

<b>Death Benefit</b>	Face amount minus debt (exclusive of all other riders).	<b>Premiums</b>	<ul style="list-style-type: none"> <li>• Available as a 10-Pay or Paid-up at 100</li> <li>• First Premium on PAC (FPOP) is available</li> <li>• Cash on Delivery (COD) is not available</li> </ul>
<b>Life Insurance Options</b>	10-Pay or Paid-up at 100		Premiums are banded by issue age: 0 - 4                      10 - 14 5 - 9                      15 - 17
<b>Benefit Period</b>	Endowment at age 121		
<b>Built-in Benefits (at no additional premium)</b>	Common Carrier Accidental Death Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus, or train.	<b>Minimum Premiums</b>	No minimum premium
	Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados, and earthquakes.	<b>Issue Ages (age last birthday)</b>	<b>Simplified Issue<sup>3</sup></b> 0 - 17
	Accelerated Death Benefit Rider <sup>2</sup> may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a terminal illness.	<b>Face Amounts</b>	\$5,000 - \$75,000
	Guaranteed Insurability Rider offers an opportunity to purchase additional coverage on the life of the insured (maximum of \$50,000) on each option date, without additional evidence of insurability.	<b>Certificate Fees</b>	\$1.05/monthly (PAC), \$3.12/quarterly, \$6.12/semi-annually, \$12/annually
		<b>Modal Factors</b>	Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00
		<b>Cash Values</b>	Cash values are guaranteed and vary based on gender.
<b>Charity Benefit Provision</b>	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% (to a maximum of \$100,000) of the face amount at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.	<b>Loans</b>	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the current Foresters US variable loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).

## Sales Focus

- Simplified issue underwriting up to \$75,000
- One application for up to 6 insureds
- Provide life long coverage at a low premium

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. N544

<sup>1</sup> Foresters BrightFuture 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 BrightFuture Product Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.

<sup>2</sup> The payment, due to diagnosis of a terminal illness, may be less than the acceleration amount if there is an outstanding loan or unpaid premiums. Payment will decrease certificate values and benefits. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

<sup>3</sup> Insurability depends on answers to medical and other application questions.

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