

PlanRight Whole Life Insurance

The power to compete:
Helping you stand out in a crowded field



Product availability

- Ages 50-85
- Individuals preplanning for post life needs leveraging life insurance protection to help pay final expenses or to create a legacy for a favorite charity

1 Key product features

- A quick application process as no medical exam, blood profiles or home office specimen are required
- Three plan types available based on underwriting qualifications; Preferred, Standard and Basic:
 - PlanRight¹ Preferred and Standard with the death benefit amount based on 100% of the face amount starting day one
 - PlanRight Basic with the death benefit amount based on Return-of-Premium (ROP) + 10% interest in years one and two, then 100% of the face amount starting in year three
- Guaranteed level premiums, cash values, and death benefit amount as long as premiums are paid with protection to age 121
- Most certificates issued under 2 business days

2 Accelerated medical eligibility notification

- On-the-spot medical eligibility notification can be achieved in as quick as 7 minutes based on the Personal Phone Interview (PHI), the application answers to medical questions, the client's build, MIB check, and prescription history check
- PHI is available in both English and Spanish with generous hours available to complete the phone interview

3 Up to 3 value-added riders automatically included for no additional premium

- **Accelerated Death Benefit Rider (For Terminal Illness)²:** May provide the owner the right to accelerate up to 95% of the death benefit amount and receive payment if the insured is diagnosed with a terminal illness. This rider is available for PlanRight Preferred and Standard plans
- **Common Carrier Accidental Death Rider:** May provide an additional death benefit amount, up to two times the face amount, due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as a plane, bus, or train
- **Family Health Benefit Rider:** May provide a payment to help cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters

4 Helping clients live today

As part of our purpose, Foresters Financial™ offers members a wide range of unique and complimentary benefits³ that can be used today, such as:



Competitive Scholarships^{4,5}

Each year, the Foresters Competitive Scholarship program provides almost \$2 million dollars in tuition scholarships for higher learning in the US and Canada. Eligible members and their families, including grandchildren, may apply.



Foresters Community Grants program

The Foresters Community Grants program provides members with financial grants to organize volunteer activities in their area. These events have a positive impact on communities – and Foresters provides the tools and financial resources to help them happen.



Fun family events

It's important to take time to focus on our families. That's why each year Foresters offers fun events, such as amusement park outings and baseball games, so loved ones can relax and connect with each other.

Set yourself apart from the competition with PlanRight.

5 Strength and stability your clients can count on

- "A" (Excellent) A.M. Best Financial Strength rating for the 19th consecutive year⁶
- Solid track record of paying dividends every year from 2004 to 2018, between: 5.60% to 6.83%
- Assets of \$13.1 billion⁷
- Liabilities of 11.6 billion⁷
- Surplus of 1.5 billions⁷

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C 1T9) and its subsidiaries. N478

¹ PlanRight and its riders are underwritten by The Independent Order of Foresters and may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the Foresters PlanRight Product Guide and insurance contract for your state for these terms and conditions.

² The payment, due to diagnosis of a terminal illness, may be less than the acceleration amount if there is an outstanding loan or unpaid premiums. Payment will decrease certificate values and benefits. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

³ Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

⁴ This program is administered by International Scholarship and Tuition Services, Inc. Available to eligible members. Please visit <https://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-program#ref> for eligibility criteria. Legal Link is provided by a third party.

⁵ Available to eligible members with an inforce certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

⁶ The A.M. Best ratings assigned on August 14, 2019 reflect overall strength and claims-paying ability of The Independent Order of Foresters. 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. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See ambest.com for our latest rating.

⁷ All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2018 and converted into USD using the Bloomberg spot exchange rate of 1.3637. The surplus comprising assets of \$13.1 billion and liabilities of \$11.6 billion represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

For producer use only. Not for use with the public.

505060 US 11/19