




Foresters training

Smart Universal Life Webinar

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National Training Manager

Foresters 

Disclaimers

- This training module is not written for, and it cannot be used for, the purpose of avoiding penalties that may be imposed on a taxpayer. Neither Foresters™ nor its Representatives engage in rendering legal, business, estate tax, accounting or tax advice. The information in this training module is intended as a general overview. Please advise your clients to consult their individual tax or legal advisors regarding their specific situation. This report is not intended to provide advice regarding the sale or purchase of specific investments, financial or insurance products. Treasury Department Circular 230.
- All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member's dependants.
- The information contained in this presentation is for information purposes only. There are other tools available 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.
- Foresters™ is the trade name and a trademark of The Independent Order of Foresters.

Contents

- Foresters Difference
- Foresters Smart UL
- Support
- Rewards

Foresters Difference

Foresters

- Foresters™ is a leading international life insurance provider that is member-based, family-focused and community-spirited
- For over 135 years we have been true to our purpose – to support the well-being of families through quality life insurance, unique member benefits and inspiring community activities

Foresters™ is the trade name and a trademark of the Independent Order of Foresters, a fraternal benefit society.

Foresters Financial Strength

- Foresters financial strength, as measured by A. M. Best Company, is rated "A" (Excellent) and has been for 13 consecutive years, most recently updated July 5, 2013.
- An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. In assigning our rating, A.M. Best stated that Foresters rating outlook is "stable," which means it is unlikely to change in the near future, assuming our financial strength is maintained and our operations grow. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings.

Foresters Financial Strength



Foresters our shared strength

A strong commitment

Foresters™ is a leading international life insurance provider that is member-based, family-focused and community-oriented.

For over 135 years we have been true to our purpose – to support the well-being of families through quality life insurance, unique member benefits* and inspiring community activities.

Equally important for our members is to have peace of mind about our commitment – and ability – to provide their families with financial security.

A strong financial position

Foresters maintains a strong financial position with significant assets of \$5.3 billion CDN and liabilities of \$4.9 billion CDN¹. Our financial strength, as measured by A.M. Best Company², has been rated 'A' (Excellent) for the past eleven years. This independent rating assesses our ability to pay claims and is an important measure of our strength and stability.

A strategy for a strong future

You can be confident we are here for you today, and tomorrow. The conservative investment strategy taken by Foresters has resulted in a strong surplus³ of \$1.4 billion CDN and the ability to withstand adverse business and market conditions. Our solvency ratios⁴ are well beyond local regulatory requirements and above industry averages in all three countries in which we operate.



Year	Surplus (\$ billions)
'06	1.2
'07	1.4
'08	1.2
'09	1.3
'10	1.4



Year	Invested Assets	Liabilities
'04	5,000	4,000
'05	5,200	4,200
'06	5,400	4,400
'07	5,200	4,200
'08	5,400	4,400
'09	5,600	4,600
'10	5,800	4,800

* Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or cancelled without notice. For details about membership and its benefits, visit foresters.com

¹ Year ending December 31, 2010

² An 'A' (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. In assigning Foresters rating on May 26, 2011, A.M. Best noted that Foresters rating outlook is "stable", which means it is unlikely to change in the near future. A.M. Best assigns ratings from A++ to C+, A++ being superior ratings and A+ being excellent ratings. See ambest.com for our latest rating.

³ This surplus represents excess funds above the amount required as legal reserves for insurance and annuity contracts in force and provides additional assurances to our members for our long term financial strength.

⁴ Solvency ratios indicate that our ability to meet long-term obligations is above and beyond what is required.



- Strong financial position
- Surplus of \$1.4 billion Canadian
- US Division Risk-Based Capital Ratio 462%

Ratings and figures current as of Dec. 31, 2011.

Foresters Difference

Foresters
getting
more out
of life

Foresters 

How are Fraternal Benefit Societies different?

- Our customers are our members and can apply for membership in the application for insurance
- Share a common bond
- Non-Denominational
- Fraternal Concept: people helping people

Not subject to income tax: Foresters is expected to spend the equivalent for the benefit of members and their communities

KaBOOM!



Foresters a positive impact



Foresters Playground Build

City of Pico Rivera, Pico Rivera, CA – April, 29 2012

Foresters® is teaming up with families and helping to transform communities.

- In 2012, Foresters is building 20 new playgrounds for communities across North America in partnership with Foresters volunteers and KaBOOM!, a non-profit organization dedicated to play.
- By 2013, Foresters will have built or planned nearly 100 KaBOOM! playgrounds, thanks to the volunteer efforts of Foresters members, independent agents and local community partners. These playgrounds will eventually serve over 1,000,000 children and families, providing them with a safe place to play, learn and spend time together across North America.

Pico Rivera, California Playground Build

- In less than eight hours, more than 200 Foresters members, agents and community volunteers joined with KaBOOM! to build a new 3,137-square-foot playground for families at the City of Pico Rivera.
- This playground will serve more than 1,800 children and their families, providing a great place to play for years to come.

Thanks to the ongoing commitment of community partners, Foresters members, independent agents, and volunteers to maintain the playground, over the next fifteen years local children and their families will continue to have a place to spend quality family time together.

Courtesy of:



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- Partnership with KaBOOM!
- 100 new playgrounds built by 2013
- Members, employees and producers volunteer along with community partners to build a playground in just one day

2013 Playground Builds

Philadelphia, PA	Atlanta, GA
Louisville, KY	Portland, OR
Dallas, TX	San Antonio, TX
Houston, TX	Los Angeles, CA
New York, NY	San Diego, CA
Columbia, SC	Charlotte, NC
Minneapolis, MN	Tampa, FL
Orange Co, CA	Columbus, OH
Long Island, NY	New Jersey

Ronald McDonald House Charities



Foresters
a positive
impact



Foresters Playground Build
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- Partners for three years
- Foresters has organized activities at more than 70 local Ronald McDonald Houses®
- Activities include sponsoring “Cookies With Care” and family activity nights

Ronald McDonald House is a registered trademark of McDonald’s Corporation or its affiliates and is used with permission.

Emergency Assistance Grants

2012 Emergency Assistance Funding	
NC Tornadoes	March
Midwest and OK Tornadoes	April
Tropical Storm Debbie	June
CO Wildfires	July
MD, VA & Washington, D.C. Storms	July
Tropical Storm Isaac	August
Hurricane Sandy	October

- Short-term, temporary financial assistance
- For Members affected by significant personal hardship, disaster or large-scale emergency
- One time, per disaster, payment
- 800-828-1540
 - 8:00 am – 4:00 pm Eastern, M-F
- myforesters@foresters.com

Member Benefits

Benefits extended to all eligible insureds, as Foresters members:

- Competitive Scholarships
- Terminal Illness Loan
- Orphan Benefits
- *Everyday* Money
- Legal *Link*
- Community Grants

Foresters members include insureds under Foresters certificates. Members' immediate family members may also be eligible to apply for member benefits. Foresters member benefits are non-contractual, subject to benefit-specific eligibility requirements and limitations, and may be changed or canceled without notice.

Competitive Scholarships

Member benefits
Foresters Competitive Scholarships



Making higher education more affordable

Worried about the financial burden education may place on your family?

Foresters is more than a life insurance provider. We don't have shareholders. Instead, we invest in you, your family and the community where you live.

To learn more about Foresters go to foresters.com

We understand. The high cost of education may be daunting. Whether it involves a vocation or trade school, community college or university, the cost of tuition may be difficult for families to manage.

Many scholarship programs are based solely on academic performance and only award those at the very top. That leaves a lot of students and their families to shoulder the cost on their own.

Higher education is important to the financial security of families, and the well-being of communities. Those are things that Foresters cares deeply about. That's why Foresters Competitive Scholarship[®] program takes a different approach.

Community service matters.

Many students today are giving back to their communities through volunteer activities. At Foresters we believe that we can foster the next generation of leaders by helping community-minded students achieve their academic goals. That's why community service is an important part of our scholarship program. In fact, 65% of the Foresters Competitive Scholarship application is weighted toward community service.

Eligible students are welcome to apply if they have at least 40 hours of community service, a minimum grade point average of 70% or 2.8, and are a member, spouse, dependent child including those under legal guardianship, or grandchild of a Foresters member. (Please see foresters.com for full eligibility details.)

Promoting the well-being of members, families and communities

Foresters has awarded more than \$25 million CAD in financial support to more than 4,400 students since we first began this scholarship program. If higher education is in your family's future we invite you to take a closer look at Foresters Competitive Scholarships. It's one of Foresters unique member benefits¹ and just one of the many ways that Foresters promotes the well-being of our members, their families and their communities.

For more information about becoming a Foresters member, contact your licensed insurance representative.

Foresters

1 This program is administered by International Scholarship and Tuition Services, Inc.
2 Foresters member benefits are non-contractual, subject to eligibility requirements and limitations and may be changed or canceled without notice. For details, visit foresters.com
Foresters[®] is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 205 Queen Hill Road, Toronto, Canada M5C 1T7. Its subsidiaries are licensed to use this mark. ©2014 I.O.F. (12/13)

- 250 tuition scholarships offered annually
- Each scholarship worth up to \$8,000

Foresters members include insureds under Foresters certificates. Members' immediate family members may also be eligible to apply for member benefits. Foresters member benefits are non-contractual, subject to benefit-specific eligibility requirements and limitations, and may be changed or canceled without notice.

Terminal Illness Loan

- Terminal illness definition: Reasonable certainty of death within one year as defined by a legally qualified physician who can provide medical proof satisfactory to Foresters
- Borrow 75% of the net face amount of the Member's Foresters life insurance certificate to a maximum of \$250,000.
- No interest, set-up fees or rider charges
- Not available in NY or IL. Not available on Prepared Accidental Death Certificates

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Orphan Benefit

- \$900 per month per child paid to the legal guardian of the orphaned children of a Foresters Member, to age 18
- Both parents alive at time of application
- Both parents pass away
- Benefit payment starts approximately one month after death benefit proceeds paid
- Paid in addition to any death benefits

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Orphan Scholarship


- Death of one parent - \$1,500/year
- Death of a single parent - \$3,000/year
- Death of both parents - \$6,000/year
- Renewable for up to 4 years
- If the child becomes orphaned at age 18 or younger, the program must begin in the calendar year in which the child's high school education is completed.

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Everyday Money

Member benefits
Everyday Money

Financial counseling
at your fingertips



We all have questions.
Foresters can help you get answers.

Foresters is more than a life insurance provider. We don't have shareholders. Instead, we invest in you, your family and the community where you live.

To learn more about Foresters go to foresters.com

No matter what stage of life you're in, whether you are striving to make ends meet or to maximize your savings, you likely have financial questions.

Maybe you've set a goal to pay off your student debt, or to save for a down payment on a home and you'd like help creating a budget. Perhaps you're wondering whether to buy or lease a vehicle, how you might trim your household expenses, or if you should consolidate your debt. Maybe you already have a far nest egg saved toward a future goal such as your children's education or your own retirement. Are you on track to achieve that goal? ForestersSM can help you get answers to these types of questions.

Everyday Money connects members to complimentary financial counseling. Everyday Money provides personalized financial counseling delivered by professionals. The service is completely confidential and it's complimentary to Foresters members. Best of all, it's just a phone call away so you can call Everyday Money whenever the need arises.

Any member of your immediate family is welcome to call the Everyday Money support line. It's available to members, their spouses or partners, dependent children and children under guardianship. So if your teenager has questions about credit cards or needs help creating a personal budget, he or she can get personalized professional counseling too, simply by calling the confidential support line.

Everyday Money is one of Foresters unique member benefits¹ and just one of the many ways that Foresters promotes the well-being of our members, their families and their communities.

For more information about becoming a Foresters member, contact your licensed insurance representative.

Foresters

1 In the United States and Canada, Everyday Money is provided by sub-AIG.
2 Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled without notice. For details, visit foresters.com or call 800-444-3043.
ForestersSM is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T7. Its subsidiaries are licensed to use this mark. 408216 US (06/13)

- Toll-free and confidential phone-based financial helpline
- Accredited financial counselors
- Answer questions about everyday money management

1-800-444-3043

7:00 am – 9:00 pm EST M-F

8:00 am – 12:00 pm EST Weekends

Foresters members include insureds under Foresters certificates. Members' immediate family members may also be eligible to apply for member benefits. Foresters member benefits are non-contractual, subject to benefit-specific eligibility requirements and limitations, and may be changed or canceled without notice.

Legal Link



Member benefits
Legal Link

Legal services for everyday families

Foresters is more than a life insurance provider. We don't have shareholders. Instead, we invest in you, your family and the community where you live.

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Have you put off seeking legal advice?

Most of us need a lawyer at one time or another, whether it is to buy or sell a home, divorce or a will, or address an estate matter. Yet, we're not always sure when to turn, especially if specialized legal advice is needed. Then there is the cost - legal fees can quickly drain the budget of everyday families.

Foresters™ members can get the legal services they need without the worry, because Legal Link® addresses these concerns.

Maybe you'd like to challenge a traffic ticket, or draft a power of attorney. Perhaps you need a lawyer to review an employment contract or represent you in a divorce or custody issue. As a member with a need for legal services you would simply call Foresters Legal Link® toll-free number.

Legal Link connects you to reduced-cost legal services in your area. The legal link representative determines the type of services needed for your situation and refers you to a lawyer in depending on where you live. The initial consultation with the Legal Link lawyer is complimentary and other legal services are offered at a discount and certain services may even be complimentary.

Legal Link lawyers can offer advice in most areas of the law, and it's available to you as a member as well as your spouse or partner, dependent children, and children under legal guardianship.

So if you've ever put off seeking legal advice because you haven't known where to turn, we invite you to learn more about Legal Link. It's one of Foresters unique member benefits¹ and just one of the many ways that Foresters promotes the well-being of our members, their families and their communities.

For more information about becoming a Foresters member, contact your licensed insurance representative.

1. In the United States, Foresters' legal link benefit is provided by Legal Club of America®, which is a registered trade name of Saturday Holdings Inc. The terms and conditions of Legal Link are those of Legal Club of America's® Family Legal Plan. In Canada, Foresters' Legal Link benefit is provided by Law Assist Canada Inc. The terms and conditions of Legal Link are those of Law Assist Canada Inc.'s® Family Legal Plan.

2. Foresters member benefits are non-contractual, subject to eligibility requirements and limitations and may be changed or canceled without notice. For details, visit foresters.com.

Foresters® is a trade name and a trademark of the Independent Order of Foresters, a fraternal benefit society, 303 Don Mills Road, Toronto, Canada M2C 1T9. An additional use licensed to use this mark: 806428 CAN-US 05/03

Foresters®

- Free legal services including a free simple will
- Discounted legal services including simple divorce, name change, incorporation and additional legal items
- Access to Legal Club of America discounts

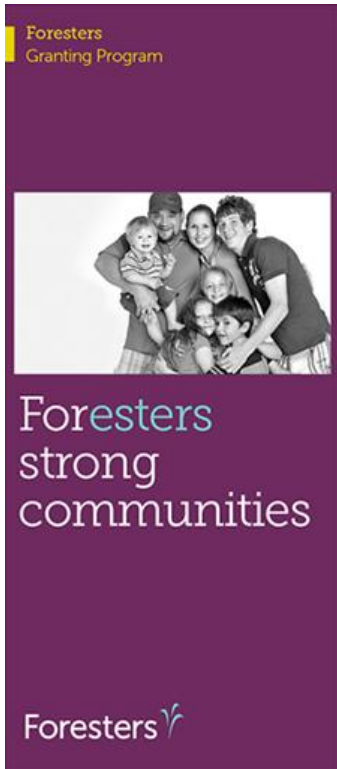
1-800-444-3043

8:00 am – 8:00 pm EST M-F

In the US, Foresters Legal Link benefit is provided by Legal Club of America®, which is a registered trade name of Saturday Holdings Inc. The terms and conditions of Legal Link are those of Legal Club of America's® Family Legal Plan.

Foresters members include insureds under Foresters certificates. Members' immediate family members may also be eligible to apply for member benefits. Foresters member benefits are non-contractual, subject to benefit-specific eligibility requirements and limitations, and may be changed or canceled without notice.

Community Granting Program



Community Involvement (CI) grants

- CI grants provide members with the funds to independently organize volunteer activities that contribute to family well-being such as cleaning up a park, or assembling hygiene kits for the homeless or gift packs for disadvantaged children.

Member Involvement (MI) grants

- MI grants provide members with the funds to create fun family activities such as a day at an amusement park or sporting event, or an evening at the movies.

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Member Benefits For Helping Generations

Member Benefit	Benefit Amount
Orphan Benefits	\$486,000
Orphan Scholarship	\$72,000
Total Benefits	\$558,000

Suppose two parents with three small children (turning ages 1, 3, and 5) pass away

- Foresters would pay death benefits
- Foresters would also pay the Orphan Benefit to the legal guardian of the orphaned children

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Member Benefit Resources

Foresters
getting
more out
of life

Foresters 

Member benefits
Foresters Competitive Scholarships

Making higher
education more
affordable



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Higher education is important to the financial security of families, and the well-being of communities. Those are things that Foresters cares deeply about. That's why Foresters Competitive Scholarship¹ program takes a different approach.

Community service matters

Many students today are giving back to their communities through volunteer activities. At Foresters we believe that we can foster the next generation of leaders by helping community-minded students achieve their academic goals. That's why community service is an important part of our scholarship program. In fact, 65% of the Foresters Competitive Scholarship application is weighted toward community service.

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Foresters 

Foresters
everyday
families



Producer Guide
to Member Benefits

Beginning on or after
January 23, 2012

Foresters 

Producer use only

Smart Universal Life

Smart Universal Life

A flexible universal life product that offers lifetime protection, non-medical and medical underwriting and potential for cash value accumulation

Smart Universal Life

Target Market

- Ages 30-50
- Middle Income Market
- Want lifetime life insurance protection
- Want cash value accumulation potential
- Want an easy application process with non-medical

Smart Universal Life

- Lifetime protection (to age 121)
- Competitive Rates
- Customized coverage with valuable riders
- Flexible coverage

Smart Universal Life

Non-Medical Features

- No medical exams (up to \$250,000)
- Foresters relies on applicants' answers to health & lifestyle questions to offer up to \$250,000 in coverage
 - No medical exam
 - No blood
 - No routine PHIs
- Simple application process
 - Optional POS phone interview

Smart Universal Life Non-Medical Features

- No blood
- No HOS
- No APS
- Optional POS phone interview
- MIB
- Prescription History

Build Tables	
5'6"	259 lbs
5'7"	265 lbs
5'8"	274 lbs
5'9"	281 lbs
5'10"	292 lbs
5'11"	298 lbs

Foresters Smart Universal Life

Non-Medical Issue Ages and Face Amounts

Issue Ages (age nearest)	Minimum Face Amount	Maximum Face Amount
0-15	\$25,000	\$150,000
16-55	\$25,000	\$250,000
56-75	\$25,000	\$150,000

Foresters Smart Universal Life Insurance

Medical Issue Ages and Face Amounts

Issue Ages (age nearest)	Minimum Face Amount
0-15	\$150,001
16-70	\$100,000
71-75	\$50,000
76-85	\$25,000
71-85 (preferred and preferred plus classes)	\$100,000

Foresters Smart Universal Life Insurance Insurance Classes

Non-Medically Underwritten Insurance Classes	Medically Underwritten Insurance Classes
Juvenile Non-Tobacco Tobacco	Juvenile Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Plus Tobacco

Foresters Smart Universal Life Insurance Premiums

Minimum Modal Premium	Premium Mode
\$25.00	Monthly
\$75.00	Quarterly
\$150.00	Semi-Annually
\$300.00	Annually

Smart Universal Life

Surrender charges	Decreasing charge for 15 years
Premium expense charge	6% of premiums paid in the first 20 years
Monthly administration deduction	\$12

Smart Universal Life

Definition of Life Insurance Tests	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)
Death Benefits	Level Increasing
Grace Period	61 days from the due date of the monthly deduction in default
Reinstatements	Can be reinstated within 3 years of the date of lapse, subject to conditions
Underwriting	Issued Standard up to and including Table 4 for Non Medical
Decision Express	Optional Point-of-Sale underwriting decisions.

Non-Medical

Male, NT 55 yrs old, \$100,000 face amount, AP \$2,600

		Current Int Rate	CSV at year 5	CSV at year 10	CSV at year 20	CSV at year 30	CSV at year 40	Tgt Prem.	Sec. Gte	Sec Gte Prem.
ANICO	Executive UL	4.35%	6,765	19,389	56,070	109,007	201,746	1,665	10 yr	1,332
Americo	LifeCrest	4.5%	6,617	18,438	50,556	89,156	167,757	2,395	20 yr	1,436
LSW	Horizon UL	6.0%	5,624	17,439	52,005	115,752	231,858	3,004	15 yr	1,692
John Hancock	Accumulation UL 09	5.0%	7,128	19,556	55,992	111,645	208,323	2,228	5 yr	1,389
Foresters	SMART UL (Non-Med)	5.75%	6,888	19,906	56,188	121,021	230,680	1,951	10 yr	1,534
AA	Easy UL	3.2%	8,674	21,899	49,124	71,638	101,528	2,127	15 yr	1,636
	Smart UL Rank	2	3	2	1	1	2			

Sources: Individual company software as of October 22, 2012 Guideline Premium Test with Level Death Benefit Based on current COI.

* Assumes current interest rate and COI applicable throughout all years and no loans or withdrawals.

Non-Medical

Female, NT 55 yrs old, Non-med \$250,000 face amount, AP \$6,500

		Current Int Rate	CSV at year 5	CSV at year 10	CSV at year 20	CSV at year 30	CSV at year 40	Tgt Prem.	Sec. Gte	Sec Gte Prem.
ANICO	Executive UL	4.3%	19,959	53,298	141,283	285,638	524,876	3,313	10 years	2,650
Americo	LifeCrest	4.5%	20,111	53,571	135,549	266,305	487,889	4,488	20 years	2,388
LSW	Horizon UL	6.0%	17,715	51,551	143,057	320,209	632,926	6,383	15 years	3,552
John Hancock	Accumulation UL 09	5.0%	22,357	58,902	160,947	335,342	621,887	4,495	5 years	2,619
Foresters	SMART UL (Non-Med)	5.75%	20,824	57,417	160,215	349,854	663,912	3,678	10 years	3,358
AA	Easy UL	3.2%	24,201	60,292	145,215	322,947	404,528	4,308	15 years	3,313
	Smart UL Rank	2	3	3	2	1	1			

Sources: Individual company software as of October 22, 2012 Guideline Premium Test with Level Death Benefit Based on current COI.

* Assumes current interest rate and COI applicable throughout all years and no loans or withdrawals.

Decision Express

- Personal Health Review provided by Apptical
- Fast, reliable service
- Focus on the sale not the underwriting process
- Know the client's plan eligibility before leaving the client's home

Decision Express Pre-Screening

Criteria	Qualification
Age	0-70 (no backdating for POS)
US Citizen	Required
Previously Declined by Foresters	If previously declined by Foresters, not eligible for POS
Height & Weight	Meet non-med build chart requirements
Questions on Application	Some health/lifestyle questions can make the client ineligible for POS
Applying for DI (Accident Only) Rider	If applying for DI (Accident Only), not eligible for POS

Proposed insured may qualify for simplified issue products with traditional application process. POS process not available – additional questionnaires required.

Decision Express

Pre-Screening - Lifestyle Questions

- Question 10 – illegal drug use
- Question 12 – military
- Question 13 – aviation
- Question 14 – hazardous sports
- Question 15 – motor-vehicle violations
- Question 16 – DUI/DWI

Proposed insured may qualify for simplified issue products with traditional application process. POS process not available – additional questionnaires required.

Decision Express

Pre-Screening - Medical Questions

- Question 18b – test results
- Question 22 – AIDS/ARC
- Question 25a – aneurysm, stroke, TIA, heart disease
- Question 25c – cancer, melanoma
- Question 25d – emphysema, COPD
- Question 25e – dementia, Alzheimer's, MS, Parkinson's
- Question 25f – bi-polar, schizophrenia, eating disorder
- Question 25h – diabetes
- Question 25i - hepatitis

Proposed insured may qualify for simplified issue products with traditional application process. POS process not available – additional questionnaires required.

Decision Express Process

- Complete the application
- Call Apptical for Personal Health Review (PHR)
 - MIB and Prescription Checks will be performed on all applications
- Plan eligibility based on application and telephone interview results
- Fax or mail-in application

Decision Express

In order to continue using the Decision Express process, all applications must be submitted within 10 business days after a call has been placed to Apptical, regardless of the outcome.

Smart Universal Life Riders

Protection Benefits	Family Health Benefit Rider
	Common Carrier Accidental Death Benefit Rider
Living Benefits	Disability Income Rider (Accident Only)
	Waiver of Monthly Deductions Rider
Extended Protection	Children's Term Rider
	Accidental Death Benefit Rider
	Guaranteed Purchase Option Rider

Subject to state availability.

Smart Universal Life

Family Health Benefit Rider

Issue Ages	0-75 (non-medical, at issue only) 0-84 (medical, at issue only)
Expiry Date	The earlier of the certificate anniversary on which the insured is age 85 or the first day following the day the total of the specific benefit amounts paid under this rider equals the maximum family benefit amount.
Benefit Amount	\$650 person, per incident with a lifetime family maximum of \$5,000
Catastrophic Events	Typhoon, hurricane, earthquake, tornado, volcanic eruption, tsunami or lightning strike.
Qualified Event & Amount	Ambulance Transportation: \$50 Hospital Emergency Room Exam: \$100 Hospital Stay: \$100/day (up to 5 days)
Subject to state availability and variations	

Smart Universal Life

Common Carrier Accidental Death Rider

Issue Ages	0-75 (non-medical, at issue only) 0-84 (medical, at issue only)
Expiry Date	The certificate anniversary on which the insured is age 85.
Benefit Amount	2 times the base face amount to a maximum of \$300,000 across all Foresters accidental death coverage
Benefit Payout	CCADR provides the CCADR benefit if the insured dies within 90 days of, and due to, the accidental bodily injury that occurred on a common carrier

Subject to state availability and variations

Smart Universal Life

Disability Income Rider (Accident Only)

Issue Ages	16-60
Expiry	The certificate anniversary on which the insured is age 65.
Minimum Benefit	\$300 per month
Maximum Benefit	Lowest of (at time of application): \$2,000 (non-medial) \$3,000 (medical) 1.5% of the face amount (based upon total Foresters Disability Rider coverage), or 60% of the insured's earned income at certificate issue
Waiting Period	90 days
Definition of Total Disability	1 st Injury: Insured's inability to work at own occupation 2 nd Injury: Insured's inability to work at any occupation
Benefit Period	Up to two independent claims, not to exceed 24 months per independent claim.

Subject to state availability and variations

Smart Universal Life

Waiver of Monthly Deductions Rider

Issue Ages	16-55
Expiry	Certificate anniversary on which the insured is age 65.
Benefit	Pays the monthly deduction, in effect at that time, to the account value, should the insured become totally disabled.
Waiting Period	6 months
Waiving Premium Beyond Expiry Date	If total disability begins prior to certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after the rider expiry date, the premium will continue to be waived until the earlier of: <ul style="list-style-type: none">•Date when the insured is no longer totally disabled;•Day the certificate is no longer in effect

Smart Universal Life Child Term Rider

Issue Ages	16-55 (for life insured)
Expiry	The certificate anniversary on which the insured is age 65.
Benefit	Minimum: \$10,000 Maximum: \$25,000
Insured Children	Is 15 days or older, on the application date, and has not reached their 18 th birthday at rider issue, and is not excluded by Foresters.
Child's Coverage Expiry	A child is not covered past their 25 th birthday.
Conversion	Up to 1 times the CTR benefit on or before age 21; or Up to 5 times the CTR benefit between ages 21-25 to an overall maximum of \$100,000 per insured child

Smart Universal Life Accidental Death Rider

Issue Ages	16-60
Expiry	The certificate anniversary on which the insured is age 70.
Minimum Benefit	\$25,000
Maximum Benefit	Up to 100% of the base certificate face amount to a maximum of \$300,000 for all carriers.
Benefit Payout	ADR provides the ADR benefit if the insured dies within 365 days of, and due to, the accidental bodily injury.

Smart Universal Life

Guaranteed Purchase Option Rider

Issue Ages	0-37
Expiry	The certificate anniversary on which the insured is age 40.
Benefit	Provides an opportunity to purchase additional coverage on the life insured up to the benefit amount without further evidence of insurability.
Maximum Benefit	Lesser of face amount or \$30,000 per option.
Option Dates	Certificate Anniversary on which the life insured's age is 25, 28, 31, 34, 37 and 40.

Smart Universal Life

Foresters Advantage Plus, Strong Foundation & SMART U

Underwriting 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.

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Foresters getting more out of life



SMART
Universal Life
Insurance



Foresters flexible protection



Prepared for:
Name _____
Date _____
Prepared by _____
Contact info _____

Base coverage	Benefit Amount	Planned Premium
Foresters SMART Universal Life Insurance		
Family Health Benefit Rider Provides hospital and ambulance benefits up to a maximum of \$650 per person to a limit of \$5,000 per family, if injured as a result of hurricane, tsunami, earthquake, volcanic eruption, being struck by lightning, tornado, typhoon.		
Common Carrier Accidental Death Rider Pays up to double the death benefit if the insured dies within 90 days of an accidental injury that occurred on a common carrier as a fare-paying passenger, to a maximum of \$300,000.		

Optional benefits	Benefit Amount	Planned Premium
Disability Income Rider (Accident Only)* Provides a monthly income for up to 2 years (or 2 separate incidents) if the insured becomes totally disabled within 180 days of the injury (90-day elimination period).	\$ _____ / month	
Children's Term Rider Provides up to \$25,000 of level term life insurance for each eligible child of the insured, whether born, adopted or under legal guardianship, or a stepchild of the insured.		
Accidental Death Rider Provides a maximum benefit of \$300,000 in case of death caused by an accidental bodily injury.		
Waiver of Monthly Deductions Rider Waives the monthly deduction as long as the insured is totally disabled and unable to work. If disability begins before age 60, waiver continues even after the rider expires, if total disability is continuous.	Waive monthly deduction	
Guaranteed Purchase Option Rider Offers an opportunity to increase your face amount by up to \$50,000 on each option date, without additional evidence of insurability.		
Total Planned Premium		*Premium subject to increase

PLUS:
Complimentary Member Benefits!

For you and your family	Benefit Amount	Planned Premium
Terminal Stress Loan* An interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on a terminally ill insured person.	\$250,000 maximum	Complimentary for members
Competitive Scholarships* Up to 350 renewable scholarships are available every year to eligible members and their family who can qualify for up to \$8,000 in support.	\$8,000 maximum per child	Complimentary for members
Orphan Scholarships Per year per child, renewable for up to 4 years of full-time postsecondary education upon the death of both parents, up to \$6,000; a single parent, up to \$3,000; one of two parents, up to \$1,500.	\$24,000 maximum per child	Complimentary for members
Orphan benefits \$300 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.	\$304,400 maximum per child	Complimentary for members
Family events Spend time with your family at sporting events, theme parks and more, at little to no cost.	Unavailable	Complimentary for members (not for fee)
Inspiring community activities Make a meaningful and lasting impact in your community. Support family well-being through our national partnerships.	Unavailable	Complimentary for members
Everyday Money & Legal Link Tool-free access to two services. Accredited counselors can help with every day money issues, such as budgets and debt. Access complimentary or discounted legal services in many areas.	Unavailable	Complimentary for members

This worksheet is provided for information purposes only. It does not form part of the Foresters SMART Universal Life Insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters SMART Universal Life contract for your state for these terms and conditions. Contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters SMART Universal Life and its riders may not be available or approved in all states and some variations may apply. Foresters SMART Universal Life and its riders are listed under the form numbers listed below, where "X" indicates either "UL" or your state's postal abbreviation, as applicable.

Foresters SMART Universal Life: ICC06-US-SMART-0501 or UL-SMART-0001-2009
Waiver of Monthly Deductions Rider: ICC06-UL-WM0D-0501 or UL-WM0D-0001-2009
Accidental Death Rider: UL-ADR-0001-2008
Children's Term Rider: UL-CTR-0001-2008
Disability Income Rider (Accident Only): UL-DIR-0001-2008
Family Health Benefit Rider: UL-FHB-0001-2008
Common Carrier Accidental Death Rider: UL-CCADR-0001-2008
Guaranteed Purchase Option Rider: UL-GPO-0001-2008

* Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.
* The program is administered by International Scholarship and Union Services, Inc.

The Independent Order of Foresters
789 Don Mills Road
Toronto, Canada M3C 1T9

U.S. Mailing Address:
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Buffalo, NY
14201-0179

foresters.com
800 828 1540

1501 4416 US (06/13)

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Foresters Advantage Plus,
Strong Foundation & SMART UL


Underwriting Guide

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are identified on our site page.

Foresters 

408216 US (06/13)

Risk Assessments
Monday – Friday
8:30 am – 7:30 pm EST
866-466-7166 Option 4

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with a **live voice.**

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

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Rewards

An Alliance Vacation for the entire family!

alliance adventures

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Caribbean

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

Presented by NAA Adventures, 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

Smart Universal Life Webinar

Jared Gostanczik
National Training Manager
Foresters US
800-461-8431 ext. 5990
ustraining@foresters.com

