Level Term Life Insurance

This guide is intended to answer your questions, provide ideas to help you sell Foresters Strong Foundation Level Term Insurance and is for information purposes only. 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, and certain restrictions may apply. Consult Foresters producer website for more detailed product information and 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.
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Product and benefit information provided in this document is for producer reference purposes only. It is based on our current product rules and is subject to state availability and variations and to the terms, including limitations, set out in the state specific product.
PRODUCT SPECIFICATIONS

DESCRIPTION
Foresters Strong Foundation term life insurance is designed with your customers’ needs in mind.

Featuring 10-, 15- and 20-year level premiums and a variety of optional benefits that can enhance the basic coverage.

Simplified Issue and Fully Underwritten versions are available.

INITIAL TERM PERIOD

Simplified Issue
- 15- and 20-year

Note: Simplified Issue underwriting decisions up to and including table 4

Fully Underwritten
- 10-, 15- and 20-year

ISSUE AGES
(Age last birthday)

Simplified Issue
- 15-year: 18 to 70
- 20-year: 18 to 60

Fully Underwritten
- 10-year: 40 to 80
- 15-year: 18 to 70
- 20-year: 18 to 60

DEATH BENEFIT
- Level for the entire term
- Reduced by any debt and Critical Illness Rider benefit paid

LIFE EVENT REQUIREMENT
- None

MINIMUM FACE AMOUNT

Simplified Issue
For all ages: $20,000

Fully Underwritten
For all ages: $100,000

MAXIMUM FACE AMOUNT

Simplified Issue
<table>
<thead>
<tr>
<th>Age</th>
<th>15-year</th>
<th>20-year</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 50</td>
<td>$250,000</td>
<td></td>
</tr>
<tr>
<td>51 to 55</td>
<td>$200,000</td>
<td></td>
</tr>
<tr>
<td>56 to max.</td>
<td></td>
<td>$150,000</td>
</tr>
</tbody>
</table>

Fully Underwritten
- No maximum – subject to underwriting approval

PREMIUM MODES
- Annual
- Semi-Annual
- Quarterly
- Monthly (PAC)

CERTIFICATE FEES

Simplified Issue and Fully Underwritten (Commissionable)
- Annual: $50.00
- Semi-Annual: $27.50
- Quarterly: $15.00
- Monthly (PAC): $5.00

MODAL FACTORS
- Annual: 1.00
- Semi-Annual: 0.515071
- Quarterly: 0.265957
- Monthly: 0.088652
PREMIUM BANDING

Simplified Issue
- One premium band for all ages

Fully Underwritten (for all ages)
  Band 2: $100,000 - $499,999
  Band 3: $500,000+

Note: Higher premium bands offer lower premium rate per 1,000.

UNDERWRITING CLASSIFICATIONS

Simplified Issue
- Standard Non-Smoker
  - No cigarettes within past 12 months
  - Allows: use of cigar, pipe, chewing tobacco, nicotine patches and other substitutes
- Standard Smoker
  - Smoked a cigarette within past 12 months

Note: Be sure to list all nicotine products used on the application

Fully Underwritten
- Preferred Plus Non-smoker
- Preferred Non-smoker
- Standard Non-smoker
- Preferred Smoker
- Standard Smoker

RENEWABLE
After the initial term period, the certificate may be continued at annual renewable rates to age 95, without providing evidence of insurability

Note:
- Riders are not renewable at the end of the initial term period

CONVERTIBILITY
As a contractual right, the owner can convert to a new permanent life insurance certificate (without evidence of insurability) during the conversion period.

Insurance above the conversion amount or riders added to the new permanent life insurance certificate are subject to underwriting approval.

CONVERSION PERIOD
Prior to the earlier of:
- The end of the initial term period less five (5) years, and
- The certificate anniversary on which the insured is 65

EXPIRY DATE
Certificate expiry date is the certificate anniversary on/after the insured’s 95th birthday

Note: The certificate may end before the certificate expiry date.

OPTIONAL RIDERS
- Critical Illness Rider (Accelerated Death Benefit)
- Disability Income Rider (Accident Only)
- Waiver of Premium Rider
- Accidental Death Rider
- Children’s Term Rider
### ACCIDENTAL DEATH RIDER

<table>
<thead>
<tr>
<th>Description</th>
<th>The Accidental Death Rider (ADR) is a relatively inexpensive way to provide additional coverage in the event of an accidental death. This rider will pay the accidental death benefit in addition to the death benefit of the certificate, to the beneficiary, should an accidental death occur within 365 days of, and due to, the accidental bodily injury.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issue ages (Age last birthday)</td>
<td>10-year: 40 – 60  15-year &amp; 20-year: 18 – 60</td>
</tr>
<tr>
<td>Minimum Benefit Amount</td>
<td>$10,000</td>
</tr>
<tr>
<td>Maximum Benefit Amount</td>
<td>Up to 100% of the base certificate face amount to a maximum of $300,000. <em>Total ADR insurance from all companies cannot exceed $300,000</em></td>
</tr>
<tr>
<td>Benefit Payout</td>
<td>ADR provides the ADR benefit if insured died within 365 days of, and due to, the accidental bodily injury</td>
</tr>
<tr>
<td>Premium Guarantees</td>
<td>Premium will remain the same for the entire initial term period</td>
</tr>
</tbody>
</table>
| Expiry date | The earlier of:  - The last day of the end of the initial term period; and  - The certificate anniversary on/after the insured’s 70th birthday  

*The rider may end before the rider expiry date* |

**Notes:**  - ADR may be added after issue.  - It’s available for Fully Underwritten cases with a substandard rating of +125% or lower on the base certificate.

### WAIVER OF PREMIUM RIDER

<table>
<thead>
<tr>
<th>Description</th>
<th>The Waiver of Premium Rider (WPR) will waive the total premium required on a premium due date if the insured is totally disabled on that date, while this rider is in effect. To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Payout</td>
<td>If insured becomes totally disabled for a continuous period of at least six (6) months, WPR will waive the total premium required on a premium due date</td>
</tr>
<tr>
<td>Definition of Total Disability</td>
<td>Total disability is defined in the rider</td>
</tr>
<tr>
<td>Premium guarantees</td>
<td>Premiums will remain the same for the entire initial term period</td>
</tr>
</tbody>
</table>
| Expiry date | The rider expiry date is the earlier of:  - The last day of the end of the initial term period; and  - The certificate anniversary on/after the insured’s 60th birthday  

*The rider may end before the rider expiry date* |

**Notes:**  - WPR may be added after issue.  - It’s available for Fully Underwritten cases with a substandard rating on the base certificate.
### CRITICAL ILLNESS RIDER (ACCELERATED DEATH BENEFIT)

#### Description
The Critical Illness Rider (CIR) pays a portion of the death benefit of the base certificate in a lump sum when the insured, while this rider is in effect, is diagnosed with one of the covered critical illnesses or has completed a covered critical procedure.

#### Issue ages (Age last birthday)
- **10-year:** 40 – 65
- **15-year:** 18 – 65
- **20-year:** 18 – 60

#### Benefit Amount
- **Minimum:** $5,000
- **Maximum:** The lesser of $50,000 and 75% of the base certificate amount

#### Benefit Payout
- **100%** of rider benefit amount if diagnosed with one of the covered critical illnesses as defined in the contract
- **25%** of rider benefit amount if completed one of the covered critical procedures as defined in the contract
- Only payable for the first diagnosis of each covered critical illness or each completed covered critical procedure
- Payment of more than one benefit under this rider is possible if the amount of the benefit paid is less than 100% of the rider benefit amount

#### Covered Critical Illnesses and Procedures
- **Covered Critical Illnesses:**
  - Life threatening cancer (invasive cancer)
  - Myocardial infarction (heart attack)
  - Stroke
  - Advanced Alzheimer’s disease (before age 75)

- **Covered Critical Procedures:**
  - Coronary heart disease requiring:
    - Coronary bypass surgery
    - Angioplasty

#### If 25% of Rider Benefit Amount Paid
- Rider benefit amount and base certificate face amount would be reduced by the amount paid under this rider.
- Future rider benefit payments will be based on the reduced rider amount
- Premium for the base certificate and rider would be reduced accordingly

#### Premium Guarantees
- Not guaranteed but cannot be increased more than once in each 12-month period

*There will be no premium increase because the insured’s health worsens. Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.*

#### Diagnosis
Diagnosis (including each symptom and medical problem leading to) of life threatening cancer must be made, for the first time, after 30 days from when the rider is issued or reinstated. For other critical illnesses and for coronary heart disease requiring a completed procedure, the diagnosis (including each symptom and medical problem leading to) must be made, for the first time, after the rider is issued or reinstated.

#### Death Claims
If the insured dies from a cause other than a condition covered by this rider, while this rider is in effect, Foresters will return 100% of the CIR premiums paid minus the amount of CIR benefits paid.

*If the sum of the CIR payouts is equal to or greater than the sum of premiums paid then there will be no return of CIR premiums upon death.*

#### Expiry date
CIR expires on the last day of the initial term period. *The rider may end before the rider expiry date*

#### Changes After Issue
Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted

#### Notes:
- **CIR can NOT be added after issue.**
- **It is NOT available for Fully Underwritten cases with a substandard rating on the base certificate.**
## DISABILITY INCOME RIDER (ACCIDENT ONLY)

<table>
<thead>
<tr>
<th>Description</th>
<th>The Disability Income Rider (DIR) provides a monthly benefit for up to two years (for two separate and independent claims) if the insured becomes totally disabled within 180 days of an accidental bodily injury.</th>
</tr>
</thead>
</table>
| Issue ages (Age last birthday) | 10-year: 40 – 60  
15-year & 20-year: 18 – 60 |
| Minimum Benefit Amount | $100 per month |
| Maximum Benefit Amount | The lowest of:  
- $2,000 (for Simplified Issue) or $3,000 (for Fully Underwritten) per month  
- 1.5% of the current base certificate face amount, and  
- 60% of the insured’s monthly pay (at time of application)  

*The maximum total disability income benefit amount to apply for, including accident only or accident & sickness coverage, from all in force Foresters’ non-medical and medical products cannot exceed $3,000, subject to a maximum of $2,000 for all non-medical products.*

| Waiting Period | 90 days (from onset of total disability, not the date of injury)  
*DIR benefits will NOT be paid during the waiting period*  

| Benefit Payout | If the insured is totally disabled, within 180 days of an injury that occurs while this rider is in effect, DIR can provide a monthly benefit for up to two years. As described in the rider, the insured must be:  
- Actively employed when total disability begins,  
- Continuously totally disabled during the waiting period, and  
- Under the care of a physician while totally disabled  

| Definition of Total Disability | *Total disability is defined in the rider, and for the:*  
- **1st injury**-Insured’s inability to work at own occupation  
- **2nd injury**-Insured’s inability to work at any occupation |
| Number of Claims | Up to two (2) independent claims, not to exceed 24 months per independent claim |
| Claim Period | 24 months, not required to be consecutive for a given claim |
| Premium guarantees | • Not guaranteed but cannot be increased more than once in each 12-month period  

*There will be no premium increase because the insured’s health worsens. Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.*

| Death Claims | If the insured dies while this rider is in effect, Foresters will return 100% of the DIR premiums paid minus the sum of DIR benefits paid  

*If the sum of DIR payouts is equal to or greater than the sum of premiums paid then there will be no return of DIR premiums upon death.*

| Expiry Date | The DIR expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured’s 65th birthday  
*The rider may end before the rider expiry date* |
| Changes After Issue | Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted |
| Notes: |  
- **It may be added after issue within the first 5 years of certificate issue date.**  
- **It is available for Fully Underwritten cases with a substandard rating on the base certificates. However, the rider itself cannot be rated.**  
- **The DIR benefits are non-coordinated - benefits are not reduced or offset by other DI benefits received from other sources.** |
### CHILDREN’S TERM RIDER

<table>
<thead>
<tr>
<th>Description</th>
<th>The Children’s Term Rider (CTR) provides level term insurance for each insured child (i.e. whether born, adopted, under the legal guardianship, or a stepchild, of the insured)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CTR Benefit Amount</td>
<td>• $10,000</td>
</tr>
</tbody>
</table>
| Premium guarantees | One premium rate to cover all insured children, and will remain the same for the entire initial term period  
Monthly = $5.00  
Quarterly = $15.00  
Semi-Annual = $29.50  
Annual = $56.40 |
| Insured Children | At issue each child who:  
• Is 15 days or older, on the application date, and  
• Has not reached their 18th birthday at issue of rider, and  
• Is not excluded by us  
Coverage will be extended to each person who becomes a child of the insured while this rider is in effect.  
That child must be at least 15 days old and has not reached their 18th birthday |
| Child No Longer Insured | A child ceases to be insured at the earliest of:  
• That child’s 25th birthday  
• The conversion date for that child’s coverage under the rider’s conversion provision  
• Date the rider ends |
| Convertibility | Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period |
| Conversion Amount | • $10,000 on or before insured child’s 21st birthday  
• Up to 5 times the CTR amount (i.e. $50,000) after insured child’s 21st birthday.  
Insurance above the conversion amount or riders added to the new permanent life insurance certificate are subject to underwriting approval |
| Conversion Period | Begins when the child becomes an insured child until two months after the earliest of:  
• Date the rider ends  
• Death of the insured  
• Insured child’s 25th birthday |
| Expiry Date | The rider expiry date is the earlier of  
• The last day of the initial term period, and  
• The certificate anniversary on/after the insured’s 65th birthday.  
The rider may end before the rider expiry date |
| Notes: | • It may be added after issue.  
• Evidence of insurability for insured child(ren) is required only at the time of the CTR application.  
• It is available for Fully Underwritten cases with a substandard rating on the base certificate. |

### SOFTWARE HELP
You can access/download Strong Foundation software by logging onto Foresters producer website.

Please check the state availability map on the website for currently approved states.

### FOR MORE INFORMATION
Log on to Foresters producer website.