



Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries.

For Producer Use Only

CONTENTS

FAST FACTS	3
PRODUCT SPECIFICATIONS	4
DESCRIPTION	4
TARGET MARKET	4
ISSUE AGES	4
UNDERWRITING CLASSIFICATIONS	4
RATINGS	4
FACE AMOUNT	4
MINIMUM PREMIUM	4
ILLUSTRATIONS	4
GUIDELINE PREMIUM TEST (GPT) & CASH VALUE ACCUMULATION TEST (CVAT)	4
COST FACTORS AND EXPENSES	5
COST OF INSURANCE (COI)	5
MONTHLY DEDUCTIONS	5
SURRENDER CHARGES	5
COVERAGE AND FLEXIBILITY	5
LIFE INSURANCE DEATH BENEFIT OPTIONS	5
DEATH BENEFIT OPTION CHANGES	6
FACE AMOUNT INCREASES AND DECREASES	6
COVERAGE BEYOND AGE 100	6
CHANGE FEE	6
ACCOUNT VALUE	6
CASH VALUE	6
INTEREST RATE	6
1035 EXCHANGES AND DUMP-INS	7
SURRENDERS, WITHDRAWALS, AND LOANS	7
SURRENDERS	7
INCREASES AND DECREASES	7
WITHDRAWALS	7
LOANS	7
LOAN REPAYMENT	7
PREFERRED LOANS	7
MINIMUM PREMIUM	8
INCREASES AND DECREASES	8
MINIMUM PREMIUM NO-LAPSE GUARANTEE	8
LAPSE AND GRACE PERIOD	8
REINSTATEMENT	8
RIDERS	9
ACCIDENTAL DEATH RIDER	9
WAIVER OF MONTHLY DEDUCTIONS RIDER	9
GUARANTEED PURCHASE OPTION RIDER	9
CHILDREN'S TERM RIDER	9
FAMILY HEALTH BENEFIT RIDER	10

DISABILITY INCOME RIDER (ACCIDENT ONLY)	10
COMMON CARRIER ACCIDENTAL DEATH RIDER	11
ACCLERATED DEATH BENEFIT RIDER	11
SOFTWARE HELP	13
KEY CONTACT INFORMATION.....	13
SALES SUPPORT	13
OUR PRODUCER SERVICE CENTER	13
MARKETING SUPPLIES.....	13

FAST FACTS

Product Type	Flexible premium universal life insurance	Issue Ages (age nearest birthday)	0-75 (non-medical) 0-85 (medical)
Premium	May be payable to age 100	Illustrations	Required for certificate issue
Underwriting Classification	<p><i>Non-Medical</i></p> <p>Juvenile (issue ages 0-15)</p> <p>Non-Tobacco (issue ages 16-75)</p> <p>Tobacco (issue ages 16-75)</p> <p><i>Medical</i></p> <p>Juvenile (issue ages 0-15)</p> <p>Preferred Plus Non-Tobacco (issue ages 16-85)</p> <p>Preferred Non-Tobacco (issue ages 16-85)</p> <p>Non-Tobacco Plus (issue ages 16-85)</p> <p>Non-Tobacco (issue ages 16-85)</p> <p>Tobacco Plus (issue ages 16-85)</p> <p>Tobacco (issue ages 16-85)</p>	Face Amount Bands	<p><i>Non-Medical</i></p> <p>Issue Age 0 - 15: \$10,000 to \$150,000</p> <p>Issue Age 16 - 55: \$25,000 to \$400,000</p> <p>Issue Age 56 - 75: \$25,000 to \$150,000</p> <p><i>Medical, Band I (less than \$500,000)</i></p> <p>Issue Age 0 - 15: \$150,001 - \$499,999</p> <p>Issue Age 16 - 70: \$100,000 - \$499,999</p> <p>Issue Age 71 - 75: \$50,000 - \$499,999</p> <p>Issue Age 76 - 85: \$25,000 - \$499,999</p> <p><i>Medical, Band II (over \$500,000)</i></p> <p>\$500,000 and up for all issue ages</p> <p>For Issue Ages 71-85: Preferred, Preferred Plus, Tobacco Plus, and Non-Tobacco Plus underwriting classes are only available if the face amount is at least \$100,000.</p>
Premium Modes	Annual Semi-Annual Quarterly Monthly (PAC only)	Minimum Modal Premium	Annual: \$300 (\$204 ages 0-15) Semi-Annual: \$150 (\$102 ages 0-15) Quarterly: \$75 (\$51 ages 0-15) Monthly: \$25 (\$17 ages 0-15)
Loans	Can be borrowed against available cash value as the security	Death Benefit Options	Level Increasing
Loan Rate	<p>5% (Loan collateral account will be credited 3% rather than the declared rate)</p> <p>Preferred loan rate at 3% (after the 7th certificate year)</p>	Face Amount Changes	Yes, increases and decreases are available after the first certificate anniversary, subject to certain restrictions
Minimum Premium No-Lapse Guarantee	Ten year guaranteed protection subject to the Minimum Premium Payment requirements	Withdrawals	\$500 minimum Can be made after the first certificate anniversary, if cash value is available
Guaranteed Minimum Interest Rate	Annual interest rate of 3.0%	Monthly Administration Deduction	\$12
Surrender Charges	Decreasing charge for 15 years	Insurer	The Independent Order of Foresters (Foresters)

PRODUCT SPECIFICATIONS

DESCRIPTION

Foresters SMART UL (SMART UL) is a flexible premium universal life insurance product that offers potential cash accumulation. It is available on both a non-medical and medical underwriting basis.

In addition to offering potential for long-term growth, SMART UL also offers a variety of features and riders that address a broad range of personal protection needs.

TARGET MARKET

SMART UL is ideal for:

- Retirement Planning
- Estate Preservation
- Issue ages 30-50
- Middle-income market

ISSUE AGES

Non-Medical 0-75 (age nearest birthday)

Medical 0-85 (age nearest birthday)

When we refer to an age after the issue date, age is defined as the issue age plus the number of completed certificate years.

UNDERWRITING CLASSIFICATIONS

Non-Medical

- Juvenile (issue ages 0-15)
- Non-Tobacco (issue ages 16-75)
- Tobacco (issue ages 16-75)

Medical

- Juvenile (issue ages 0-15)
- Preferred Plus Non-Tobacco (issue ages 16-85)
- Preferred Non-Tobacco (issue ages 16-85)
- Non-Tobacco Plus (issue ages 16-85)
- Non-Tobacco (issue ages 16-85)
- Tobacco Plus (issue ages 16-85)
- Tobacco (issue ages 16-85)

RATINGS

Substandard extras are available. Temporary and permanent flat extras are available. Rating classes are +50% to +400% and will be determined by Underwriting.

FACE AMOUNT

Non-Medical

Issue Age 0 - 15: \$10,000 to \$150,000

Issue Age 16 - 55: \$25,000 to \$400,000

Issue Age 56 - 75: \$25,000 to \$150,000

Medical

Band I: Less than \$500,000

Issue Age 0 - 15: \$150,001 - \$499,999

Issue Age 16 - 70: \$100,000 - \$499,999

Issue Age 71 - 75: \$ 50,000 - \$499,999

Issue Age 76 - 85: \$ 25,000 - \$499,999

For Issue Ages 71-85: Preferred, Preferred Plus, Tobacco Plus, and Non-Tobacco Plus underwriting classes are only available if the face amount is at least \$100,000.

Band II: \$500,000 and up for all issue ages

MINIMUM PREMIUM

- Annual: \$300 (\$204 ages 0-15)
- Semi-Annual: \$150 (\$102 ages 0-15)
- Quarterly: \$75 (\$51 ages 0-15)
- PAC: \$25 (\$17 ages 0-15)

ILLUSTRATIONS

At the Point-of-Sale (POS) of a SMART UL, the producer must do the following:

- Complete an Illustration Certification form; or
- Provide to the Prospective Owner an illustration matching the product as applied for in the application. A copy of this illustration must be signed by the producer and the prospective Owner and submitted with the application to Foresters.

GUIDELINE PREMIUM TEST (GPT) & CASH VALUE ACCUMULATION TEST (CVAT)

These two tests are used to determine whether a product meets the definition of a life insurance contract. Both tests define the relationship between cash value and death benefit that are required at all times for a certificate to qualify as life insurance under the IRC 7702. The client chooses between the two tests at the time of application and cannot be changed after issue. The test selected can have a significant impact on premiums, cash values and death benefits.

General Guidelines: CVAT limits cash value relative to the death benefit. GPT limits premiums paid relative to the death benefit.

COST FACTORS AND EXPENSES

COST OF INSURANCE (COI)

Both the guaranteed and current cost of insurance (COI) rates for the certificate vary by age, gender, insurance class, and ratings (if applicable). For medically underwritten certificates, Medical Extra rates will be a factor multiplied by the standard rates (e.g. +50 will be 1.5 x standard COI), and Occupational and Temporary Flat Extra rates may also apply (occupational flat extra default expiry at age 65). The COI rates currently charged are less than or equal to those stated in the insurance contract. The COI deduction is the COI rate per thousand multiplied by the amount at risk.

Increases and Decreases

It is important to keep in mind that changes in the face amount will have an impact on the total cost.

MONTHLY DEDUCTIONS

On the issue date and on each monthly anniversary, up to insured's age 100, a **monthly deduction** for the following certificate month will be taken from the account value. The monthly deduction is the sum of the following:

Cost of insurance (COI) deduction

A charge for the cost of the amount at risk under the certificate.

Face amount deduction

A charge for the first 10 certificate years, based on the face amount. For each requested or automatic face amount increase an additional charge will be made for the first 10 years after the increase, for the increased portion. Rates vary by issue age and gender for Non-Medical and by issue age, gender and insurance class for Medical.

Monthly rider deduction

A charge made for each rider in effect.

Monthly administration deduction

A flat amount of \$12.

Premium expense charge

6% will be deducted from each premium paid in the first 20 certificate years, 0% thereafter.

SURRENDER CHARGES

Surrender charges are in effect for 15 years from issue and for the first 15 years after each face amount increase to that increased portion. A

notification showing the surrender factors applicable to a face amount increase will be sent to the owner. The surrender factor decreases over the 15-year period.

The surrender factors vary by gender, issue age, duration and underwriting class.

Surrender charge	
	The surrender factor applicable
Multiplied by	<ul style="list-style-type: none"> The face amount (if a surrender) The decrease in face amount (if a decrease)*
Divided by	\$1,000

*On Level death benefit certificates, a withdrawal automatically results in a decrease in face amount.

COVERAGE AND FLEXIBILITY

LIFE INSURANCE DEATH BENEFIT OPTIONS

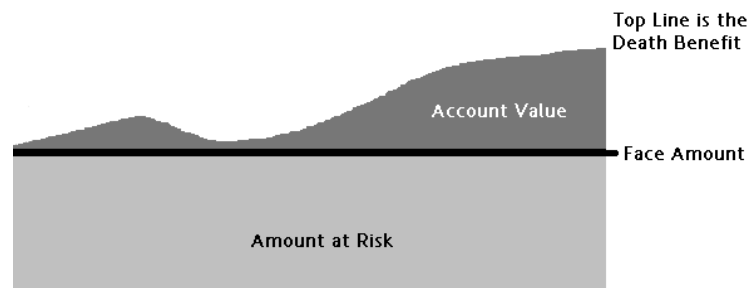
Level Death Benefit¹

The death benefit is, at any time, equal to the Face Amount in effect at that time.



Increasing Death Benefit¹

The death benefit is the Face Amount plus the Account Value, on the date of the Insured's death.



¹Charts are hypothetical only to generally show the relationship between death benefit, amount at risk and the Account Value. Factors such as premiums paid, monthly deductions, withdrawals and interest affect the Account Value.

DEATH BENEFIT OPTION CHANGES

After the first Certificate Anniversary the owner may elect to change the death benefit option.

Level Death Benefit Changed To Increasing Death Benefit:

- The Face Amount is reduced to the then current Amount at Risk subject to the minimum face amount requirements
- The Amount at Risk will then remain the same unless the Face Amount changes
- Evidence of insurability may be required to effect this change
- The applicable Surrender Charge and Change Fee are taken from the Account Value

Increasing Death Benefit Changed To Level Death Benefit:

- The Face Amount is increased to be equal to the sum of the Face Amount plus the then current Account Value
- The Change Fee may be taken from the Account Value
- The Surrender Charge may be increased proportionately

FACE AMOUNT INCREASES AND DECREASES

Requests for increases or decreases in the face amount, after the certificate is issued, are subject to certain restrictions and the minimum and maximum face amount requirements. Increases are also subject to evidence of insurability.

Note: Decrease in face amount is subject to a \$25 change fee and a surrender charge may also apply.

COVERAGE BEYOND AGE 100

Should the insured reach age 100, no further deductions for cost of insurance (COI) or fees will be made for coverage under the certificate. Interest continues to be credited on the account value.

It is important to consider the effect of any outstanding loan amount at age 100 that could cause the certificate to terminate after age 100.

CHANGE FEE

A \$25 per transaction change fee is currently charged for certain types of transactions such as:

- Withdrawals
- In-force illustrations in excess of one per

certificate year

- Face amount decreases
- Rider cancellations or decreases
- Change in tobacco use

Note that Foresters reserves the right to increase or decrease this fee in the future. The change fee is guaranteed not to exceed \$50.

ACCOUNT VALUE

On the issue date, the account value is equal to the first net premium² paid minus the monthly deduction for the first certificate month. At anytime from the first day after the first certificate month, until the insured’s age 100, the account value equals:

	The account value on the last monthly anniversary,
Plus	The net premium received after the last monthly anniversary,
Plus	The interest accrued after the last monthly anniversary,
Minus	On a monthly anniversary, the monthly deduction for the next certificate month
Minus	The total of all withdrawals made after the last monthly anniversary.

At anytime after the insured’s age 100, the account value equals:

	The account value on the last monthly anniversary,
Plus	The interest accrued after the last monthly anniversary,
Minus	The total of all withdrawals made after the last monthly anniversary.

CASH VALUE

The account value minus the loan amount (see section on Loans), if any, minus surrender charges, if applicable, is the amount received if the certificate is surrendered.

INTEREST RATE

Interest is accrued on a daily basis and credited to the account value monthly. The rate is determined on a portfolio basis. This means that the same rate of interest is credited to the entire un-loaned account value.

² The net premium is the premium minus the premium expense charge.

The certificate guarantees a minimum credited interest rate of 3% throughout the lifetime of the certificate. Foresters regularly reviews credited interest rates and will declare the current rate of interest at its discretion.

1035 EXCHANGES AND DUMP-INS

1035 exchanges are allowed at the time the certificate is issued. Dump-ins are allowed at any time, subject to 7-pay and modified endowment contract (MEC) limits.

SURRENDERS, WITHDRAWALS, AND LOANS

SURRENDERS

The certificate may be surrendered for its cash value at any time. The surrender charge is a charge made against the account value when the certificate is surrendered, or the face amount is decreased.

INCREASES AND DECREASES

Increases in the face amount will initiate a new surrender charge period for the increased amount, i.e. each increase has its own set of surrender charges. A portion of the surrender charge will also be applied to each decrease in the face amount (for more information on surrender charges, see section on Cost Factors and Expenses).

WITHDRAWALS

Withdrawals (of at least \$500) from the cash value will be permitted after the first certificate year. This will result in a decrease in the account value. The withdrawal amount requested is adjusted if the cash value at that time is insufficient.

Maximum withdrawal amount	
	Account value
Minus	Applicable surrender charges
Minus	Loan amount, if any
Minus	Three times the most recent monthly deduction prior to withdrawal
Minus	The change fee (see section on Change Fee)

If the death benefit is level, the face amount will decrease by the amount of the withdrawal and may be subject to a surrender charge. The remaining face amount must meet the minimum face amount requirements.

LOANS

Loan(s) may be obtained from Foresters using the certificate as collateral.

Maximum Loan Request	
	Account value
Minus	Applicable surrender charges
Minus	Three times the most recent monthly deduction prior to loan
Minus	Loan amount, if any

Interest is charged daily on the loan amount at 5% annually. The amount of the loan requested may be adjusted if the cash value at that time is insufficient. The loan amount at any time is the balance of the unpaid amount(s) borrowed plus accrued interest.

A portion of the account value equal to the then current loan amount is allocated to a loan collateral account. This loan collateral account will be credited with interest at a rate of 3% rather than the current declared rate.

LOAN REPAYMENT

All or part of a certificate loan may be repaid at any time while the certificate is in effect. Repayments will reduce the loan amount. The amounts paid will be applied as premium, unless otherwise specified (in writing) as a loan repayment.

PREFERRED LOANS

After the 7th certificate anniversary, the loan amount will be charged a preferred interest rate of 3% rather than 5%. The loan collateral account will still be credited with interest at 3%.

The death benefit payable is reduced by the outstanding loan amount (and accrued interest). If the loan amount exceeds the account value (minus the applicable surrender charge), the certificate will terminate. In this case, notification will be sent to the certificate owner. Also, if the certificate terminates/lapses while there is a loan, the loan will be treated as a distribution from the certificate, and there may be tax consequences as a result.

MINIMUM PREMIUM

The Minimum Premium is the modal amount of premiums required to satisfy the ten-year Minimum Premium No-Lapse Guarantee. The Minimum Premium varies by the insured's issue age, gender, insurance class, and any ratings (if applicable), and on the face amount and rider(s) in effect. The calculation of the minimum premium includes amounts paid by the Waiver of Monthly Deductions Rider.

INCREASES AND DECREASES

A new Minimum Premium will be determined if there is:

- An increase or decrease in the certificate face amount
- A rider is added or removed
- An increase or decrease in a rider benefit amount
- A change in the insurance class

MINIMUM PREMIUM NO-LAPSE GUARANTEE

Foresters 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.

At the end of the minimum premium payment period, payment of an amount more than the minimum premium may be required to keep the certificate from lapsing.

A certificate may still terminate due to a loan. See section on Loans.

LAPSE AND GRACE PERIOD

If, on a Monthly Anniversary, the Cash Value is less than the Monthly Deduction, or during the Minimum Premium Payment Period the requirements of the Minimum Premium No-Lapse Guarantee Provision are not met, the certificate will enter a 61 day grace period. The grace period allows additional time for the payment of sufficient premium to keep the insurance contract in force. If a sufficient amount is not paid within

that grace period, the insurance contract will lapse. A notification will be sent to the Certificate Owner at least 31 days prior to lapse.

REINSTATEMENT

Foresters may approve the reinstatement of a lapsed certificate within three years of its lapse subject to:

- Evidence of insurability accepted by Foresters
- Payment of the premium that would have been required to keep the certificate and each applicable rider in effect during the grace period, without interest, plus the premium required to keep the certificate and each applicable rider from entering a grace period for three certificate months after the reinstatement effective date.

The loan amount, if any, on the date of lapse, will not be reinstated.

RIDERS

ACCIDENTAL DEATH RIDER

Available on	Life insured
Issue ages	16-60
Description	Provides additional coverage in the event of an accidental death, caused by an accidental bodily injury and death occurs within 365 days of the injury.
Issue amount	Minimum issue amount is \$25,000. Maximum issue amount is 100% of the face amount (subject to a maximum of \$300,000 across all Foresters certificates).
Expiry date	The certificate anniversary on which the insured is age 70.

WAIVER OF MONTHLY DEDUCTIONS RIDER

Available on	Life insured
Issue ages	16-55
Description	<p>Pays the monthly deduction, in effect at that time, to the account value, should the insured become totally disabled.</p> <p>If total disability begins prior to the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after the rider expiry date, the benefit will continue to be provided until the earlier of:</p> <p>a) the date when the insured is no longer totally disabled or, b) the day the certificate is no longer in effect.</p> <p>If total disability begins on or after the certificate anniversary on which the insured is age 60 and the insured is continuously disabled after the rider expiry date, the benefit will continue to be provided until the earlier of:</p> <p>a) the date when the insured is no longer totally disabled, or b) the insured's age 65 or c) the day the certificate is no longer in effect</p>
Waiting period	Six months
Expiry date	The certificate anniversary on which the insured is age 65.

GUARANTEED PURCHASE OPTION RIDER

Available on	Life insured
Issue ages	0-37 (at issue only)
Description	Provides an opportunity to increase the face amount on an option date, by up to the rider benefit amount, without further evidence of insurability. Due to increase in face amount, there is a corresponding change to the minimum premium, monthly deductions and surrender charges.
Scheduled option dates	Certificate anniversary on which the life insured is 25, 28, 31, 34, 37 and 40 years old. Special option dates include marriage, birth or adoption.
Benefit Amount	Lesser of Face Amount or \$30K per option.
Expiry date	The certificate anniversary on which the insured is age 40.

CHILDREN'S TERM RIDER

Available on	Children of life insured
Issue ages	16-55 (for Life insured)
Description	Provides level term life insurance for each child, listed on the application, who is 15 days or older, has not reached their 18 th birthday at issue of the rider and is not excluded by Foresters. A child is not covered past their 25 th birthday.
Issue amount	Any amount between and including \$10,000 - \$25,000.
Convertibility	To a permanent plan without evidence of insurability. For child up to age 21, that child can convert up to 1X the rider benefit amount. Between ages 21 and 25, up to 5X the rider benefit amount (max \$100,000/insured child on all Foresters child rider conversions for that child).
Expiry date	The certificate anniversary on which the insured is age 65.

Note: Coverage will be extended to each person who becomes an insured child while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.

FAMILY HEALTH BENEFIT RIDER

Available on	Life insured
Issue ages	0-75 (non-medical, at issue only) 0-84 (medical, at issue only)
Description	This rider, automatically included on all eligible certificates (no monthly rider deductions apply), provides benefits for qualified health situations for the insured and their immediate family, of up to \$650 per person per incident with a lifetime family maximum of \$5,000, who have had to be transferred to a hospital in the Continental United States, Alaska or Hawaii by ambulance, visit the emergency room or stay in hospital as a result of the following: <ul style="list-style-type: none"> • Earthquake • Hurricane • Tornado • Tsunami • Typhoon • Struck by lightning • Volcanic eruption
Qualified event and amount	<ul style="list-style-type: none"> • Ambulance Transportation: \$50 • Hospital Emergency Room Examination: \$100 • Hospital Stay: \$100/day (up to 5 days)
Max benefit amount	\$650 per person, per incident with a lifetime family maximum of \$5,000.
Expiry date	The earlier of the certificate anniversary on which the insured is age 85 or the first day following the day the total of the specific benefit amounts paid under this rider equals the maximum family benefit amount

Min monthly benefit	\$300
Max monthly benefit	Lesser of (at time of application): a) \$2,000 for Non-medical, \$3,000 for Medical b) 1.5% of the face amount (based upon total Foresters Disability Rider coverage), or c) 60% of the insured's earned income at certificate issue
Increases and decreases	The benefit amount can be decreased after issue, however, increases are not permitted after issue.
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. <i>Note: 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.</i>
Number of claims	Up to 2 independent claims, not to exceed 24 months per independent claim.
Claim period	24 months, not required to be consecutive for a given claim.
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
Expiry date	The certificate anniversary on which the insured is age 65.

DISABILITY INCOME RIDER (ACCIDENT ONLY)

Available on	Life insured
Issue ages	16-60
Description	Provides a monthly benefit for up to two years for total disability from one's own occupation, and for a second independent injury, up to two additional years for total disability from any occupation, if the insured becomes totally disabled due to injury within 180 days of that injury.
Waiting period	90 days

COMMON CARRIER ACCIDENTAL DEATH RIDER

Available on	Life insured
Issue ages	0-75 (non-medical, at issue only) 0-84 (medical, at issue only)
Description	This rider, automatically included on all eligible certificates (no monthly rider deductions apply), provides a death benefit of up to two times the face amount to a maximum of \$300,000, if the insured dies within 90 days of an accidental bodily injury that occurred on a common carrier as a fare-paying passenger.
Benefit amount	Two times the face amount (rider death benefit is subject to a maximum of \$300,000 across all Foresters accidental death coverage).
Expiry date	The certificate anniversary on which the insured is age 85.

ACCELERATED DEATH BENEFIT RIDER

Available on	Life insured
Description	This rider, included with eligible certificates at no additional premium, provides the owner an option of accelerating a portion of the eligible death benefit and receiving an accelerated death benefit payment due to diagnosis of an eligible illness.
Eligible Illness	Subject to eligibility criteria and state variations, this rider can be issued with <u>one or more</u> of the following eligible illnesses: <ul style="list-style-type: none"> • Chronic illness • Critical illness • Terminal illness

Summary Definition of Illnesses

Chronic Illness means the insured:

- Is unable to perform, without substantial assistance from another person, at least two of the activities of daily living for a period of at least 90 days, due to a loss of functional capacity; or
- Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.

Critical Illness is the following illnesses:

- Life Threatening (Invasive) Cancer
- Myocardial Infarction
- Stroke
- Advanced Alzheimer's Disease (before the insured's 75th birthday)
- End Stage Renal Failure
- Major Organ Failure
- ALS

Terminal illness means the insured has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.

Eligibility Criteria

Chronic and Critical Illnesses:

- Issue face amount must be at least \$25,000;
- Insured's issue age is 75 or younger; and
- Standard rated cases

Terminal Illness:

- Issue face amount must be at least \$25,000;
- All ages; and
- Standard and substandard rated cases

Minimum Acceleration Amount

\$4,500

Maximum Acceleration Amount	<p>Chronic Illness</p> <ul style="list-style-type: none"> In any 12-month period, 24% of the eligible death benefit on the effective date of the first accelerated payment due to chronic illness <p>Critical Illness</p> <ul style="list-style-type: none"> Lesser of a) 95% of the eligible death benefit on the effective date of the applicable each accelerated payment due to critical illness; and b) \$500,000 <p>Terminal Illness</p> <ul style="list-style-type: none"> Lesser of a) 95% of the eligible death benefit on the effective date of the accelerated payment due to terminal illness; and b) \$500,000 One terminal illness payment is allowed – the rider will terminate after an ABR terminal illness payment
-----------------------------	---

Lifetime Maximum Acceleration Amount	<ul style="list-style-type: none"> Lesser of a) 95% of the eligible death benefit at the time of the first acceleration; and b) \$500,000
--------------------------------------	--

Minimum Residual Base Face Amount	\$10,000
-----------------------------------	----------

Payment Amount	<p>The payment, due to diagnosis of eligible critical illness and chronic illness, will be less than the acceleration amount which will be <u>reduced</u> by the following:</p> <ul style="list-style-type: none"> Actuarial discount amount Loan repayment, prorated based on the acceleration amount Administration fee (current fee is \$300) <p>The actuarial discount amount and administration fee will <u>not</u> be applied to a terminal illness claim.</p> <p>The payment amount is guaranteed not be less than the certificate cash surrender value minus the outstanding prorated loan amount (based on the acceleration amount), if any.</p>
----------------	--

Actuarial Discount Amount	<p>It is determined by Foresters:</p> <ul style="list-style-type: none"> Based on factors specific to the insured, such as age, gender and premium class; Based on future mortality of the insured using the mortality table determined by Foresters; The accelerated death benefit interest rate Foresters applies; Will take into account the present value of the acceleration amount.
---------------------------	---

Effect of Acceleration	<p>ABR claim payment will reduce the face amount and, if any, the cash value and loan amount. The reduction to the face amount could be by more than the payment amount.</p> <p>Any outstanding certificate loan will be reduced by the loan repayment amount that was subtracted from the acceleration amount.</p> <p>Receipt of an accelerated death benefit payment is intended to qualify for favorable tax treatment under the IRC. However, depending on individual circumstances or changes to the IRC, the payment may be taxable, and may affect eligibility for public assistance or benefits. Your client should consult a qualified tax advisor and applicable government agency before receiving an accelerated death benefit payment.</p>
------------------------	---

SOFTWARE HELP

You can access/download Foresters SMART UL software by logging onto Foresters producer website ezbiz.

KEY CONTACT INFORMATION

SALES SUPPORT

We answer your call...with a live voice. Foresters Sales Support Team is your first, direct, live point-of-contact for all of your pre-sales needs! Our informed professionals pick up when you call, and provide the friendly assistance you need.

We are here for you! Call us at 1-866-466-7166 Option #1, Monday to Friday from 8:30 am to 7:00 pm ET. Our knowledgeable Foresters sales team is standing by to support your business with:

- A "live voice" to answer all of your Foresters questions
- Sales ideas and solutions
- Foresters product training
- Illustration software and website support
- Advanced marketing concepts, materials and education
- A Single Point-of-Contact with Foresters

OUR PRODUCER SERVICE CENTER

Do you need to inquire about business you have recently submitted, or an existing inforce certificate? Visit our producer website ezbiz (foresters.com) for quick and easy 24 hour self-service options. Should you require additional assistance, please contact our Producer Support Line at 1-866-466-7166 Option #2 between Monday to Friday 8:00 am to 8:00 pm ET.

MARKETING SUPPLIES

Visit our producer website ezbiz (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.