



Foresters training

Strong Foundation Webinar

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National Training Manager



Disclaimers

- This webinar is not written to be used 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 seminar 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. 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 or the 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
- Strong Foundation Term Insurance
- 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



- Strong financial position
- Surplus of \$1.5 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 apply for membership in the application for insurance
- Share a common bond
- Non-Denominational
- Fraternal Concept: people helping people

Not subject to federal income tax: Foresters instead invests its tax savings for the benefit of our members and their communities

Children's Miracle Network

Foresters
brighter
futures



Foresters believes in helping communities make a difference.

We invest millions of dollars in community partnerships that enrich the lives of our members, their families and the communities where they live.

Since 2006, Foresters[®] has invested over \$7 million with KidCOOL, the national non-profit dedicated to saving play. By 2015, Foresters and KidCOOL will have built almost 100 new playgrounds across the U.S. and Canada. Over a 15-year lifespan, these playgrounds will give more than 2.6 million children and their families an opportunity to spend quality time together.

Since 2008, Foresters has helped raise more than \$450 million for Children's Miracle Network Hospitals[®], a non-profit that raises funds for 170 children's hospitals across North America. Foresters is the founding sponsor and international underwriter of the Children's Miracle Network Hospitals Raceathon program. Foresters underwriting support means that 100% of funds raised at each local Raceathon event goes directly to the local children's hospital.

Foresters, like Ronald McDonald House Charities[®] (RMHC[®]), believes that families are stronger and healthier when they are together. That's why for the past decade, we have been proud to support thousands of children and their families at individual Ronald McDonald Houses across North America. Beyond financial contributions, Foresters supports RMHC through volunteerism. Over the past three years, Foresters has organized activities at more than 70 local Ronald McDonald Houses, providing families with a sense of fun and comfort during an extremely stressful time.

For more information about the insurance Foresters may offer you, contact your licensed insurance representative.

Insurance member benefits are not contractual, subject to eligibility requirements and limitations, and may be changed or amended without notice. Ronald McDonald House Charities, RMHC, Ronald McDonald House, Ronald McDonald's Family Rooms and Ronald McDonald's Care Units are all registered trademarks of McDonald's Corporation or its affiliates and are used with permission. Foresters is the underwriter and international underwriter of the Children's Miracle Network Hospitals Raceathon, a national benefit activity. RMHC USA, Inc. Toronto, Canada RMHC. RMHC subsidiaries are licensed to sell the world. ©2013 Foresters. 01/13

Foresters

- Partners for over 20 years
- Foresters has helped raise more than half a billion dollars
- 170 Children's Miracle Network Hospitals[®] across North America

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



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Courtesy of:

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.

Our purpose is to champion the well-being of families through quality life insurance, unique member benefits* and inspiring community activities like our playground builds.

To learn more about Foresters go to foresters.com.

Foresters

* Foresters member benefits are non-conforming, subject to eligibility requirements and exclusions and may be changed or canceled without notice. Foresters® is the logo name and a trademark of The Independent Order of Foresters, a fraternal benefit society. The color blue, white, yellow, orange, black, red, and blue are the colors of the Independent Order of Foresters. © 2012 Foresters. All rights reserved. No part of this document may be reproduced without permission.

- 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 available to all eligible insureds, as Foresters members:

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

Foresters members include insureds under Foresters certificates. Members' immediate family members may also be eligible to apply for certain 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.

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We understand. The high cost of education may be daunting. Whether it involves a vocational 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 ScholarshipsSM 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, 63% 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
ForestersSM is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 783 Don Mills Road, Toronto, Canada M3C 1T9. Its subsidiaries are licensed to use this mark. 408224 CAN/US (01/13)

- Up to 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 certain 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 up to 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, up 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.

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

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 fair 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 MoneySM 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 spouse 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 benefits² 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 eLife AUS.
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.
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- 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 certain 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.

To learn more about Foresters go to foresters.com

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, draw up a will, or address an family matter. Yet, we're not always sure where to turn, especially if specialized legal advice is needed. Then there is the cost - legal fees can quickly strain the budget of everyday families.

ForestersSM members can get the legal services they need without the worry, because Legal LinkSM 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 1-800-444-3043.

Legal Link connects you to reduced-cost legal services in your area

The Legal Link representative determines the type of expertise 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 benefitsSM 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 AmericaSM, 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 Reel Canada Inc. The terms and conditions of Legal Link in Canada are those of Law Reel Canada Inc. for Canada.

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

3. ForestersSM is a registered name and a trademark of the Independent Order of Foresters, a fraternal benefit society 795 Don Mills Road, Toronto, Canada M3C 1T9. Its subsidiaries are licensed to use this mark. #08428 CAN/US 05/13

ForestersSM

- 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

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Member Benefits For Helping Generations

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

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

- Foresters could pay death benefits
- Foresters could 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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Foresters
everyday
families



Producer Guide
to Member Benefits

Beginning on or after
January 23, 2012

Foresters 

Producer use only

Strong Foundation Term

Strong Foundation Term

A term life product that offers level premiums*, level death benefits, simplified issue underwriting and conversion privileges

*For the initial term, exception critical illness and disability income riders

Strong Foundation Term

- Choice of 10, 15 or 20 year term
- Level premiums*
- Level death benefits
- Customized coverage with valuable riders
- Conversion privileges

*For the initial term, exception critical illness and disability income riders

Strong Foundation Term

Simplified Issue Features

- No medical exams (up to \$250,000)
- Foresters reviews an applicant's 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 Decision Express POS phone interview
- Medically underwritten coverage available

Strong Foundation Term Simplified Issue Features

- No blood
- No HOS
- No APS
- Optional Decision Express 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

Strong Foundation Term Simplified Issue Features

Term Periods (age last)	15 year (ages 18-70) 20 year (ages 18-60)
Maximum Face Amount (age last)	Issue Age 18-50: \$250,000 Issue Age 51-55: \$200,000 Issue Age 56-70: \$150,000

Strong Foundation Term Simplified Issue Features

Guaranteed Level Premiums	Annually increasing after term expires to age 95
Certificate Fee	Commissionable
Convertible	Convertible up to the earlier of insured's age 65 or 5 years before expiration of term
Underwriting	Issued Standard up to and including Table 4
Decision Express	Available with optional POS interview

Strong Foundation Term Decision Express

- Personal Health Review provided by Apptical
- Fast, reliable service
- Focus on the sale not the underwriting process
- Know what your client is medically eligibility to apply for before leaving the client's home

Strong Foundation Term Decision Express Pre-Screening

Criteria	Qualification
Age	18-70 (no backdating for POS)
US Citizen	Required
Previously Declined by Foresters	If previously declined by Foresters, not eligible for POS
Height & Weight	Meet simplified issue 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

If these conditions are not met, proposed insured may still qualify for Strong Foundation Term through traditional application process.

Strong Foundation Term

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 Strong Foundation Term with traditional application process. POS process not available – additional questionnaires required.

Strong Foundation Term

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 Strong Foundation Term with traditional application process. POS process not available – additional questionnaires required.

Strong Foundation Term Decision Express Process

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

Strong Foundation Term Decision Express

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

Strong Foundation Term

Simplified Issue Rates – 45 yr old male, NT

Coverage	15 yr term	20 yr term
\$50,000	\$21.53	\$24.68
\$100,000	\$38.07	\$44.36
\$150,000	\$54.60	\$64.04
\$200,000	\$71.13	\$83.72
\$250,000	\$87.67	\$103.40

Rates current as of September 2012.

Strong Foundation Term

Simplified Issue Rates – 45 yr old female, NT

Coverage	15 yr term	20 yr term
\$50,000	\$20.74	\$22.95
\$100,000	\$36.47	\$40.90
\$150,000	\$52.21	\$58.86
\$200,000	\$67.94	\$76.81
\$250,000	\$83.68	\$94.76

Rates current as of September 2012.

Strong Foundation Term

Fully Underwritten Features

Term Periods (age last)	10 year (ages 40-80) 15 year (ages 18-70) 20 year (ages 18-60)
Minimum Face Amount 10, 15 and 20 Year Term (age last)	All issue ages: \$100,000
Banding	Band 1: up to \$149,999 Band 2: \$150,000 - \$499,999 Band 3: \$500,000+
Issued Non-Smoker Classes	Standard, Preferred, Preferred Plus
Issued Smoker Classes	Standard, Preferred
Convertible	Convertible up to the earlier of insured's age 65 or 5 years before expiration of term
Certificate Fee	Commissionable

Strong Foundation Term

Fully Underwritten Rates – 45 yr old male, NT

Coverage	\$250,001	\$350,000	\$500,000	\$750,000	\$1,000,000
10 yr std	\$46.89	\$63.64	\$83.90	\$123.35	\$162.80
10 yr pfd	\$32.70	\$43.79	\$58.63	\$85.45	\$112.27
15 yr std	\$59.30	\$81.02	\$110.05	\$162.58	\$215.11
15 yr pfd	\$39.13	\$52.78	\$66.61	\$97.42	\$128.23
20 yr std	\$75.26	\$103.36	\$140.19	\$207.79	\$275.39
20 yr pfd	\$47.77	\$64.88	\$83.46	\$122.69	\$161.91

Rates current as of September 2012.

Strong Foundation Term

Fully Underwritten Rates – 45 yr old female, NT

Coverage	\$250,001	\$350,000	\$500,000	\$750,000	\$1,000,000
10 yr std	\$37.14	\$49.99	\$67.06	\$98.08	\$129.11
10 yr pfd	\$26.94	\$35.72	\$46.67	\$67.50	\$88.33
15 yr std	\$48.44	\$65.82	\$84.79	\$124.68	\$164.57
15 yr pfd	\$33.37	\$44.72	\$54.65	\$79.47	\$104.29
20 yr std	\$56.42	\$76.99	\$104.29	\$153.94	\$203.58
20 yr pfd	\$38.02	\$51.23	\$63.95	\$93.43	\$122.91

Rates current as of September 2012.

Strong Foundation Term Riders

Living Benefits	Critical Illness Rider (Accelerated Death Benefit)
	Disability Income Rider (Accident Only)
	Waiver of Premium Rider
Extended Protection	Children's Term Rider (convertible)
	Accidental Death Rider

Strong Foundation Term

Critical Illness Rider (Accelerated Death Benefit)

Issue Ages (age last)	10 yr: 40-65 15 yr: 18-65 20 yr: 18-60
Expiry Date	The last day of the initial term period
Benefit Amount	\$5,000 - \$50,000
Covered Critical Illnesses	Life threatening cancer (invasive cancer) Myocardial infarction (heart attack) Stroke Advanced Alzheimer's (before age 75)
Covered Critical Procedures for Coronary Heart Disease Requiring	Coronary bypass surgery Angioplasty

subject to state availability and variations.

Strong Foundation Term Disability Income Rider (Accident Only)

Issue Ages (age last)	10 yr: 40-60 15 & 20 yr: 18-60
Expiry	Earlier of the last day of the initial term and the certificate anniversary on or after the insured's 65 th birthday.
Minimum Benefit	\$100 per month
Maximum Benefit	Lowest of: \$2,000 (simplified issue) or \$3,000 (fully underwritten) 1.5% of the current base certificate amount 60% of the insured's monthly pay at time of application
Waiting Period	90 days from onset of total disability
Benefit Period	Up to two independent claims, not to exceed 24 months per independent claim.

Strong Foundation Term Waiver of Premium Rider

Issue Ages (age last)	10 yr: 40-55 15 & 20 yr: 18-55
Expiry	Earlier of the last day of the initial term period and the certificate anniversary on or after the insured's 60 th birthday.
Benefit	If insured becomes totally disabled for a continuous period of at least six months, WPR will waive the total premium required on a premium due date.
Waiving Premium Beyond Expiry Date	If the total premium is being waived under this rider on the rider expiry date, the waiver will continue as long as the insured remains totally disabled and the certificate remains in effect.

Strong Foundation Term Children's Term Rider

Issue Ages (age last)	10 yr: 40-55 15 & 20 yr: 18-55
Expiry	Earlier of the last day of the initial term period and the certificate anniversary on or after the insured's 65 th birthday.
Benefit	\$10,000
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
Conversion	Up to 1 times the CIR benefit on or before age 21; or Up to 5 times the CTR benefit between ages 21-25 to an overall maximum of \$50,000 per insured child

Strong Foundation Term Accidental Death Rider

Issue Ages (age last)	10 yr: 40-60 15 & 20 yr: 18-60
Expiry	Earlier of the last day of the initial term period and the certificate anniversary on or after the insured's 70 th birthday.
Minimum Benefit	\$10,000
Maximum Benefit	Up to 100% of the base certificate face amount to a maximum of \$300,000
Benefit Payout	ADR provides the ADR benefit if the insured dies within 365 days of, and due to, the accidental bodily injury.

Strong Foundation Term

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more out
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Foresters Advantage Plus,
Strong Foundation & SMART UI

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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Strong Foundation
Level Term Life
Insurance



Foresters
simple
affordable
protection



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

Base coverage	Benefit Amount	Planned Premium
Strong Foundation Level Term Life Insurance (____ Year)		

Optional benefits	Benefit Amount	Planned Premium
Critical Illness Rider (Accelerated Death Benefit)* Provides a lump-sum payment of up to 75% of the base coverage to a maximum of \$50,000 for: Critical Illnesses – life threatening cancer, myocardial infarction (heart attack), stroke, advanced Alzheimer's disease Critical Procedures – coronary bypass surgery and angioplasty		
Disability Income Rider (Accident Only)* Provides a monthly income for up to 2 years (for two separate incidences) if the insured becomes totally disabled, within 180 days of the injury (90-day elimination period).	\$ _____ /month	
Children's Term Rider Provides \$10,000 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 accidental death due to accidental bodily injury.		
Waiver of Premium Rider Waives the premium required on the premium due date after the insured is totally disabled for 6 months and unable to work (while the rider is in effect).	Waives monthly premium	

Total Planned Premium
*Premium subject to increase

Plus:
Complimentary Member Benefits¹

For you and your family	Benefit Amount	Planned Premium
Terminal Illness Loan² 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 Scholarships³ 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 \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.	\$194,400 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.	Invaluable	Complimentary for members (for nominal fee)
Inspiring community activities Make a meaningful and lasting impact in your community. Support family well-being through our national partnerships.	Invaluable	Complimentary for members
Everyday Money & Legal Link Tail-free access to two services. Accredited counsellors can help with every day money issues, such as budgets and debt. Access complimentary or discounted legal services in many areas.	Invaluable	Complimentary for members

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

Foresters Strong Foundation and its riders may not be available or approved in all states and state variations may apply. Foresters Strong Foundation and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Strong Foundation: ICC09-TERM-SF-US03 or TERM-SF-XX01-2009
Disability Income Rider (Accident Only): SI-DIR-XX01-2006 or SI-DIR-MND2-2006
Critical Illness Rider: SI-CIR-XX01-2006 or CIR-IL01-2006
Waiver of Premium Rider: SI-WPR-XX01-2005, SI-WPR-MAG2-2005
Accidental Death Rider: SI-ADR-XX01-2005
Children's Term Rider: SI-CTR-XX01-2005

¹Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

²This program is administered by International Scholarship and Tuition Services, Inc.

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408224 US (01/13)

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8:30 am – 7:30 pm EST
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Rewards

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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.

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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.

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Be sure to view our Terms & Conditions: <https://www.naaleads.com/contests>

Subject to eligibility requirements. Some restrictions apply.

Thank you

Strong Foundation Webinar

Jared Gostanczik
National Training Manager
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ustraining@foresters.com



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