

Advantage Plus

Participating Whole Life Insurance¹

A participating whole life insurance product that offers lifetime death benefit protection (to age 121), guaranteed cash values and lifetime guaranteed premium.

| Death Benefit | Face amount plus accumulated Paid-up Additions and dividends on deposit minus debt (exclusive of all other riders). | | | | | | | | | | | | | | | |
|--|---|---|-------------|--------------------|--------|--------------------|-------|--------------------|------|---------------------|-------|---------------------|--------|--------------------|--------|--------------------|
| Life Insurance Options | 20-Pay or Paid-up at 100 | | | | | | | | | | | | | | | |
| Benefit Period | Endowment at age 121 | | | | | | | | | | | | | | | |
| Built-in Benefits (at no additional premium) | <p>Common Carrier Accidental Death Rider can provide an additional death benefit if the insured dies of accidental injuries that occurred while riding as a fare-paying passenger on a common carrier, such as a bus or a train.</p> <p>Family Health Benefit Rider can pay a benefit that can be used to pay some family health expenses that may occur as a result of some natural disasters.</p> <p>Accelerated Death Benefit Rider³ provides an option to accelerate a portion of the eligible death benefit and receive a payment⁴. Subject to eligibility criteria and state variations, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness.</p> | | | | | | | | | | | | | | | |
| Premiums | <ul style="list-style-type: none"> Available as a 20-Pay or Paid-up at 100 First Premium on PAC (FPOP) is available Cash on Delivery (COD) is only available where the coverage amount applied for (face amount) and/or the Proposed Insured's age exceeds the limits of the Temporary Insurance Agreement (TIA). | | | | | | | | | | | | | | | |
| Minimum Premiums | \$25/monthly (PAC), \$75/quarterly, \$150/semi-annually, \$300/annually (Not including Paid-up Additions Rider payments) | | | | | | | | | | | | | | | |
| Issue Ages (age nearest birthday) | <table border="1"> <thead> <tr> <th></th> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>20-Pay</td> <td>0-75</td> <td>0-75</td> </tr> <tr> <td>Paid-up at 100</td> <td>0-75</td> <td>0-85</td> </tr> </tbody> </table> | | Non-Medical | Medical | 20-Pay | 0-75 | 0-75 | Paid-up at 100 | 0-75 | 0-85 | | | | | | |
| | Non-Medical | Medical | | | | | | | | | | | | | | |
| 20-Pay | 0-75 | 0-75 | | | | | | | | | | | | | | |
| Paid-up at 100 | 0-75 | 0-85 | | | | | | | | | | | | | | |
| Dividends | <p>Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period.</p> <p>Available dividend options are:</p> <ul style="list-style-type: none"> Paid-up Additions (PUA) On deposit with interest (minimum 3.5% guaranteed) To reduce premiums Paid in cash | | | | | | | | | | | | | | | |
| Underwritten by | The Independent Order of Foresters | | | | | | | | | | | | | | | |
| Face Amounts | <p>Non-Medical² available up to \$400,000 Medical as low as \$100,000 for ages 16-70</p> <p>Non-Medical Issue Age</p> <table border="1"> <tbody> <tr> <td>0-15</td> <td>\$25,000-\$150,000</td> </tr> <tr> <td>16-55</td> <td>\$25,000-\$400,000</td> </tr> <tr> <td>56-75</td> <td>\$25,000-\$150,000</td> </tr> </tbody> </table> <p>Medical Band 1 Issue Age</p> <table border="1"> <tbody> <tr> <td>0-15</td> <td>\$150,001-\$499,999</td> </tr> <tr> <td>16-70</td> <td>\$100,000-\$499,999</td> </tr> <tr> <td>71-75*</td> <td>\$50,000-\$499,999</td> </tr> <tr> <td>76-85*</td> <td>\$25,000-\$499,999</td> </tr> </tbody> </table> <p>Medical-Band 2 All Issue Ages – \$500,000+</p> <p>* For Issue Ages 71-85: Preferred, Preferred Plus, Non-Tobacco Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000.</p> | | 0-15 | \$25,000-\$150,000 | 16-55 | \$25,000-\$400,000 | 56-75 | \$25,000-\$150,000 | 0-15 | \$150,001-\$499,999 | 16-70 | \$100,000-\$499,999 | 71-75* | \$50,000-\$499,999 | 76-85* | \$25,000-\$499,999 |
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| 71-75* | \$50,000-\$499,999 | | | | | | | | | | | | | | | |
| 76-85* | \$25,000-\$499,999 | | | | | | | | | | | | | | | |
| Certificate Fees | \$6.30/monthly (PAC), \$18.72/quarterly, \$36.72/semi-annually, \$72/annually | | | | | | | | | | | | | | | |
| Modal Factors | Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00 | | | | | | | | | | | | | | | |
| Underwriting Classes | <p>Non-Medical Non-Tobacco Tobacco Juvenile (issue ages 0-15)</p> | <p>Medical Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Plus Tobacco Juvenile (issue ages 0-15)</p> | | | | | | | | | | | | | | |
| Optional Riders | Paid-up Additions (PUA) Rider 10-Year Term Rider 20-Year Term Rider Accidental Death Rider Guaranteed Insurability Rider Waiver of Premium Rider Disability Income Rider (Accident Only) Children's Term Rider | | | | | | | | | | | | | | | |
| Cash Values | Cash values are guaranteed and vary based on gender and tobacco status. | | | | | | | | | | | | | | | |
| Loans | Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest) | | | | | | | | | | | | | | | |
| Partial Surrenders | Dividends can be partially surrendered by surrendering Paid-up Additions. (\$500 minimum) | | | | | | | | | | | | | | | |

Sales Focus

- Non-Medical underwriting up to \$400,000
- Medical underwriting as low as \$100,000 for ages 16-70
- PUA Rider provides additional coverage and cash value
- Term Riders for additional low-cost coverage (20-year on Paid-up at 100 only available on non-med and medically underwritten plans)

¹ Foresters Advantage Plus Whole Life Insurance and its riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the Foresters Advantage Plus Whole Life Producer Guide and the insurance contract for your state for these terms and conditions. Advantage Plus is an illustrated product.

² Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines

³ This rider is not available for certificates issued with a base face amount of less than \$25,000. On certificates where the insured's issue age is higher than 75 or issued as sub-standard, Terminal illness, where available, will be the only eligible illness issued. Not available in CA and CT.

⁴ 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.