

Fast Facts

	PlanRight – Preferred	PlanRight – Standard	PlanRight – Basic ¹
Death Benefit ²	Based on 100% of the face amount in effect	Based on 100% of the face amount in effect	Based on Year 1 – ROP plus 10% annual interest Year 2 – ROP plus 10% annual interest Year 3+ – 100% of the face amount in effect
Riders	Accidental Death Rider available (issue ages 50-80)	Accidental Death Rider not available	
	Accelerated Death Benefit Rider (for Terminal Illness) included at no additional premium	Accelerated Death Benefit Rider (for Terminal Illness) not available	
	Common Carrier Accidental Death Rider included at no additional premium		
	Family Health Benefit Rider included at no additional premium		
Premiums	Level, payable to age 121		
Minimum Premium	\$10/month		
Issue Ages (Age last birthday)	50-85	50-85	50-80
Minimum Face Amount ³	\$5,000		
Maximum Face Amounts	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
Certificate fee (Subject to the modal factors)	\$36 annually (commissionable)		
Modal Factors	Monthly – 0.0875 Quarterly – 0.26 Semi-Annual – 0.51 Annual – 1.0		
Underwriting Class ⁴	Non-Tobacco Tobacco		
Cash Values	Available (on full surrender only)		
Loans ⁵	Available (borrowed against cash value as security)		
Insurer	The Independent Order of Foresters (Foresters)		

Foresters reserves the right to modify the processes and guidelines within this guide. These processes and guidelines apply to face-to-face sales.

¹ For PlanRight Basic, the death benefit is based on 100% of the face amount (see footnote #2) in the event of accidental death during the first two years. Interest is compounded annually and is accrued on a daily basis from certificate issue date to date of death.

² Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.

³ Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more. Member benefits are non-contractual and are subject to benefit specific eligibility requirements and limitations.

⁴ Ratings do not apply on the PlanRight plans.

⁵ Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).

Product Description

Foresters PlanRight Whole Life Insurance (PlanRight) is a permanent, whole life product which provides a guaranteed, level premium and makes use of a simplified application and underwriting process.

PlanRight is designed to help cover final expenses such as the costs associated with funeral and burial expenses, probate fees, or other financial obligations that an Applicant's family may face in the event of death.

PlanRight offers three plan options:

- PlanRight Preferred: the death benefit is based on⁶ 100% of the face amount in effect and has the lowest premium of the three plans.
- PlanRight Standard: the death benefit is based on⁶ 100% of the face amount in effect.
- PlanRight Basic: has a limited death benefit in the first two years which is based on⁶ the return of premiums paid plus 10% interest⁷. From year three onward, the death benefit is based on⁶ 100% of the face amount in effect.

How to Qualify

General Qualification

To qualify for PlanRight, the Proposed Insured must:

- be able to answer 'no' to Medical Questions 1-6 on the application
- be within height and weight guidelines
- not be taking any 'not eligible' prescription drugs as listed in the "PlanRight Medical Reference Guide"
- have a social security number
- be mentally competent (i.e. able to answer the application questions on their own)
- have the legal capacity to conduct their own affairs
- be able to complete the Personal History Interview (PHI) by telephone
- not have been previously declined for any other Foresters product

Hearing or speech impaired clients are eligible for PlanRight if using a teletypewriter (TTY) or a Video Relay Service (VRS) to conduct the interview. See "General Information" for additional details on using VRS.

When screening a Proposed Insured, observe whether there is a wheelchair or scooter, oxygen tank, assisted living, or other obvious indicators of health issues that could disqualify the Proposed Insured from coverage.

PlanRight does not offer any preliminary underwriting inquiries or risk assessments.

⁶ Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.

⁷ Interest is compounded annually and is accrued on a daily basis from certificate issue date to date of death.