

Your Term

Non-Medical Level Term Life Insurance¹

Description	Guaranteed level term life insurance available on a non-medical ² basis.			Certificate Fees	Monthly: \$6.13
Term Lengths	10-, 15-, 20-, 25-, 30-year terms available for all underwriting classes.				Quarterly: \$18.20
Death Benefit Amount	Level and guaranteed amount for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 100. Evidence of insurability is not required to renew coverage.			Modal Factors	Semi-Annual: \$35.70
Premiums	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 100. Evidence of insurability is not required to renew coverage.				Annual: \$70.00 (Certificate fees are commissionable)
Minimum Premium	Monthly: \$10			Conversion	Monthly: 0.0875
	Quarterly: \$30				Quarterly: 0.26
	Semi-Annual: \$60			Charity Benefit Provision	Semi-Annual: 0.51
	Annual: \$120				Annual: 1.00
Issue Ages (age nearest birthday)	Term	Non-Tobacco	Tobacco	Built-in Riders (automatically included for no additional premium)	Owner can convert base term coverage to a new Foresters Financial™ permanent life insurance certificate without requiring evidence of insurability. Term certificate must be converted prior to the earlier of: <ul style="list-style-type: none"> The end of the initial term period less five years, or The certificate anniversary on which the Insured is age 65.
	10-year: 18-80	18-80	18-80		
	15-year: 18-70	18-70	18-70	Additional Riders (available for additional premium)	The Charity Benefit is a provision that pays ³ (up to a maximum of \$100,000) an additional 1% of the face amount when a claim is paid to the beneficiaries. The benefit is payable to an eligible charity designated by the owner.
	20-year: 18-65	18-60	18-60		
	25-year: 18-60	18-55	18-55	Face Amounts	Accelerated Death Benefit Rider ⁴ may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a covered illness which may include one or more of a critical, chronic, or terminal illness.
	30-year: 18-55	18-45	18-45		
	Ages			Underwriting Classes	Waiver of Premium Rider Accidental Death Rider Children's Term Rider
	18-55: \$50,000 - \$400,000				
	56+: \$50,000 - \$150,000				

Sales Focus

Non-medical underwriting up to \$400,000

- Available on 10-, 15-, 20-, 25-, and 30-year terms

- No medical exams, no fluids, no APS, no routine Personal Health Interviews (PHIs) no life event or mortgage requirements

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. N500

¹ Foresters Your Term Non-Medical Level Term 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 Foresters Your Term Producer Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.

² Insurability depends on answers to medical and other underwriting questions and underwriting searches and review.

³ The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

⁴ The payment, due to diagnosis of an eligible illness, may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits. **This is a life insurance certificate that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate** (The Accelerated Death Benefit Rider (For Terminal Illness) does not include acceleration for a chronic illness). Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable. Payment of accelerated death benefits under these riders are intended to receive favorable tax treatment under section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)).

For producer use only. Not for use with the public.