

## Your Legacy

### Single Premium Whole Life Insurance

Product Type	Participating Whole Life	Issue Ages (age nearest birthday)	0-85 (non-medical)
Premium Period	Single Pay	Minimum Premium	Issue Age 0 - 15: \$1,500 Issue Age 16 - 29: \$5,000 Issue Age 30 - 85: \$10,000
Underwriting Classification (Non-Medical)	Juvenile (issue ages 0-15) Non-Tobacco (issue ages 16-85) Tobacco (issue ages 16-85)	Maximum Premium	\$500,000 (subject to maximum net amount at risk)
Loans	Can be taken if cash value is available	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
Loan Rate	Variable	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
Dividend Options	Paid-up Additions (PUA) On deposit with interest Paid in cash	Insurer	The Independent Order of Foresters (Foresters)
Illustrations	Required for certificate issue		

## Sales Focus

- Non-medical underwriting with point-of-sale decisioning
- Available on issue ages up to age 85
- Juvenile coverage available on ages 0-15

Not a deposit. Not FDIC insured. Not guaranteed by any bank. Not insured by any federal government agency.

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.



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