

# Forester “Your Legacy”

## *A Dividend Paying Whole Life Insurance Solution*

<b>Description</b>	A participating whole life insurance product that offers lifetime death benefit protection (to age 121), guaranteed cash values and life-time guaranteed premium.	<b>Face Amount Limits</b>	<b>Minimum -\$10,000</b>												
<b>Issue Ages</b> (age Last Birthday)	<table border="1" style="margin: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Non Medical</th> <th style="text-align: center;">Medical</th> </tr> </thead> <tbody> <tr> <td><b>Single Pay</b></td> <td style="text-align: center;">0-85</td> <td style="text-align: center;">0-85</td> </tr> <tr> <td><b>Five Pay</b></td> <td style="text-align: center;">0-85</td> <td style="text-align: center;">0-85</td> </tr> <tr> <td><b>Ten Pay</b></td> <td style="text-align: center;">0-85</td> <td style="text-align: center;">0-85</td> </tr> </tbody> </table>		Non Medical	Medical	<b>Single Pay</b>	0-85	0-85	<b>Five Pay</b>	0-85	0-85	<b>Ten Pay</b>	0-85	0-85	<b>Underwriting Classes</b>	<b>Non-Medical</b> Non-Tobacco Tobacco  <b>Medical</b> Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Preferred Tobacco Tobacco  Substandard available to Table 8 Rating
	Non Medical	Medical													
<b>Single Pay</b>	0-85	0-85													
<b>Five Pay</b>	0-85	0-85													
<b>Ten Pay</b>	0-85	0-85													
<b>Death Benefit</b>	Face amount plus accumulated Paid-up Additions and dividends on deposit minus debt (exclusive of all other riders).	<b>Net Amount at risk available up to \$250,000</b>	<b>Non-Medical</b> <b>Net Amount at Risk Issue Age</b>												
<b>Life Insurance Options</b>	Single Pay, 5-Pay, 10-Pay		<table border="1" style="margin: auto;"> <tbody> <tr> <td style="text-align: center;">0-75</td> <td style="text-align: center;">\$10,000 - \$250,000</td> </tr> <tr> <td style="text-align: center;">76-80</td> <td style="text-align: center;">\$10,000 - \$150,000</td> </tr> </tbody> </table>	0-75	\$10,000 - \$250,000	76-80	\$10,000 - \$150,000								
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<b>Built-in Benefits</b>	<p><b>Common Carrier Accidental Death Rider:</b> Pays up to double the death benefit if the insured dies within 180 days of an accidental injury that occurred on a common carrier as a fare-paying passenger, to a maximum of \$300,000.</p> <p><b>Family Health Benefit Rider:</b> Provides hospital and ambulance benefits up to a maximum of \$650 per person to a limit of \$5,000 per family, if injured as a result of: hurricane, tsunami, an earthquake, volcanic eruption, being struck by lightning, tornado, or a typhoon.</p>	<b>Optional Riders</b>	*Accidental Death Rider* *Accelerated Death Benefit* *Chronic Illness Rider* *Single Premium Paid-up Additions Rider* *Terminal Illness Rider* *Waiver of Premium Rider*												
<b>Premiums</b>	Available as a Single Pay, 5 Pay or 10 Pay  First Premium on PAC (FPOP)	<b>Certificate Fees</b>	\$6.30/monthly (PAC), \$18.72/quarterly, \$36.72/semi-annually, \$72/annually												
<b>Minimum Premiums</b>	Minimum amount needed to fund \$10,000 Face Amount. \$25/monthly (PAC), \$75/quarterly, \$150/semi-annually, \$300/annually (Not including Paid-up Additions Rider payments)	<b>Cash Values</b>	Cash Values are guaranteed and vary based on gender and tobacco status.												
<b>Dividends</b>	Dividends are not guaranteed and vary by gender band, smoker, preferred/standard, and premium-day period. Default Paid-up Additions (PUA).	<b>Partial Surrenders</b>	Can be partially surrendered by surrendering Paid-up Additions. (\$500 minimum)												
		<b>Loans</b>	Can be taken if the certificate is in effect and has positive cash surrender value. Interest at current Foresters US variable loan rates. Death benefit payable is net of the outstanding loan amount												

## Complimentary Member Benefits

<p style="text-align: center;"><b>Common Carrier Accidental Death Rider</b></p> <p>Provides an additional death benefit if the insured dies of accidental injuries while riding as a fare-paying passenger on a common carrier, such as a bus or train.</p>	<p><b>Invaluable</b></p>	<p><i>Complimentary for members</i></p>
<p style="text-align: center;"><b>Family Health Benefit Rider</b></p> <p>Pays a benefit that can be used to pay some family health expenses that may occur as a result of natural disasters such as hurricanes, tornadoes and tsunamis</p>	<p><b>Invaluable</b></p>	<p><i>Complimentary for members</i></p>
<p style="text-align: center;"><b>Competitive Scholarships</b></p> <p>Up to 350 renewable scholarships are available every year to eligible members and their family who can qualify for up to \$8,000 in support.</p>	<p><b>\$8,000 Maximum per child</b></p>	<p><i>Complimentary for members</i></p>
<p style="text-align: center;"><b>Orphan Scholarships</b></p> <p>Per year per child, renewable for up to 4 years of full-time postsecondary education upon the death of: both parents, up to \$6,000; a single parent, up to \$3,000; one of two parents, up to \$1,500.</p>	<p><b>\$24,000 Maximum per child</b></p>	<p><i>Complimentary for members</i></p>
<p style="text-align: center;"><b>Orphan Benefits</b></p> <p>\$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.</p>	<p><b>\$194,400 Maximum per child</b></p>	<p><i>Complimentary for members</i></p>
<p style="text-align: center;"><b>Everyday Money</b></p> <p>Toll-free access to two services. Accredited counselors can help with every day money issues, such as budgets and debt.</p>	<p><b>Invaluable</b></p>	<p><i>Complimentary for members</i></p>
<p style="text-align: center;"><b>Legal Link</b></p> <p>Provides access to complimentary and discounted legal services such as wills, home ownership, and family law in a member's area.</p>	<p><b>Invaluable</b></p>	<p><i>Complimentary for members</i></p>