

SMART Universal Life Insurance¹

A flexible universal life insurance product that offers lifetime protection, non-medical and medical underwriting and potential for cash value accumulation.

Death Benefit	Level or Increasing	Underwritten by	The Independent Order of Foresters
Definition of Life Insurance Options	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)	Face Amounts	Non-Medical² available up to \$400,000 Medical as low as \$100,000 for ages 16-70
Built-in Benefits (at no additional premium)	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. 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. Accelerated Death Benefit Rider ³ provides an option to accelerate a portion of the eligible death benefit and receive a payment. ⁴ 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.		Non-Medical Issue Age 0-15 \$10,000-\$150,000 16-55 \$25,000-\$400,000 56-75 \$25,000-\$150,000 Medical Band 1 Issue Age 0-15 \$150,001-\$499,999 16-70 \$100,000-\$499,999 71-75* \$50,000-\$499,999 76-85* \$25,000-\$499,999 Medical-Band 2 All Issue Ages – \$500,000+
			* 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.
		Underwriting Classes	Non-Medical Non-Tobacco Tobacco Juvenile (issue ages 0-15) Medical Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Tobacco Plus Tobacco Juvenile (issue ages 0-15)
Minimum Premium No-Lapse Guarantee	Foresters Financial™ guarantees that the certificate will not lapse during the first ten certificate years, even if the cash value is not sufficient to cover monthly deductions as long as, on each monthly anniversary during that period, the sum of the premiums paid to that anniversary is at least equal to the sum of the Minimum Premium on the issue date plus the minimum premium on each monthly anniversary from the issue date, including the current monthly anniversary, plus the total of all withdrawals as of the current monthly anniversary.	Optional Riders	Waiver of Monthly Deductions Rider Disability Income Rider (Accident Only) Guaranteed Purchase Option Rider Accidental Death Rider Children's Term Rider
Premiums	Flexible premiums, payable to age 100 Limited-pay premiums available Dump-ins and 1035 Exchanges	Guaranteed Minimum Interest Rate	3%
Minimum Premiums	Ages 0-15 \$17/monthly, \$51/quarterly, \$102/semi-annually, \$204/annually Ages 16-85 \$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	Cash Values	Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years.
Issue Ages (age nearest birthday)	Non-Medical 0-75 Medical 0-85	Loans	Can be taken if the certificate is in effect and has a positive cash value. Interest is charged on the loan at 5% annually, preferred loan rate (after the 7th certificate anniversary) is charged at 3% annually. Death benefit payable will be reduced by outstanding loan amount (unpaid amount borrowed plus interest).
		Withdrawals	\$500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded.

Sales Focus

- Non-Medical underwriting up to \$400,000
- Medical underwriting as low as \$100,000 for ages 16-70
- Face Amounts starting as low as \$10,000 for juveniles ages 0-15

¹ Foresters SMART Universal 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 SMART Universal Life Producer Guide and the insurance contract for your state for these terms and conditions. SMART UL 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 \$20,000. 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.