

# PlanRight

## Whole Life Insurance<sup>1</sup>

Level, guaranteed premium whole life insurance. Three types of coverage – two that can immediately pay a full death benefit amount (Preferred and Standard) and one that can provide a limited death benefit amount (Basic) in the first two years, and can provide a full death benefit amount thereafter.

	PlanRight – Preferred	PlanRight – Standard	PlanRight – Basic <sup>2</sup>
<b>Death Benefit<sup>3</sup></b>	Based on 100% of the face amount in effect	Based on 100% of the face amount in effect	Based on Year 1 – ROP plus 10% annual interest Year 2 – ROP plus 10% annual interest Year 3+ – 100% of the face amount in effect
<b>Riders</b>	Accidental Death Rider available (issue ages 50-80)	Accidental Death Rider not available	
	Accelerated Death Benefit Rider (for Terminal Illness) included at no additional premium		Accelerated Death Benefit Rider (for Terminal Illness) not available
	Common Carrier Accidental Death Rider included at no additional premium		
	Family Health Benefit Rider included at no additional premium		
<b>Premiums</b>	Level, payable to age 121		
<b>Minimum Premium</b>	\$10/month		
<b>Issue Ages (Age last birthday)</b>	50-85	50-85	50-80
<b>Minimum Face Amount<sup>4</sup></b>	\$5,000		
<b>Maximum Face Amounts</b>	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A
<b>Certificate fee (Subject to the modal factors)</b>	\$36 annually (commissionable)		
<b>Modal Factors</b>	Monthly – 0.0875	Quarterly – 0.26	Semi-Annual – 0.51 Annual – 1.0
<b>Underwriting Class<sup>5</sup></b>	Non-Tobacco, Tobacco		
<b>Cash Values</b>	Available (on full surrender only)		
<b>Loans<sup>6</sup></b>	Available (borrowed against cash value as security)		
<b>Insurer</b>	The Independent Order of Foresters (Foresters)		

## Sales Focus

- Face amounts range from \$5,000 to \$35,000
- Plan eligibility determined at point of sale
- No medical exam, no blood
- Personal Health Interviews (PHIs) available 7-days-a-week
- Complete in the comfort of the client's home

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<sup>1</sup> Foresters PlanRight Whole Life Insurance and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations Refer to the Foresters PlanRight Whole Life Producer Guide and the insurance contract for your state for these terms and conditions.

<sup>2</sup> For PlanRight Basic, the death benefit is based on 100% of the face amount (see footnote #2) in the event of accidental death during the first two years. Interest is compounded annually and is accrued on a daily basis from certificate issue date to date of death.

<sup>3</sup> Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.

<sup>4</sup> Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or canceled without notice. Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <https://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarshipprogram#gref> for eligibility criteria.

<sup>5</sup> Ratings do not apply on the PlanRight plans.

<sup>6</sup> Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).

<sup>7</sup> Insurability depends on answers to medical and other application questions and underwriting searches and review.

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