

Your Term Level Term Life Insurance¹

Description	Guaranteed level term life insurance available on a non-medical ² and medically underwritten 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	Level and guaranteed 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																		
Minimum Premium	Monthly: \$10 Quarterly: \$30 Semi-Annual: \$60 Annual: \$120		Conversion	(Certificate fees are commissionable on non-medical underwriting classes only)																		
Issue Ages (age nearest birthday)	All Underwriting Classes			Charity Benefit Provision	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:																	
Face Amounts	<table border="1"> <thead> <tr> <th>Term</th> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>10-year:</td> <td>18-80</td> <td>18-80</td> </tr> <tr> <td>15-year:</td> <td>18-70</td> <td>18-70</td> </tr> <tr> <td>20-year:</td> <td>18-65</td> <td>18-60</td> </tr> <tr> <td>25-year:</td> <td>18-60</td> <td>18-55</td> </tr> <tr> <td>30-year:</td> <td>18-55</td> <td>18-50</td> </tr> </tbody> </table>		Term		Non-Tobacco	Tobacco	10-year:	18-80	18-80	15-year:	18-70	18-70	20-year:	18-65	18-60	25-year:	18-60	18-55	30-year:	18-55	18-50	Built-in Riders (automatically included for no additional premium)
Term	Non-Tobacco	Tobacco																				
10-year:	18-80	18-80																				
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Non-Medical	Medical																					
Non-Tobacco	Preferred Plus Non-Tobacco																					
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				Common Carrier Accidental Death Benefit 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.																		
				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.																		
				Disability Income Rider (Accident Only)																		
				Disability Income Rider (Accident & Sickness)																		
				Waiver of Premium Rider																		
				Accidental Death Rider																		
				Children's Term Rider																		

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 coverage justification

Sales Focus

Speed to issue⁴

- iGo e-App⁴ process for non-medical applications
- In Good Order applications
- Point-of-Sale eligibility decisions in under 10 minutes

¹ Foresters Your Term 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 health and lifestyle questions and an underwriting review.

³ Accelerated Death Benefit Rider not available in CA.

⁴ e-App is available in all states through the iPipeline iGO e-App platform using Internet Explorer (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical products (excluding Foresters PlanRight and Foresters Prepared). POS decision will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (EST). Some e-App features are not available in NY (refer to ezbiz, Toolbox/e-App section for more details).

This product is a life insurance policy 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. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.