



Foresters training

PlanRight Webinar

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PlanRight

PlanRight

A non-participating whole life product designed to provide for death benefits and premiums as a way to help people pay for the cost of their final expenses

PlanRight Whole Life

- U.S. population age 65 and over is expected to double in the next 25 years
- By 2030 almost one out of five Americans (some 72 million people) will be 65 years or older
- According to the National Funeral Directors Association, the average cost of a funeral in 2010 was \$7,755

Sources:

<http://www.cdc.gov/mmwr/preview/mmwrhtml/mm5206a2.htm>

<http://www.nfda.org/>

PlanRight Whole Life

- **Quick Application Process** – no medical exam, no blood profiles, no HOS
- **Quick Underwriting** – Producers will know medical eligibility prior to leaving client's home
- **Quick Issue** - Quick Pay in your pocket
- **Face amounts** - from \$2,000 to \$35,000

PlanRight Whole Life – Benefits in 1st, 2nd and Later Years

- **Level Death Benefit**

(Based on 100% of the Face Amount*)

Issue Age (ALB)	Face Amounts
50 - 80 yrs	\$2,000 - \$35,000
81 - 85 yrs	\$2,000 - \$15,000

- **Graded Death Benefit**

(Based on greater of:

- Year 1: 30% of face amount; or ROP + 4.5% interest
- Year 2: 70% of face amount; or ROP + 4.5% interest
- Year 3: 100%*)

Issue Age (ALB)	Face Amounts
50 - 80 yrs	\$2,000 - \$20,000
81 - 85 yrs	\$2,000 - \$10,000

- **Modified Death Benefit**

(Based on ROP+10% in years 1 and 2, 100% of the face amount from year 3+*)

Issue Age (ALB)	Face Amounts
50 - 80 yrs	\$2,000 - \$15,000
81 - 85 yrs	Not Available

*Applicable amount plus unearned premium minus certificate debt such as loans.

Subject to state availability.

PlanRight Whole Life

Accidental Death Provision

Availability	PlanRight Graded & Modified during the first two years the certificate is in effect
Benefit for Accidental Death	<ul style="list-style-type: none">• Face amount in effect on date of death of insured, plus• Unearned Premiums, minus• Debt
Accidental Death Definition	Death caused by an accidental bodily injury, directly and independently from all other causes
Accidental Death Period	Death occurs within 180 days of accidental bodily injury

Subject to state availability.

PlanRight Whole Life

- Premiums
 - Age Last Birthday
 - Rates for Males/Females and Non-Tobacco/Tobacco
 - No Banding
 - Commissionable Certificate Fee: \$36
 - Annual, Semi-annual, Quarterly and Monthly modes
- One application for all 3 plans

PlanRight Whole Life Riders

Built-In Protection	Common Carrier Accidental Death Benefit Rider
Extended Protection	Accidental Death Rider (Level Plan Only)

Subject to state availability.

PlanRight Whole Life

Common Carrier Accidental Death Benefit Rider

Availability	Insured
Issue Ages	50-85
Benefit	Provides a death benefit of up to two times the face amount to a maximum of \$300,000, if the insured dies of an accidental bodily injury that occurred while riding as a fare-paying passenger on a common carrier
Accidental Death Definition	Death caused by an accidental injury, directly and independently from all other causes
Accidental Death Period	Death occurs within 180 days of accidental bodily injury

Subject to state availability.

PlanRight Whole Life

Accidental Death Benefit Rider

Availability	PlanRight Level Insured
Issue Ages	50-85
Benefit	Provides additional coverage in event of accidental death, caused by accidental bodily injury and death occurs within 180 days of the injury.
Issue Amount	Minimum: \$2,000 Maximum: 100% of face amount
Expiry Date	Certificate anniversary on which the insured is age 121

Subject to state availability.

PlanRight Whole Life Real-Time Underwriting

- Supported by Apptical
- Fast, reliable service
- Focus on the sale not the underwriting process
- Know the client's medical eligibility before leaving the client's home

PlanRight Whole Life Process

- Complete the application
- Call Apptical for Personal Health Interview (PHI)
 - MIB and Prescription Checks will be performed on all applications
- Medical eligibility based on application and telephone interview results
- Submit the application

PlanRight Whole Life Process

In order for you to continue with the Point-of-Sale process for PlanRight, all applications must be submitted to Foresters within 10 business days after a call has been placed with Apptical, regardless of the outcome.

PlanRight Whole Life

Male Non-Tobacco - \$10K - Whole Life - Level Plan Type, Monthly Premiums

Age	Foresters	Americo	Assurity	Columbian	Monumental	United Home Life
50	30.08	32.06	28.82	29.17	28.80	28.95
55	36.17	35.70	34.28	33.37	36.30	34.91
60	44.16	43.68	41.65	44.83	44.10	44.09
65	52.72	55.20	53.87	55.70	57.50	56.46
70	69.58	72.93	73.05	73.54	76.00	80.71
75	96.88	99.51	100.55	98.22	100.00	122.52
80	138.74	145.65	155.57	141.83	127.70	168.93
85	191.52	200.14	N/A	195.54	174.40	N/A

Data in the comparison is based on information available believed to be current as of July 2012, but is subject to change. Not all products are available in all states. Assumes no optional coverages.

PlanRight Whole Life

Female Non-Tobacco - \$10K - Whole Life - Level Plan Type, Monthly Premiums

Age	Foresters	Americo	Assurity	Columbian	Monumental	United Home Life
50	23.10	24.56	25.48	24.38	24.40	23.23
55	28.40	27.73	29.37	28.44	29.40	27.53
60	34.62	33.93	34.74	35.69	34.00	33.22
65	41.90	42.80	44.03	43.52	42.30	40.83
70	52.29	53.43	56.41	54.83	55.00	55.38
75	72.31	72.93	76.89	73.12	72.80	81.24
80	105.07	112.77	113.89	107.9	94.90	114.51
85	158.76	166.32	N/A	149.27	129.60	N/A

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PlanRight Whole Life

Foresters PlanRight Whole Life Insurance

Medical Reference Guide

It is the responsibility of the Underwriting Department to properly evaluate all applicants for insurance coverage. This requires sound, underwriting practices consistent with Foresters philosophy for the selection of risks. In order to provide the best possible service, Foresters Underwriting Team must also rely on the producer to develop complete and accurate information at point of sale.

This manual is a guide intended to help the producer understand the probable underwriting action for commonly encountered medical histories. Naturally, the final action on an application is the decision of the Underwriter, based upon the varying circumstances that each particular case may present. It is important to recognize that the underwriting guide is meant as a basis for decision-making, and that other factors, including Foresters Underwriter's judgment, may affect the final decision.

This document was prepared for the exclusive use of appointed producers. It is not intended for public distribution, nor is it to be used in any solicitation or marketing of Foresters products.



For producer use only. Current as of July 30, 2022. The information contained in this guide is general in nature and is subject to certificate and rider wording.

Foresters getting more out of life



PlanRight Whole Life Insurance



Foresters help with final expense planning



Whole Life Insurance

Solid protection

None of us like to think about our own mortality. But, at some point, concern for your family leads you to wonder how they would cope with the costs if you were to die. That's where your Foresters life insurance can help provide the resources to protect your family and finances. Think about life insurance as something that combines certainty, simplicity and flexibility, along with other important advantages.

Benefits of Whole Life Insurance

- Provides you with lifetime (or up to age 121) life insurance coverage
- Guaranteed level premiums
- Allows you to borrow and use the insurance as collateral for a loan (this can reduce the death benefit)
- Provides a generally income tax-free death benefit*

Compliments of:

Estimate your needs

Funeral Home:	\$ _____
Cemetery Plot:	\$ _____
Marker/Headstone:	\$ _____
Casket:	\$ _____
Vault/Outer case:	\$ _____
Flowers:	\$ _____
Transportation:	\$ _____
Pastoral Services:	\$ _____
Music:	\$ _____
Medical:	\$ _____
Legal/Probate:	\$ _____
Debts:	\$ _____
Cash Needs:	\$ _____
Taxes:	\$ _____
Cash Gifts:	\$ _____
Other:	\$ _____
TOTAL:	\$ _____

This procedure is provided for information purposes only. It does not form part of any Foresters insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters insurance contract for your state for these terms and conditions. Contracts are issued by the independent carrier or Foresters, a mutual death society.

Foresters insurance and its forms may not be available or approved in all states and local regulations may apply. Foresters insurance and its forms are also under the term "mutuals" listed below, where "Co" represents either "U.S." or your state's postal abbreviation, as applicable.

PlanRight: WI-PR1-0301-0309, WI-PR2-0301-0309, WI-PRM-0301-0309, WI-PR1-0301-0310, WI-PR2-0301-0310, WI-PRM-0301-0310, WI-PRMAD-CAGS-2009 OF WI-PRMAD-CAGS-2009, ACCIDENTAL DEATH Rider: WI-ADM-0301-0309, WI-ADM-0301-0310 OF WI-ADM-0301-0309
Common Carrier Accidental Death Rider: WI-CCADR-0301-0309, WI-CCADR-0301-0310 OF WI-CCADR-0301-0309

For more information about Foresters go to foresters.com or call us toll-free at 800 826 3540

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Toronto, Canada M3C 1T9

U.S. Mailing Address:
PO Box 176
Buffalo, NY 14201-0176

151818-0001

PlanRight Whole Life

APPTICAL

1-866-844-9276

Monday-Friday: 8:30 am to Midnight ET

Saturday-Sunday: 10 am to 8 pm ET

Sales Support

1-866-466-7166 (option 1)

Monday-Friday: 8:30 am to 7:00 pm ET

Saturday-Sunday: Closed

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Foresters PlanRight Whole Life Insurance

Medical Reference Guide

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503461 US (07/12)

Foresters PlanRight Whole Life Insurance

Premium Rate Table (per 1,000)



503271 US (07/12)

Foresters PlanRight Whole Life Insurance

Producer Guide

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell Foresters PlanRight Whole Life Insurance. Check Foresters™ producer website for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state. Products and features may not be available in all jurisdictions, availability may be modified from time to time and certain restrictions may apply. Consult Foresters producer website for more detailed product information and up to date availability.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisors on their specific situations.

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Foresters
team support
you can count on

Foresters™ Sales Desk is your first direct, live point of contact – when you need us.

Our informed professionals pick up when you call, and provide the friendly assistance you need.

Call us at 866 466 7166

We answer the call
with a **live voice.**

We're here for you Monday to Friday
8:30 a.m. to 7:00 p.m. EST

Sales Support
Monday - Friday
8:30 AM – 7:00 PM EST
866-466-7166 Option 1

Rewards

Rewards

An Alliance Vacation for the entire family!

alliance
ventures

ST MAARTEN - ST THOMAS - NASSAU

Cruise

YOU AND YOUR GUEST CAN BRING UP TO FOUR CHILDREN ON THIS TROPICAL JOURNEY!

Presented by NAA Ventures, this 8-day, 7-night adventure cruise not only features the exotic locales and premium amenities you've come to expect from our incentive trips, but this time, you'll have the option to bring the whole gang! A guest and up to four children can accompany you on this amazing Caribbean cruise. This time, your hard work will help create memories for a lifetime.

Trip for you and a guest	75,000 Points
Trip for you, a guest and 2 children	125,000 Points
Trip for you, a guest and 4 children	150,000 Points
Trip for you and a guest	DM Level or above
Trip for you, a guest and 2 children	DM Level or above + 50,000 Points, or EVP Level
Trip for you, a guest and 4 children	DM Level or above + 80,000 Points, or EBM Level

All winners can bring two additional children for \$6,000. No NAA agents can be awarded bonus trip or purchased trip. DM and EVP and EBM must hit one-month level for two consecutive months in second half of 2013. Additional cabins can be purchased only if they are available. All Access membership is required to earn trip points. All point requirements are based on NPA premium; credit varies by product.

Limitations and restrictions may apply.
Be sure to view our Terms & Conditions: <https://www.naaleads.com/contests>

Subject to eligibility requirements. Some restrictions apply.

Thank you

PlanRight Webinar

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