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# Whole Life Insurance

None of us like to think about our own mortality. But, on a purely practical front, we need to think about the costs associated with our death. Life insurance can help provide the resources to protect your family and finances. Think about life insurance as a product that combines certainty, simplicity, and flexibility, along with other important advantages.

Whole life insurance offers guaranteed coverage for life<sup>1</sup> to protect your loved ones by helping them pay any final expenses and other costs incurred at your death. And, the premiums for whole life insurance remain level.

## Benefits of Whole Life Insurance

- Provides lifetime life insurance coverage<sup>1</sup>
- Guaranteed level premiums
- Borrow and use the insurance as collateral for a loan (can reduce the death benefit<sup>2</sup>)
- Income tax-free<sup>3</sup> death benefit

Compliments of:

This brochure is provided for information purposes only; it does not form part of the Foresters PlanRight insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters PlanRight insurance contract for your state for these terms and conditions. Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters PlanRight Insurance and its optional riders are filed with state insurance regulators under the following form numbers. "XX" stands for your state's postal abbreviation. Foresters PlanRight and its riders may not be available or approved in all states, and state variations may apply.

Foresters PlanRight: WL-PRL-US01-2009, WL-PRG-US01-2009, WL-PRM-US01-2009 or WL-PRL-XX01-2009, WL-PRG-XX01-2009, WL-PRM-XX01-2009  
Accidental Death Rider: WL-ADR-US01-2009 or WL-ADR-XX01-2009  
Common Carrier Accidental Death Rider: WL-CCADR-US01-2009 or WL-CCADR-XX01-2009



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503265 US (02/09)



# The value of your Foresters membership

## Helping your family prepare for final expenses



*For 135 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. We do this through affordable life insurance and annuity products, and the benefits of membership.*

As an eligible member, you can access complimentary benefits, including opportunities to develop your personal skills, attend fun family events and make a difference in your community.

If your final expense coverage needs are greater than \$10,000, you may also have access to a variety of complimentary life, health and education benefits\* that go beyond life insurance to help you and your family get more out of life. Current member benefits can provide valuable assistance to you in times of need, such as critical or terminal illness.

For details on membership, visit our website at: [www.foresters.com/membership](http://www.foresters.com/membership)

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.

\* These non-contractual benefits, provided at no extra cost, may be changed or canceled at any time. Please be sure to read the eligibility requirements and limitations, available at [www.foresters.com/membership](http://www.foresters.com/membership) or contact your life insurance representative. The terminal illness member benefit is not available in the states of New York and Illinois.

**Foresters PlanRight**  
Whole Life Insurance

## Flexible insurance coverage

There are three types of plans, one that immediately provides a full death benefit and two that provide a limited death benefit in the first two years. Plan type is based on the answers on the application.

### PlanRight with a Level Death Benefit<sup>2</sup>

Death benefit equals 100% of the face amount.  
Maximum face amount \$35,000 available, depending on age at time of application.

### PlanRight with a Graded Death Benefit<sup>2</sup>

Death benefit limited to 30% of face amount in the first year, 70% in the second, and equals 100% beginning in the third year.  
Maximum \$20,000 face amount available, depending on age at time of application.

### PlanRight with a Modified Death Benefit<sup>2</sup>

Death benefit limited in the first two years to a return of premiums paid, plus 10% annual interest<sup>4</sup>, and equals 100% of face amount beginning in the third year.  
Maximum \$15,000 face amount available, depending on age at time of application.

## Guaranteed premiums

PlanRight premiums are level and guaranteed. Unlike some other expenses in life, PlanRight premiums remain the same for as long as you keep the coverage.

## Benefits are guaranteed

Your death benefit is guaranteed as long as premiums are paid and will never be canceled because of changes in your health while your coverage is in effect.



# Plan today... so your family doesn't have to in the future

*All of us will likely have to face the death of a close family member at some time in our lives. Perhaps you already have – and the painful memories are still there. In addition to grieving the loss and settling your loved one's estate, there is also the immediate concern over funeral costs and how to pay for them. It's a heavy weight to carry for surviving loved ones.*

*Many of us never think about how our family will pay for our funeral. The cost may surprise you. According to the National Funeral Directors Association, the average cost of a funeral in 2006 was \$7,323. And, this cost does not include the cemetery plot, monument, flowers, obituary or other cash expenses, which could push the cost well over \$10,000.*

*Why burden your family with these costs at a time when they already have many other concerns? With Foresters PlanRight insurance you can help reduce the worry your family will experience when you die by putting the money in place, so that it's available when they need it most.*

*See the back cover for important information about PlanRight and its riders.*

PLANRight

## Access the cash value

Access the cash value in times of need by borrowing or using the cash value as collateral for a loan<sup>5</sup>.

## Tax advantages

Your beneficiary will generally not owe any income taxes on the benefit.

## Extra protection

The Accidental Death Rider can be added, at an extra cost, on PlanRight certificates with a Level death benefit. The rider pays an additional death benefit in the case of accidental death. For Graded and Modified plans, 100% of the face amount is paid out if accidental death occurs in the first two years. There is no additional premium for this coverage. All PlanRight certificates include a Common Carrier Accidental Death Rider that pays an additional death benefit (up to twice the face amount) at no extra premium, if the insured dies due to an accidental bodily injury that occurred on a common carrier while a fare-paying passenger.

## Applying is easy

Just complete a simple and easy-to-understand application and personal health interview. No medical examinations are required. Remember, the younger and healthier you are, the lower your insurance premiums. What better reason is there to apply today?

**Ask your life insurance representative how Foresters PlanRight can work for you.**

<sup>1</sup> PlanRight provides coverage to age 121.

<sup>2</sup> Death Benefit paid is less any outstanding loans. For the Graded and Modified plans, the death benefit is 100% of the face amount in the event of accidental death during the first two years.

<sup>3</sup> Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Prospective purchasers should consult their tax or legal advisor.

<sup>4</sup> Interest is compounded and is accrued on a daily basis.

<sup>5</sup> Loans will reduce the death benefit and cash surrender value.

# PLANRight

## Product Guide

### Final Expense

This guide is intended to answer your questions and provide ideas to help you sell Foresters PlanRight. The information contained in the Product Guide is intended for information purposes only and is not intended as a substitute for training. There are several 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.

Products and features may not be available in all jurisdictions, and certain restrictions may apply. Consult ezbiz for more detailed product information and availability. This product is filed under certificate form number WL-PRL-US01-2008, WL-PRG-US01-2008, WL-PRM-US01-2008 or WL-PRL-XX01-2008, WL-PRM-XX01-2008, WL-PRG-XX01-2008 where XX stands for the state's postal abbreviation and may not be available for sale in all states.

Foresters™, their 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 advisor(s) on their specific situations.

#### **For producer use only**

This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable certificate and rider wording.



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**SUMMARY**

	<b>PlanRight – Level</b>	<b>PlanRight – Graded</b>	<b>PlanRight – Modified</b>
<b>Description</b>	Provides full face amount coverage from the issue date	Provides 30% of the face amount in the first year, 70% of the face amount in the second year and 100% thereafter	Provides coverage equal to premiums paid plus 10% interest for years 1 and 2 and 100% of the face amount thereafter
<b>Death Benefit<sup>1,2</sup></b>	Full Death Benefit payable in all years	Year 1 – 30% Year 2 – 70% Year 3+ – Full Death Benefit payable	Year 1 – ROP plus 10% annual interest <sup>3</sup> Year 2 – ROP plus 10% annual interest Year 3+ – Full Death Benefit payable
<b>Riders</b>	ADR available (issue ages 50-80)  CCADR included at no additional cost	ADR not available  CCADR included at no additional cost	ADR not available  CCADR included at no additional cost
<b>Premiums</b>	Level, payable to age 121		
<b>Minimum Premium</b>	\$10/month		
<b>Issue Ages (Age last birthday)</b>	50-85	50-85	50-80
<b>Minimum Face Amount<sup>4</sup></b>	\$2,000		
<b>Maximum Face Amounts</b>	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A
<b>Certificate fee (Subject to the modal factors)</b>	\$36 annually (commissionable)		
<b>Modal Factors</b>	Monthly – 0.0875 Quarterly – 0.26 Semi-Annual – 0.51		
<b>Underwriting Class<sup>5</sup></b>	Non-Tobacco Tobacco		
<b>Cash Values</b>	Available (on full surrender only)		
<b>Loans</b>	Available		

<sup>1</sup> For PlanRight –Graded and Modified, the death benefit is 100% of the face amount in the event of accidental death during the first two years.

<sup>2</sup> Any outstanding loans will be deducted from the death benefit.

<sup>3</sup> Interest is compounded and is accrued on a daily basis.

<sup>4</sup> Member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

<sup>5</sup> Ratings do not apply on the PlanRight plans.

## FORESTERS WHOLE LIFE INSURANCE

The PlanRight series is a series of whole life insurance products designed to help cover final expenses such as the costs associated with funeral and burial expenses, probate fees or other financial obligations that your client's family may face in the event of death. Many funeral expenses run over \$10,000 and can create a significant burden on loved ones.

They provide guaranteed and level premium and make use of a simplified application.

*For clients concerned with protecting their families from the high costs of settling final expenses, Foresters offers a whole life insurance product designed to help meet those concerns.*

## FORESTERS PLANRIGHT SERIES

- Level: the death benefit is equal to the full face amount of the certificate.
- Graded: the death benefit is 30% of the face amount in year one; 70% of the face amount in year two; 100% of the face amount in year three and later. During the first two years, the death benefit is topped up, meaning that the death benefit is 100% of the face amount, in the event of accidental death.
- Modified: the death benefit, is, in the first two years, equal to the return of premiums paid plus 10% interest<sup>6</sup> annually; 100% of the face amount in year three and later. During the first two years, the death benefit is topped up, meaning that the death benefit is 100% of the face amount, in the event of accidental death.

## TARGET MARKET

- Clients who desire coverage for final expenses and who don't want to go through the hassles of full underwriting
- Hard to place clients

## RIDERS AND ADDITIONAL BENEFITS

The **Accidental Death Rider (ADR)** provides an additional death benefit in the event of an accidental death, caused by an accidental bodily injury, and if death occurs within 365 days of that injury. ADR is available on PlanRight – Level only.

The **Common Carrier Accidental Death Rider (CCADR)** provides an additional death benefit<sup>7</sup> of up to two times the face amount if the insured dies within 90 days of, and due to an accidental bodily injury that occurred on a common carrier while a fare-paying passenger.

For all PlanRight plans, the **CCADR** is available at no additional cost.

The Accidental Death Rider and Common Carrier Accidental Death Rider can continue until the insured's age 121, which means that the benefits stay with the insured throughout the life of the certificate!

### KEY HIGHLIGHTS

- Quick underwriting process – certificate may be issued in 2 days when application is fully and accurately completed
- Guaranteed level premiums
- Simple application
- No medical exam

<sup>6</sup> Interest is accrued on a daily basis.

<sup>7</sup> Subject to a maximum of \$300,000 from all carriers

Producer Use Only. State variations and restrictions may apply to the features and benefits outlined in this document.

**PREMIUM**

Premium rates vary by issue age, gender and Tobacco use. Non-Tobacco is defined as no cigarettes or any other form of tobacco for the last 12 months. Premiums are payable during the insured's life to age 121 and are based on the insured's age last birthday. PlanRight will not be illustrated. Please refer to the Rate Book or the Rates section of this guide. Minimum Premium:

- PAC: \$10
- Direct Quarterly: \$30 (to be collected)
- Direct Semi-Annually: \$50 (to be collected)
- Direct Annually: \$100 (to be collected)

**HOW TO CALCULATE PLANRIGHT PREMIUMS**

<b>1 Foresters PlanRight base premium calculation</b>											
a) Find the rate per thousand in the premium rate table .....	\$										
b) Multiply by the face amount per thousand .....	(x)										
c) Add the annual certificate fee. ....	(+) 36.00										
d) Multiply by the modal factor .....	(x)										
<b>Base modal premium amount 1 = \$<sup>1</sup></b>											
<b>2 Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only</b>											
a) Find the rate per thousand in the premium rate table .....	\$										
b) Multiply by the benefit amount per thousand .....	(x)										
c) Multiply by the modal factor .....	(x)										
<b>Rider modal premium amount 2 = \$<sup>1</sup></b>											
<b>3 Total modal premium</b>											
a) Base modal premium amount 1 .....											
b) Add the ADR modal premium 2 .....	(+)										
<b>Total modal premium = \$</b>											
<table border="1" style="width: 100%; background-color: #cccccc;"> <tr> <td colspan="2" style="text-align: center;"><b>Modal Factors</b></td> </tr> <tr> <td>Annual = 1.00</td> <td></td> </tr> <tr> <td>Semi-Annual = 0.51</td> <td></td> </tr> <tr> <td>Quarterly = 0.26</td> <td></td> </tr> <tr> <td>Monthly = 0.0875</td> <td></td> </tr> </table>		<b>Modal Factors</b>		Annual = 1.00		Semi-Annual = 0.51		Quarterly = 0.26		Monthly = 0.0875	
<b>Modal Factors</b>											
Annual = 1.00											
Semi-Annual = 0.51											
Quarterly = 0.26											
Monthly = 0.0875											

<sup>1</sup> Rounded to the nearest penny.

**PREMIUM CALCULATION EXAMPLE**

PlanRight-Level: Monthly premium for Male NT age 55 with \$25K Face Amount and \$25K ADR

<b>1 Foresters PlanRight premium calculation</b>	
a) Find the rate per thousand in the premium rate table .....	\$34.00
b) Multiply by the face amount per thousand .....	(x) 25
c) Add the annual certificate fee. ....	(+) 36.00
d) Multiply by the modal factor .....	(x) 0.0875
<b>Base modal premium amount 1 = \$77.53<sup>1</sup></b>	
<b>2 Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only</b>	
a) Find the rate per thousand in the premium rate table .....	\$2.25
b) Multiply by the benefit amount per thousand .....	(x) 25
c) Multiply by the modal factor .....	(x) 0.0875
<b>Rider modal premium amount 2 = \$4.92<sup>1</sup></b>	
<b>3 Total modal premium</b>	
a) Base modal premium amount 1 .....	\$77.53
b) Add the ADR modal premium 2 .....	(+) 4.92
<b>Total modal premium = \$82.45</b>	

<sup>1</sup> Rounded to the nearest penny.



**RATES**

# PlanRight

Annual Premium Rates per thousand Face Amount

Issue Age	Level				Graded				Modified			
	Male		Female		Male		Female		Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	27.00	37.00	20.00	31.00	42.00	53.00	34.00	39.00	46.00	55.00	36.00	50.00
51	28.00	39.00	21.00	32.00	45.00	57.00	35.00	41.00	49.00	59.00	37.00	53.00
52	30.00	41.00	22.00	34.00	48.00	61.00	36.00	43.00	52.00	63.00	39.00	56.00
53	31.00	43.00	24.00	35.00	50.00	64.00	38.00	44.00	54.00	67.00	40.00	59.00
54	33.00	45.00	25.00	37.00	53.00	68.00	39.00	46.00	57.00	71.00	42.00	62.00
55	34.00	47.00	26.00	38.00	56.00	72.00	40.00	48.00	60.00	75.00	43.00	65.00
56	36.00	50.00	27.00	40.00	59.00	76.00	42.00	50.00	63.00	79.00	45.00	66.00
57	38.00	52.00	29.00	42.00	62.00	80.00	43.00	52.00	66.00	83.00	47.00	67.00
58	39.00	55.00	30.00	44.00	66.00	85.00	45.00	53.00	69.00	88.00	48.00	68.00
59	41.00	57.00	32.00	46.00	69.00	89.00	46.00	55.00	72.00	92.00	50.00	69.00
60	43.00	60.00	33.00	48.00	72.00	93.00	48.00	57.00	75.00	96.00	52.00	70.00
61	45.00	64.00	35.00	50.00	76.00	98.00	51.00	61.00	79.00	101.00	55.00	72.00
62	48.00	68.00	37.00	53.00	80.00	103.00	54.00	64.00	84.00	106.00	58.00	74.00
63	50.00	72.00	39.00	55.00	84.00	107.00	57.00	68.00	88.00	111.00	60.00	76.00
64	53.00	76.00	41.00	58.00	88.00	112.00	60.00	71.00	93.00	116.00	63.00	78.00
65	55.00	80.00	43.00	60.00	92.00	117.00	63.00	75.00	97.00	121.00	66.00	80.00
66	59.00	85.00	45.00	62.00	96.00	123.00	67.00	80.00	102.00	128.00	70.00	85.00
67	62.00	90.00	47.00	65.00	101.00	128.00	71.00	86.00	107.00	136.00	75.00	91.00
68	66.00	95.00	50.00	67.00	105.00	134.00	76.00	91.00	112.00	143.00	79.00	96.00
69	69.00	100.00	52.00	70.00	110.00	139.00	80.00	97.00	117.00	151.00	84.00	102.00
70	73.00	105.00	54.00	72.00	114.00	145.00	84.00	102.00	122.00	158.00	88.00	107.00
71	79.00	115.00	58.00	78.00	124.00	156.00	92.00	110.00	133.00	170.00	98.00	115.00
72	85.00	125.00	63.00	83.00	134.00	167.00	99.00	118.00	144.00	181.00	107.00	123.00
73	91.00	135.00	67.00	89.00	145.00	178.00	107.00	126.00	156.00	193.00	117.00	131.00
74	97.00	145.00	72.00	94.00	155.00	189.00	114.00	134.00	167.00	204.00	126.00	139.00
75	103.00	155.00	76.00	100.00	165.00	200.00	122.00	142.00	178.00	216.00	136.00	147.00
76	112.00	166.00	83.00	108.00	179.00	217.00	134.00	153.00	197.00	236.00	149.00	160.00
77	121.00	177.00	90.00	117.00	193.00	234.00	145.00	164.00	215.00	256.00	162.00	173.00
78	131.00	188.00	98.00	125.00	206.00	251.00	157.00	176.00	234.00	275.00	174.00	186.00
79	140.00	199.00	105.00	134.00	220.00	268.00	168.00	187.00	252.00	295.00	187.00	199.00
80	149.00	210.00	112.00	142.00	234.00	285.00	180.00	198.00	271.00	315.00	200.00	212.00
81	161.00	224.00	124.00	157.00	254.00	304.00	199.00	218.00				
82	172.00	238.00	136.00	172.00	274.00	323.00	218.00	238.00				
83	184.00	253.00	147.00	186.00	295.00	343.00	237.00	257.00				
84	195.00	267.00	159.00	201.00	315.00	362.00	256.00	277.00				
85	207.00	281.00	171.00	216.00	335.00	381.00	275.00	297.00				

## Accidental Death Rider (for PlanRight – Level only)

Annual Premium Rates per thousand

Issue Age	Male	Female	Issue Age	Male	Female	Issue Age	Male	Female
50	2.00	1.25						
51	2.00	1.25	61	3.00	1.75	71	4.75	2.75
52	2.00	1.25	62	3.00	1.75	72	5.00	3.00
53	2.00	1.25	63	3.25	2.00	73	5.25	3.25
54	2.25	1.25	64	3.25	2.00	74	5.50	3.50
55	2.25	1.25	65	3.50	2.00	75	6.00	3.75
56	2.25	1.50	66	3.50	2.25	76	6.50	4.00
57	2.50	1.50	67	3.75	2.25	77	7.00	4.25
58	2.50	1.50	68	4.00	2.50	78	7.75	4.75
59	2.75	1.50	69	4.25	2.50	79	9.00	5.50
60	2.75	1.75	70	4.50	2.75	80	11.00	6.75

Producer Use Only. State variations and restrictions may apply to the features and benefits outlined in this document.

406034 US (06/09)

## HOW TO QUALIFY

The application for PlanRight products includes Medical Questions with parts A, B and C.

- If the client answers "Yes" to any of the questions in part A, the client is not eligible for any PlanRight product.
- If the client answers "No" to all questions in part A, but "Yes" to one or more questions in part B, the client is eligible for **PlanRight – Modified**.
- If the client answers "No" to all questions in part A & B, but "Yes" to one or more questions in part C the client is eligible for **PlanRight – Graded**.
- If the client answers "No" to all questions in all three parts, the client is eligible for **PlanRight – Level**.

## THE APPLICATION PROCESS OVERVIEW

1. Section 2 (Medical Questions) of the application is completed by the producer with the proposed insured for pre-screening purposes.
2. The producer must call Apptical at 1-866-844-9276 after sections 1-10 of the application have been completed and signed. A personal health interview (PHI), MIB and prescription history check will be conducted with the proposed insured to verify that the information is consistent with the answers in the application.
3. Based on the results of the PHI, MIB and prescription history check, eligibility for the plan type selected (in section 6 of the application) may be confirmed or denied.
  - If eligibility for the plan type applied for is denied and if the proposed insured is eligible for another plan type:
    - the original application form should be revised and initialled by the proposed insured, owner and producer
    - a new page 4, i.e. sections 10 and 11 in full must be completed to replace the original page
    - producer must confirm in the Producer Report that a new page 4 was completed
  - If the proposed insured is not eligible for any PlanRight plan or if the owner/proposed insured does not want to proceed with the application:
    - the signed application must still be submitted to Foresters (due to the PHI being initiated)
    - it should be indicated in the Remarks section of the Producer Report that the application is being submitted as "withdrawn"
4. After the interview, sections 11 and 13 (Acknowledgement of First premium) should be completed and signed, once the eligibility has been confirmed and first premium accepted. Section 13 must be given and left with the owner. Section 12 (Notice of Information Procedures) should also be left with the proposed insured (even if application is "withdrawn").
5. The Producer can now send the completed application by:
  - Fax to 1-866-300-3830 (include a photocopy of a void check or checks must be mailed or couriered)
  - Mail to Foresters, Attn New Business, PO box 179, Buffalo NY, 14201-0179
  - Courier to Foresters, Attn New Business c/o Frontier Distributing 1000 Young St Suite 160, Tonawanda NY 14150

### Additional notes:

- The Producer will be notified of situations where the face amount is **more** or **less** than applied for, based on the premium submitted, and allowed 1 business day to advise us **not** to proceed. Otherwise, the certificate will be issued for the adjusted face amount.
- Checks received with applications will be cashed and "held" until the certificate issue date.
- The certificate comes into effect on the issue date when the first premium is collected on or before that date and no changes in the proposed insured's insurability between the application signed and issue date.

For further information, please consult the Guide on How to Complete the PlanRight Application.

## **BENEFITS OF MEMBERSHIP**

*Member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.*

Our customers are our members<sup>8</sup>. Foresters members may be eligible for a valuable package of benefits<sup>9</sup> – at no additional premium. They can attend member events with family and friends, make a difference in their community, and shape personal growth through our member programs; as well as access life, health, and education member benefits – all compliments of Foresters! Member benefits include Competitive Scholarships, Orphan Scholarships, Critical Illness member benefit, Terminal Illness member benefit, and Young Family member benefit.

This is the Foresters difference. This is why membership with Foresters means so much more. For 135 years, Foresters has used its financial strength and prosperity to help improve the lives of its members and their communities.

For details on membership, visit our website at: [www.foresters.com/membership](http://www.foresters.com/membership)

## **FOR MORE INFORMATION**

Log on to ezbiz at <https://portal.foresters.biz/>.

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<sup>8</sup> Foresters members are the insureds and annuitants under Foresters life insurance and annuity certificates. For details on eligibility and benefits of membership, go to [www.foresters.com/membership](http://www.foresters.com/membership).

<sup>9</sup>Foresters member benefits are non-contractual and not part of the PlanRight life insurance contract. Member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time by Foresters. For details, consult the current version of the "Benefits of Membership" brochure.

Producer Use Only. State variations and restrictions may apply to the features and benefits outlined in this document.

**APPENDIX –A: DEATH BENEFIT EXAMPLES**  
(With Face Amount of \$15,000)

<b>Level</b>	1. If cause of death is non-accidental		2. If cause of death is accidental and CCADR does not apply (with ADR at an additional cost)
	Yr 1+	\$15K	\$15K + \$15K (ADR) = \$30K
	3. If cause of death is accidental and CCADR <sup>10</sup> applies (without ADR)		4. If cause of death is accidental and CCADR <sup>10</sup> applies (with ADR at an additional cost)
	Yr 1+	\$15K + 2 X \$15K (CCADR) = \$45K	\$15K + \$15K (ADR) + 2 X \$15K (CCADR) = \$60K

<b>Graded</b>	1. If cause of death is non-accidental		2. If cause of death is accidental and CCADR does not apply
	Yr 1	\$15K X 30% = \$4.5K	\$15K*
	Yr 2	\$15K X 70% = \$10.5K	\$15K*
	Yr 3+	\$15K	\$15K
	3. If cause of death is accidental and CCADR <sup>10</sup> applies		
	Yr 1	\$15K* + 2 X \$15K (CCADR) = \$45K	
	Yr 2	\$15K* + 2 X \$15K (CCADR) = \$45K	
Yr 3+	\$15K + 2 X \$15K (CCADR) = \$45K		
*The death benefit is 100% of the face amount in years 1 and 2 in the event of accidental death			

<b>Modified (with annual premium of \$700)</b>	1. If cause of death is non-accidental <sup>11</sup>		2. If cause of death is accidental and CCADR does not apply
	Yr 1	1.10 <sup>12</sup> X \$700 = \$770	\$15K*
	Yr 2	1.10 X (\$770 + 700) = \$1,617	\$15K*
	Yr 3+	\$15K	\$15K
	3. If cause of death is accidental and CCADR <sup>10</sup> applies		
	Yr 1	\$15K* + 2 X \$15K (CCADR) = \$45K	
	Yr 2	\$15K* + 2 X \$15K (CCADR) = \$45K	
Yr 3+	\$15K + 2 X \$15K (CCADR) = \$45K		
*The death benefit is 100% of the face amount in years 1 and 2 in the event of accidental death			

<sup>10</sup> The benefit under the CCADR is subject to a maximum.

<sup>11</sup> Assume that death occurs at the end of the year.

<sup>12</sup> Interest is compounded and is accrued on a daily basis.

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