



## **1.1 Foresters - Level**

**Issue Ages (age of last birthday):** 50-85

**Min. Face Amount:** \$2,000

**Max. Face Amount:**

Ages 50-80: \$35,000

Ages 81-85: \$15,000

**Death Benefit:** Based on 100% of the face amount in effect

**Riders:** Accidental Death Rider available (issue ages 50-80) - Provides additional coverage in the event of an accidental death, caused by an accidental bodily injury, and death occurs within 180 days of the injury; Common Carrier Accidental Death Rider included at no additional cost - This rider, automatically included on all eligible certificates (cost is included in basic certificate premium), provides additional coverage if the Insured dies within 180 days of an accidental bodily injury that occurred while riding as a fare paying passenger on a common carrier.

## **1.2 Foresters - Graded**

**Issue Ages (age of last birthday):** 50-85

**Min. Face Amount:** \$2,000

**Max. Face Amount:**

Ages 50-80: \$20,000

Ages 81-85: \$10,000

**Death Benefit:**

In year 1 – 30% of the face amount in effect.

In year 2 – 70% of the face amount in effect.

In years 3+ – 100% of the face amount in effect

**Riders:** Accidental Death Rider not available; Common Carrier Accidental Death Rider included at no additional cost - This rider, automatically included on all eligible certificates (cost is included in basic certificate premium), provides additional coverage if the Insured dies within 180 days of an accidental bodily injury that occurred while riding as a fare paying passenger on a common carrier.

## **1.3 Foresters - Description of Product**

**Application Process:** Be sure that you use the correct state version of the application, based upon the state in which the Proposed Insured (or the Owner, if other than the Proposed Insured) signs the application. You must also be licensed in the state where the solicitation and sale takes place. A producer is required to interview the Proposed Insured (and Owner, if other than the Proposed Insured) in person and witness their signature(s). Sales by internet or mail are prohibited. Sales by phone are allowed to qualified producers through Foresters Voice Signature process.

**Premiums:** Level, payable to age 121; Minimum premium is \$10/month

**Membership Benefits:** A \$2,000 lump sum payment per membership is provided upon diagnosis of certain critical illnesses for any one immediate family member. Available to those members with a certificate with face value greater than or equal to \$10,000 OR an annuity with a minimum contribution of \$1,000 paid in the previous 12 months  
Terminal Illness member benefit

An interest-free loan may be provided for an insured member who becomes terminally ill. The total loan can be up to 75% of the total amount of the Foresters life insurance on that insured. The maximum loan amount is \$250,000. This loan will be repaid from the insurance proceeds payable upon the insured's death.

Competitive Scholarship member benefit

Each year, the Foresters Competitive Scholarship Program offers up to 350 scholarships for higher learning worth up to \$8,000 each. Students of any age with a minimum GPA of 2.8 or 70% may apply. Foresters may also reward up to five applicants who have demonstrated exceptional leadership and extraordinary effort and ability to overcome adversity the Ken Peterson Award for Community Leadership. Ken Peterson scholarship winners receive \$5,000 in the first academic year and \$2,000 per year thereafter, up to \$11,000 in total.

The Orphan Scholarship Benefits provides the children with a renewable scholarship of up to \$6,000 per year for higher learning for up to four years to cover tuition and maintenance. More

The Orphan Benefit is a monthly payment for orphans, which pays \$900 per month per child to the legal guardian for children under 18 upon the death of both Parents. Available to those members with a certificate with face value greater than or equal to \$10,000 OR an annuity with a minimum contribution of \$1,000 paid in the previous 12 months.

1. Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally-qualified physician who can provide medical proof satisfactory to Foresters. Not available as a member benefit in New York and Illinois.
2. Foresters Scholarship Program is a competition for scholarships open to applicants meeting the eligibility requirements. Scholarship recipients will be selected from the completed applications submitted before the deadline date. This program is administered by the Association of Universities and Colleges of Canada.
3. This figure reflects the currency of the country where the student will be attending school.

**Marketing Supplies:** Visit the producer website ([foresters.com](http://foresters.com)) for forms and marketing collateral. Here you will have the ability to download and/or order Foresters Sales Aids, which include: applications, product guides, consumer brochures, rate sheets, and advertising templates.

Up to a maximum of 50 forms can be ordered at a time. If you need to order more than the maximum allowed, please contact Sales Support to place your order.