

PlanRight Whole Life Insurance

	Level	Graded	Modified
Description	Level, guaranteed premium whole life insurance. Three types of coverage – one that can immediately pay a full death benefit (Level) and two that provide a limited benefit (Graded and Modified) in the first two years, and can provide a full death benefit thereafter.		
Death Benefit ^{2,3}	Based on ⁴ 100% of face amount in effect	For years 1 and 2 based on ⁴ , the greater of: 1. Return of Premium (ROP) plus 4.5% annual interest ⁵ or; 2. In year 1 - 30% of the face amount in effect. In year 2 - 70% of the face amount in effect. In year 3+ - full death benefit payable	Year 1: Based on ⁴ Premium paid plus 10% annual interest ⁵ Year 2: Based on ⁴ Premium paid plus 10% annual interest ⁵ Year 3+: Full Death Benefit
Riders	Accidental Death Rider available (issue ages 50-80) Common Carrier Accidental Death Rider included at no additional cost	Accidental Death Rider not available Common Carrier Accidental Death Rider included at no additional cost	Accidental Death Rider not available Common Carrier Accidental Death Rider included at no additional cost
Premiums	Level, payable to age 121		
Minimum Premiums	\$10/month		
Issue Ages (age last birthday)	50-85	50-85	50-80
Minimum Face Amount	\$2,000 ⁶		
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 (commissionable)	\$36 annually, subject to modal factors		
Modal Factors	Monthly: 0.0875, Quarterly: 0.26, Semi-Annually: 0.51, Annually: 1.00		
Underwriting Classes ⁷	Non-Tobacco & Tobacco		
Cash Values	Available (on full surrender only)		
Loans ⁴	Available		

Sales Focus

- Face amounts range from \$2,000 to \$35,000
- Plan eligibility determined at point of sale⁸
 - No medical exam, no blood
- Personal Health Interviews (PHIs) available 7-days-a-week
 - Complete in the comfort of the client's home

¹ Foresters PlanRight whole life insurance and its riders may not be available or approved in all states, are subject to the terms and conditions of the applicable contract and state variations may apply. Refer to PlanRight Producer Guide for more detailed information.

² For PlanRight – Graded and Modified, the Death Benefit is 100% of the face amount plus unearned premium minus debt in the event of accidental death during the first two years.

³ Each outstanding certificate loan amount will be deducted from the Death Benefit.

⁴ 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.

⁵ Interest is compounded annually and is accrued on a daily basis to the date of death.

⁶ Minimum face amount to qualify for certain non-contractual member benefits is \$10,000, subject to benefit specific eligibility requirements and limitations.

⁷ Ratings do not apply on the PlanRight plans.

⁸ Insurability depends on answers to questions in the applications and on the outcome of the underwriting review, based on underwriting requirements and guidelines.

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