

Foresters

Your Legacy

Producer Guide

Single Premium Whole Life Insurance

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell Foresters Your Legacy Single Premium Whole Life Insurance. Check Foresters™ producer website for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state. Products and features may not be available in all jurisdictions, availability may be modified from time to time and certain restrictions may apply. Consult Foresters producer website for more detailed product information and up to date availability.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisors on their specific situations.

This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable certificate and rider wording.

CONTENTS

FAST FACTS 3

PRODUCT SPECIFICATIONS 4

 DESCRIPTION 4

 PREMIUM MODE 4

 ISSUE AGES 4

 UNDERWRITING CLASSIFICATIONS..... 4

 RATINGS..... 4

 ILLUSTRATIONS..... 4

 TARGET MARKET..... 4

 MINIMUM PREMIUM 4

 MAXIMUM PREMIUM 4

 MINIMUM AND MAXIMUM FACE AMOUNTS 4

 MAXIMUM NET AMOUNT AT RISK..... 4

 CERTIFICATE FEE 4

 CONVERSIONS..... 4

 1035 EXCHANGES..... 4

CASH VALUE AND DIVIDENDS..... 4

 CASH VALUES 4

 DIVIDENDS..... 4

SURRENDERS AND LOANS..... 5

 SURRENDERS..... 5

 LOANS 5

REINSTATEMENT..... 5

RIDERS..... 5

 COMMON CARRIER ACCIDENTAL DEATH RIDER..... 5

 FAMILY HEALTH BENEFIT RIDER 5

 ACCELERATED BENEFIT RIDER 6

SOFTWARE HELP..... 7

Key Contact Information..... 7

 SALES SUPPORT 7

 OUR PRODUCER SERVICE CENTER..... 7

 MARKETING SUPPLIES 7

FAST FACTS

Product Type	Participating Whole Life	Issue Ages (age nearest birthday)	0-85 (non-medical)
Premium Period	Single Pay		
Underwriting Classification (Non-Medical)	Juvenile (issue ages 0-15) Non-Tobacco (issue ages 16-85) Tobacco (issue ages 16-85) Substandard (issue ages 16-80)	Minimum Premium	Issue Age 0 - 15: \$1,500 Issue Age 16 - 29: \$5,000 Issue Age 30 - 85: \$10,000
Loans	Can be taken if cash value is available	Maximum Premium	\$500,000 (subject to maximum net amount at risk)
Loan Rate	Variable	Maximum Net Amount at Risk	Issue Age 0 - 15: \$150,000 Issue Age 16 - 55: \$250,000 Issue Age 56 - 75: \$175,000 Issue Age 76 - 85: \$150,000
Dividend Options	Paid-up Additions (PUA) On deposit with interest Paid in cash	Minimum/Maximum Face Amounts	The minimum face amount is the death benefit that the minimum single premium will purchase based on issue age, gender, underwriting classification, and rating (if applicable). The maximum face amount is based on the net amount of risk
Illustrations	Required for certificate issue	Insurer	The Independent Order of Foresters (Foresters)

Product and benefit information provided in this document is for producer reference purposes only. It is based on our current product rules which is subject to change, and is also subject to state availability and variations and to the terms, including limitations, set out in the state specific product.

PRODUCT SPECIFICATIONS

DESCRIPTION

Foresters Your Legacy Single Premium Whole Life Insurance (Foresters Your Legacy) is a non-medical participating whole life product which provides lifetime death benefit protection, guaranteed cash values, and potential dividends. It is designed and priced based on the 2001 Commissioners Standard Ordinary (CSO) mortality tables.

PREMIUM MODE

- Single premium payment only

ISSUE AGES

0-85 (age nearest birthday)

When we refer to an age after the issue date, age is defined as the issue age plus the number of completed certificate years.

UNDERWRITING CLASSIFICATIONS

Foresters Your Legacy is issued based on standard underwriting, table 1-4 (+25% to +100) with the following classes:

- Juvenile (issue ages 0-15)
- Non-Tobacco (issue ages 16-85)
- Tobacco (issue ages 16-85)
- Substandard (issue ages 16-80)

RATINGS

Substandard underwriting is available on issue ages 16 to 80). Rating classes are tables 5 to 8 (+125 to +200) and will be determined by Underwriting.

ILLUSTRATIONS

At the Point-of-Sale (POS) of Foresters Your Legacy, the producer must do the following:

- Complete an Illustration Certification form; or
- Provide to the prospective Owner an illustration matching the product as applied for in the application. A copy of this illustration must be signed by the producer and the prospective Owner and submitted with the application to Foresters.

TARGET MARKET

- Middle-income market
- Seeking guarantees and lifetime life insurance protection
- Looking to build long-term cash value
- Have dependents

MINIMUM PREMIUM

Issue Age 0 - 15: \$1,500
Issue Age 16 - 29: \$5,000
Issue Age 30 - 85: \$10,000

MAXIMUM PREMIUM

Maximum single premium is \$500,000 across all issue ages, subject to the maximum net amount at risk.

MINIMUM AND MAXIMUM FACE AMOUNTS

The minimum face amount is the death benefit that the minimum single premium will purchase based on issue age, gender, underwriting classification, and rating (if applicable). The maximum face amount is based on the net amount of risk (see below).

MAXIMUM NET AMOUNT AT RISK

Net amount at risk is defined as the initial face amount minus the single premium. The following is the maximum net amount at risk based on age:

Issue Age 0 - 15: \$150,000
Issue Age 16 - 55: \$250,000
Issue Age 56 - 75: \$175,000
Issue Age 76 - 85: \$150,000

CERTIFICATE FEE

There is no certificate fee.

CONVERSIONS

Conversion from a Foresters non-medical term certificate to Foresters Your Legacy is not allowed.

1035 EXCHANGES

1035 exchanges are allowed, provided that monies from the 1035 exchange are applied towards the single premium at the time of issue.

CASH VALUE AND DIVIDENDS

CASH VALUES

Cash values are guaranteed and vary based only on gender and tobacco status.

DIVIDENDS

Dividends are not guaranteed and vary by gender, band, and smoker.

Available dividend options are:

- Paid-up Additions (PUA)
- On deposit with interest
- Paid in cash

The default dividend option is Paid-Up Additions (PUA).

SURRENDERS AND LOANS

SURRENDERS

The certificate may be partially or fully surrendered for its cash surrender value at any time.

Full Surrender

A certificate can be fully surrendered for its guaranteed cash value, plus the value of any Paid-up Additions (PUA) or accumulated dividends on deposit, less any outstanding debt.

Partial Surrender

A certificate can be partially surrendered by surrendering (if any) Paid-up Additions (PUAs). The death benefit supported by the PUAs will be reduced accordingly. Each partial surrender must be for at least \$500.00.

LOANS

Loan(s) may be obtained from Foresters using the certificate as collateral. The certificate must be in effect and have a positive cash surrender value at the time of the loan.

Interest is charged daily at the current Foresters US variable loan rate. The amount of the loan requested may be adjusted if the cash surrender value at that time is insufficient.

Loan repayment – All or part of a certificate loan may be repaid at any time prior to the death* of the insured or the surrender of the certificate. Repayments will reduce the loan amount.

**The death proceeds payable are reduced by the outstanding amount of the loan (and accrued interest). If the loan amount exceeds the account value, the certificate will terminate. Also, if the certificate terminates/lapses while there is a loan, the loan will be treated as a distribution from the certificate, and there may be tax consequences as a result.*

REINSTATEMENT

Once a certificate has lapsed it cannot be reinstated.

RIDERS

COMMON CARRIER ACCIDENTAL DEATH RIDER

Available on	Life insured
Issue ages	0-85
Description	This rider, automatically included on all eligible certificates (cost is included in basic certificate premium), provides a death benefit of up to two times the face amount to a maximum of \$300,000, if the insured dies within 180 days of an accidental bodily injury that occurred while riding on a common carrier as a fare-paying passenger.
Benefit amount	Two times the face amount (rider death benefit is subject to a maximum of \$300,000 across all Foresters accidental death coverage)
Expiry date	The certificate anniversary on which the insured is age 100.

FAMILY HEALTH BENEFIT RIDER

Available on	Life insured
Issue ages	0-85
Description	This rider, automatically included on all eligible certificates (cost is included in basic certificate premium), provides benefits for qualified health situations for the insured and their immediate family of up to \$650 per person per incident with a lifetime family maximum of \$5,000, who have had to be transferred to a hospital in the Continental United States, Alaska or Hawaii by ambulance, visit the emergency room or stay in hospital as a result of the following: <ul style="list-style-type: none"> • Earthquake • Hurricane • Tornado • Tsunami • Typhoon • Struck by lightning • Volcanic eruption
Qualified event and amount	<ul style="list-style-type: none"> • Ambulance Transportation: \$50 • Hospital Emergency Room Examination: \$100 • Hospital Stay: \$100/day (up to 5 days)
Max benefit amount	\$650 per person, per incident with a lifetime family maximum of \$5,000.
Expiry date	The certificate anniversary on which the insured is age 100.

ACCELERATED BENEFIT RIDER

Available on	Life insured
Description	<p>Provides an option to accelerate a portion of the base face amount plus paid-up additions, if any, if the insured is diagnosed by a physician with a covered illness</p> <p>Subject to state approval, restrictions, variations and eligibility requirements, this rider is included automatically with eligible certificates</p>
Covered Illness	<p>For eligible certificates, this rider can cover one or more of the following illnesses:</p> <ul style="list-style-type: none"> Chronic illness Critical illness Terminal illness
Definition of Illness	<p>Chronic illness means the insured:</p> <ul style="list-style-type: none"> is unable to perform, without substantial assistance from another person, at least two of the activities of daily living for a period of at least 90 days, due to a loss of functional capacity; or requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment elimination period of 90 days will be applied <p>Critical Illness covers the following illnesses:</p> <ul style="list-style-type: none"> Life Threatening (Invasive) Cancer Myocardial Infarction Stroke Advanced Alzheimer's Disease (before the insured's 75th birthday) End Stage Renal Failure Major Organ Failure ALS <p>Terminal illness means the insured has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis</p>

Eligibility Criteria	<p>Chronic and critical illnesses:</p> <ul style="list-style-type: none"> Issue face amount must be at least \$20,000; Insured's issue age is 75 or younger; and Standard rated cases <p>Terminal illness:</p> <ul style="list-style-type: none"> Issue face amount must be at least \$20,000; All ages; and Standard & sub-standard rated cases <p>This rider is not available for certificates issued from a conversion</p>
Minimum Accelerated Amount	\$4,500
Maximum Accelerated Amount	<p>Chronic illness</p> <ul style="list-style-type: none"> In any 12-month period, 24% of eligible death benefit at the time of the initial acceleration claimed under chronic illness No restrictions on the total number of claims <p>Critical Illness</p> <ul style="list-style-type: none"> Lesser of a) 95% of the base coverage death benefit at the time of each acceleration claimed under critical illness; and b) \$500,000 No restrictions on the total number of claims <p>Terminal illness</p> <ul style="list-style-type: none"> Lesser of a) 95% of the base coverage death benefit at the time of acceleration claimed under terminal illness; and b) \$500,000 One terminal illness claim is allowed – the rider will terminate after a terminal illness claim
Lifetime Maximum Accelerated Amount	<ul style="list-style-type: none"> Lesser of a) 95% of the base coverage death benefit at the time of the first acceleration; and b) \$500,000
Minimum Residual Base Face Amount	\$10,000

Payout Amount

It is equal to the accelerated amount, reduced by the following:

- Actuarial factor
- Outstanding premium, if any
- Outstanding loan, prorated based on the accelerated amount
- Administration fee of \$300

The actuarial factor and administration fee are not applicable to a terminal illness claim. The payout amount is guaranteed not be less than the certificate cash surrender value minus the outstanding prorated loan amount (based on the accelerated amount), if any.

Actuarial Factor

It is determined based on:

- the accelerated amount requested;
- Foresters' expectation of the future mortality of the insured;
- the accelerated death benefit interest rate;
- future premiums required to be paid;
- future anticipated dividends, if any;
- the outstanding certificate loan, if any; and
- the cash surrender value, if any

Effect of Acceleration

All applicable certificate values will be reduced, e.g. face amount, paid up additional, cash value, cash surrender value. After acceleration, premiums and future dividend credited, if any, for the remaining portion will be as if the certificate had been issued at the reduced amount.

Any outstanding certificate loan will be reduced by the prorated loan amount that was subtracted from the accelerated amount. Receipt of an accelerated death benefit payment is intended to qualify for favorable tax treatment under the IRC. However, depending on individual circumstances or changes to the IRC, the payout amount may be a taxable, and may affect the eligibility for public assistance or benefits.

Your client should consult a

qualified tax advisor and applicable government agency before receiving an accelerated death benefit payment.

SOFTWARE HELP

You can access/download Foresters Your Legacy software by logging onto Foresters producer website. Please check the state availability map for currently approved states.

KEY CONTACT INFORMATION

SALES SUPPORT

We answer your call...with a live voice. Foresters Sales Support Team is your first, direct, live point-of-contact for all of your pre-sales needs! Our informed professionals pick up when you call, and provide the friendly assistance you need.

We are here for you! Call us at 1-866-466-7166 Option #1, Monday to Friday from 8:30 am to 7:00 pm ET. Our knowledgeable Foresters sales team is standing by to support your business with:

- A "live voice" to answer all of your Foresters questions
- Sales ideas and solutions
- Foresters product training
- Illustration software and website support
- Advanced marketing concepts, materials and education
- A Single Point-of-Contact with Foresters

OUR PRODUCER SERVICE CENTER

Do you need to inquire about business you have recently submitted, or an existing inforce certificate? Visit our producer website (foresters.com) for quick and easy 24 hour self-service options. Should you require additional assistance, please contact our Producer Support Line at 1-866-466-7166 Option #2 between Monday to Friday 8:00 am to 8:00 pm ET.

MARKETING SUPPLIES

TBD