

Your Term



Foresters 
Financial

Helping is who we are.™

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504831 US 04/20

What does Your Term offer your clients?

- A term life certificate is designed to offer your clients:
 - “Pure” life insurance protection, meaning there is no savings element or cash value accumulation
 - A level death benefit amount to be payable if death occurs during the term period
 - The most death benefit protection for the lowest premium payment for short-term needs ranging from 10-30 years
 - The ability to convert coverage to permanent insurance during the conversion period without evidence of insurability
 - Charity Benefit provision
 - Optional riders for added flexibility

Your Term

Non-Medical

Your Term non-medical¹ specifics

- Foresters Financial™ relies on the applicants' answers to health and lifestyle questions to offer up to \$400,000 in death benefit protection

Yes

- MIB
- Prescription history
- Build chart

No

- Medical or paramedical exam
- Blood or urinalysis
- Saliva swab test
- APS
- Routine personal health interviews
- No life events or mortgage requirements

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

Your Term non-medical specifics

- Underwriting classes:
 - Non-Tobacco: No use of products with nicotine within past 12 months
 - Tobacco: Used any product with nicotine within past 12 months
- Non-medical death benefit limits:

Ages	Minimum D.B.	Maximum D.B.
18-55	\$50,000	\$400,000
56-80	\$50,000	\$150,000

Your Term non-medical specifics

- Issue ages (age nearest birthday) & terms available:

Non-Tobacco		Tobacco	
10-year	18-80	10-year	18-80
15-year	18-70	15-year	18-70
20-year	18-65	20-year	18-60
25-year	18-60	25-year	18-55
30-year	18-55	30-year	18-45



Your Term

Medically Underwritten

Your Term medically underwritten specifics

- Underwriting classes:
 - Non-Tobacco options:
 - Preferred Plus Non-Tobacco: No nicotine use within past 5 years
 - Preferred Non-Tobacco: No nicotine use within past 3 years
 - Non-Tobacco Plus: No nicotine use within past 12 months
 - Non-Tobacco: No nicotine use within past 12 months
 - Tobacco options (nicotine use within past 12 months):
 - Tobacco Plus
 - Tobacco
- Substandard medical ratings available:
 - Range from Table B to Table P
 - Permanent flat extra, which terminates at the end of the initial term period
 - Temporary flat extra, which range from a minimum of 3 years to maximum of 9 years

Your Term medically underwritten specifics

- Medically underwritten death benefit limits:

- Band 1:

Minimum D.B.	Maximum D.B.
\$100,000	\$999,999

- Band 2:

Minimum D.B.	Maximum D.B.
\$1,000,000	No maximum (subject to underwriting approval)

- Note: Illustration maximum of \$10m; anything over this amount is subject to home office approval

Your Term medically underwritten specifics

- Issue ages (age nearest birthday) & terms available:

Non-Tobacco		Tobacco	
10-year	18-80	10-year	18-80
15-year	18-70	15-year	18-70
20-year	18-65	20-year	18-60
25-year	18-60	25-year	18-55
30-year	18-55	30-year	18-50



Your Term

Product Features

Your Term product features



- Death benefit amount:
 - Provides for a level death benefit amount that will be reduced by any amounts accelerated under the Accelerated Death Benefit Rider²

- Premium minimum & modes:

Premium Mode	Minimum	Modal Factors
Monthly PAC	\$10.00	0.0875
Quarterly	\$30.00	0.26
Semi-Annual	\$60.00	0.51
Annual	\$120.00	1.00

- Certificate fees (commissionable for non-medical plans only):

Premium Mode	Fee
Monthly PAC	\$6.13
Quarterly	\$18.20
Semi-Annual	\$35.70
Annual	\$70.00

2. 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. **This product 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.** Payment of accelerated death benefits under these riders are intended to receive favorable tax treatment under section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). (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 affect eligibility for public assistance programs and may be taxable.

Your Term product features

- Conversion period is the earlier of:
 - End of the initial term period, less 5 years
 - Certificate anniversary in which the insured is 65 years old
 - Note: For New York- conversions period is until the earlier of 65 or 5 years prior to the end of the initial term period for issue ages up to 64. For issue ages 65+, there is a 1 year conversion period

- Renewable:
 - After the initial term period ends the certificate is renewable annually to age 100 without evidence of insurability

Your Term product features

- Changes allowed to inforce business?
 - Allowed changes:
 - Change to the payment mode
 - Insurance class changes from Tobacco to Non-Tobacco subject to underwriting approval
 - Face amount decreases (must keep within minimum face amount limits allowed)
 - Riders may be added, removed or decreased subject to underwriting approval
 - Disallowed changes:
 - Face amount and rider increases
 - Insurance class changes other than mentioned above

Your Term product features

- Grace period:
 - 31 days from the due date of the certificate in which the required premium is in default
- Reinstatements:
 - Within 3 years of the date of lapse subject to evidence of insurability, payment of all unpaid premiums, interest on unpaid premiums (not to exceed 6%), can only be reinstated during the initial term period and any existing state variations will apply

Your Term Charity Benefit Provision

- Contractual provision is automatically included, for no additional premium
- When a claim is paid to the beneficiaries, Foresters will pay 1% of the face value to an eligible designated registered charitable organization:
 - Maximum payment under provision: \$100,000
 - Not reduced by any ABR claims
 - Benefit is paid in the name of the insured's life
- Beneficiaries:
 - Must be classified with the IRS as a charity under section 501(c)(3) of the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of the Code
 - Multiple beneficiaries may be named and they can be changed at any time prior to the death of the insured
 - Must be named prior to the death of the insured

Your Term offers e-App³

- Ability to improve efficiency and productivity by eliminating errors and increasing your chance of submitting an “In Good Order” application:
 - Built-in point-of-sale forms so you can submit the application In Good Order (iGO) and don't have to return to your clients because of missing information.
 - Allow replacements (except in NY)
 - Ease of signing with Touch to Sign for the Apple iPad. One signature completes all signature fields in the application package
 - Electronic submission and ability to track e-App the same way as tracking paper applications. For non-medical applications, point-of-Sale eligibility decisions in under 10 minutes

3. 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).

Customizing the coverage with riders⁴

- Value added riders (automatically included for no additional premium):
 - Accelerated Death Benefit Rider
 - Family Health Benefit Rider
 - Common Carrier Accidental Death Rider
- Optional riders (requires additional premium):
 - Waiver of Premium Rider
 - Accidental Death Rider
 - Children’s Term Rider

4. 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 Foresters Your Term Product Guide and the insurance contract for your state for these terms and conditions. Products underwritten by The Independent Order of Foresters.

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Thank you

Any questions?

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

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