PlanRight

Whole Life Insurance[1]

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[2]
Death Benefit[3]	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
Riders	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		
Premiums	Level, payable to age 121		
Minimum Premium	$10/month		
Issue Ages (Age last birthday)	50-85	50-85	50-80
Minimum Face Amount[4]	$5,000		
Maximum Face Amounts	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
Certificate fee (Subject to the modal factors)	$36 annually (commissionable)		
Modal Factors	Monthly – 0.0875	Quarterly – 0.26	Semi-Annual – 0.51	Annual – 1.0
Underwriting Class[5]	Non-Tobacco, Tobacco		
Cash Values	Available (on full surrender only)		
Loans[6]	Available (borrowed against cash value as security)		
Insurer	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

Foresters Financial