

# Your Legacy<sup>1</sup>

## Single Premium Whole Life Insurance



Product Type	Participating Whole Life	Issue Ages (age nearest birthday)	0-85 (non-medical)
Premium Period	Single Pay	Minimum Premium	Issue Age 0 - 15: \$1,500 Issue Age 16 - 29: \$5,000 Issue Age 30 - 85: \$10,000
Underwriting Classification (Non-Medical) <sup>2</sup>	Juvenile (issue ages 0-15) Non-Tobacco (issue ages 16-85) Tobacco (issue ages 16-85) Substandard (issue ages 16-80)	Maximum Premium	\$500,000 (subject to maximum net amount at risk)
Loans	Can be taken if the certificate is in effect and has a positive cash surrender values. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).	Maximum Net Amount at Risk	Issue Age 0 - 15: \$150,000 Issue Age 16 - 55: \$250,000 Issue Age 56 - 75: \$175,000 Issue Age 76 - 85: \$150,000
Loan Rate	Variable	Minimum/Maximum Face Amounts	The minimum face amount is the amount that the minimum single premium will purchase based on issue age, gender, underwriting classification, and rating (if applicable). The maximum face amount is the initial face amount less the single premium, subject to the maximum net amount at risk (per the chart above).
Dividend Options	Paid-up Additions (PUA) On deposit with interest Paid in cash	Insurer	The Independent Order of Foresters (Foresters)
Illustrations	Required for certificate issue	Built-in Benefits (at no additional premium)	Common Carrier Accidental Death Rider can provide an additional death benefit if the insured dies of accidental injuries that occurred while riding as a fare-paying passenger on a common carrier, such as a bus or a train.  Family Health Benefit Rider can pay a benefit that can be used to pay some family health expenses that may occur as a result of some natural disasters.  Accelerated Death Benefit Rider <sup>4</sup> provides an option to accelerate a portion of the eligible death benefit and receive a payment <sup>5</sup> . Subject to eligibility criteria and state variations, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness.

## Sales Focus

- Non-medical underwriting with point-of-sale decisioning<sup>3</sup>
- Available on issue ages up to age 85
- Juvenile coverage available on ages 0-15
- Ideal for estate creation and protection
- Builds guaranteed and non-guaranteed values

<sup>1</sup>Foresters Your Legacy insurance and its riders may not be available or approved in all states, are subject to the terms and conditions of the applicable contract and state variations may apply.

<sup>2</sup>In some situations, substandard underwriting classification may require an attending physician's statement (APS).

<sup>3</sup>Point-of-sale decisioning provides medical eligibility only. Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines.

<sup>4</sup>This rider is not available for certificates issued with a base face amount of less than \$20,000. On certificates where the insured's issue age is higher than 80 or issued as sub-standard, Terminal illness, where available, will be the only eligible illness issued.

<sup>5</sup>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.



Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, ON Canada M3C 1T9; its subsidiaries are licensed to use this mark.

PRODUCER USE ONLY.

503574 US (11/14)