100 First Premium on PAC (FPOP) is available Cash on Delivery (COD) is not available Premiums are banded by issue age:			
	0 - 4	5 - 9	10 - 14	15 -17
Minimum Premiums	No minimum premium			
Certificate Fee (commissionable)	Monthly (PAC) \$1.00	Quarterly \$3.00	Semi-Annual \$6.00	Annual \$12
Modal Factors	Monthly 0.0833	Quarterly 0.25	Semi-Annual 0.50	Annual 1.00
Issue Ages (age last birthday)	Simplified Issue²⁸ 0 - 17			
Face Amount	\$5,000 - \$75,000			
Cash Values	Cash values are guaranteed.			
Benefit Period	Endowment at age 121			
Built-in Riders (at no additional premium)	<p>Common Carrier Accidental Death Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus, or train.</p> <p>Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados, and earthquakes.</p> <p>Accelerated Death Benefit Rider²⁰ (For Terminal Illness) may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a terminal illness.</p> <p>Guaranteed Insurability Rider offers an opportunity to purchase additional coverage on the life of the insured (maximum of \$50,000) on each option date, without additional evidence of insurability.</p>			
Loans	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the current Foresters US variable loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).			
Charity Benefit Provision	The Charity Benefit ¹⁹ is a contractual provision that provides an additional benefit equal to 1% of the face amount (up to \$100,000) at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.			

Prepared II

Accidental Death Term Insurance

Description²²	Guaranteed level term insurance available on a simplified issue ²⁸ basis. Insurability depends on the answers to the application questions.			
Term Lengths	Up to the insured's age 80.			
Death Benefit Amount	Level, payable upon receipt of proof of the insured's accidental death. Accidental death being death that (a) is caused, directly and independently from all other causes, by an injury that occurs while the certificate is in effect, and (b) occurs within 180 days of that injury.			
Premiums	Level and guaranteed up to the insured's age 80.			
Minimum Premium	Monthly \$10	Quarterly \$30	Semi-Annual \$60	Annual \$120
Issue Ages (age last birthday)	18 - 70			
Face Amount	\$50,000 - \$500,000 (all issue ages)			
Certificate Fees	Monthly \$5.25	Quarterly \$15.60	Semi-Annual \$30.60	Annual \$60.00
Conversion	No conversion privilege			
Additional Riders (for additional premium)	Waiver of Premium Rider (Accident Only) Disability Income Rider (Accident Only) Return of Premium Rider			

Know the differences: Foresters Accelerated Death Benefit Rider vs. Long-Term Care Insurance

Foresters Accelerated Death Benefit Rider (ABR) and long term care insurance ("LTCI") provide different types of benefits. Foresters ABR is a rider attached to a life insurance certificate. It provides the opportunity for the owner to accelerate a portion of the certificate's death benefit, if the insured is diagnosed with a chronic, critical or terminal illness, and receive a payment that can be used for any purpose. Payments are not linked to, nor do they require proof of, medical expenses being incurred. A payment under

ABR reduces the death benefit payable under the life insurance certificate and may affect other benefits and values, but if no payment is made the certificate's benefits and values are still available, as long as the certificate remains in effect. The accelerated death benefit will terminate with the certificate or earlier. Generally, LTCI provides reimbursement payments for expenses incurred, due to a prolonged or permanent illness or disability, and provides no death benefit or cash value. LTCI benefits are typically based

on evidence that the insured has incurred qualified long-term care expenses and the benefit, which may be subject to a maximum, is equal to the amount of expenses incurred. If LTCI benefits are not claimed they may be forfeited. There may be other differences between Foresters ABR and a specific LTCI product that your client may want to consider before making a decision to purchase. It's important that producers take time to understand these differences to ensure their clients are making informed decisions.

How can we help?

You have questions, we have answers.

Check Foresters ezbiz, our agent apps and online tools for 24/7 answers.



Sales ideas for real-life conversations



Illustration software and website support



Product training

Our expert Sales Support Team is waiting to take your call.

Call us at 866 466 7166 option 1
Fax: 877 329 4631

Monday to Friday 9 a.m. to 6 p.m. ET

If your clients have a member benefits inquiry, call: 1-800-444-3043

Option 2:

New Business, Underwriting and Risk Assessment

For case specific inquiries:
nbunewbiz@foresters.com

Option 3:

Payment Services

For banking and draw date changes, to change your method of payment or payment frequency and request a withdrawal.

Option 4:

Contracting

Contracting Paperwork
ezcontract@foresters.com
Correspondence
AgencyAdmin@foresters.com

Option 5:

Compensation

Option 6:

Claims

To report a new claim or check on the status of a pending claim.

Option 7:

In-force business

Option 8:

Contact information

Option 9:

Company directory

¹ <https://www.swissre.com/institute/research/topics-and-risk-dialogues/economy-and-insurance-outlook/Bridging-the-US-mortality-protection-gap.html>

² All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2021 and converted into USD using the Bloomberg spot exchange rate of 1.2637.

³ Consolidated financial results as at December 31, 2021. The surplus comprising assets of \$14.8 billion and liabilities of \$13.3 billion represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

⁴ The A.M. Best ratings assigned on August 4, 2022, reflect overall strength and claims-paying ability of The Independent Order of Foresters. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See ambest.com for our latest rating.

⁵ Dividends are not guaranteed. Past dividends are not an indicator of future performance.

⁶ On compatible devices.

⁷ DocuSign is not available for use with any Foresters filled forms in New York. DocuSign is a third-party vendor that is not supported by Foresters. Questions regarding DocuSign should be referred directly to DocuSign Customer Support at (800) 379-9973.

⁸ e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (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 for non-medical products 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. (ET). Some e-App features are not available in NY (refer to <https://myezbiz.foresters.com/en/knowledge-zone/digital-process> for more details).

⁹ Not available in MA and NY.

¹⁰ Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without or are no longer available.

¹¹ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features not available in Louisiana. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. Some features are not available in Louisiana.

¹² Not available as a member benefit in the states of Illinois and New York or on Accidental Death products. Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters.

¹³ This program is administered by International Scholarship and Tuition Services. Available to eligible members. Please visit <http://www.foresters.com/en/foresters-difference/foresters-competitive-scholarship-program> for eligibility criteria.

¹⁴ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

¹⁵ Orphan Scholarships and Orphan Benefits are available to eligible members with an in force certificate having either a minimum face value of \$10,000 or if an annuity, a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

¹⁶ ACCU-CHEK, ACCU-CHEK GUIDE, ACCU-CHEK GUIDE ME, FASTCLIX, and SMARTPACK are trademarks of Roche.

¹⁷ Discounts are administered by Entertainment Benefits. Some experiences may be limited or unavailable due to the COVID-19 pandemic.

¹⁸ Source: Centers for Disease Control and Prevention, National Diabetes Statistics Report, 2020.

¹⁹ Foresters will pay the eligible designated charitable organization in the name of the insured. 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.

²⁰ The Accelerated Death Benefit Rider provides an option to accelerate a portion of the eligible death benefit and receive a payment. 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 and may affect eligibility for public assistance programs. Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code (IRC). Specific situations may result in a taxable event. For California certificates: **This is a life insurance certificate with a rider that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the rider. This certificate does not provide long-term care insurance subject to California long-term care insurance law. This certificate is not a California Partnership for Long-Term Care program policy. This certificate is not a Medicare supplement policy.**

²¹ Insurability depends on answers to medical and other application questions and underwriting searches and review.

²² Foresters life insurance products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable Foresters Producer Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.

²³ For PlanRight – Basic, the Death Benefit is 100% of the face amount plus unearned premium minus debt in the event of accidental death during the first two years.

²⁴ Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed.

²⁵ Interest is compounded annually and is accrued on a daily basis to the date of death.

²⁶ Minimum face amount to qualify for certain non-contractual member benefits is \$10,000. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

²⁷ Each outstanding certificate loan amount will be deducted from the Death Benefit.

²⁸ Insurability depends on answers to the application questions.

²⁹ Past performance is not a prediction, estimate, or guarantee of future performance.

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