

# Foresters Financial non-medical face amount increases and other product enhancements

1. Non-medical<sup>1</sup> face amount limit up to \$400,000 on issue ages as follows:
  - Lifefirst Term Life: 18 - 55 years old
  - Advantage Plus Whole Life: 16 -55 years old
  - SMART Universal Life: 16 -55 years old
2. Net Amount at Risk (NAR) for Your Legacy Single Premium Whole Life to \$400,000 for issue ages 16 – 55.
3. Face amount on Lifefirst medically underwritten as low as \$100,000.<sup>2</sup>
4. Face amount on SMART UL for juvenile as low as \$10,000 with minimum planned premium requirements starting at \$17/month.
5. State of California only: Optional Waiver of Premium rider is now available on Lifefirst Term Life.

## Simplified non-medical underwriting process for greater convenience

Even with increased non-medical face amount limit, there is no change to our non-medical underwriting process. Unlike some competitors, with Foresters Financial™ there is:

- no fluids collection
- no saliva collection
- no paramedical examinations
- no life event or mortgage requirements

### Need a quick quote?

Our mobile calculator [www.forestersquotes.com](http://www.forestersquotes.com) NOW calculates the target premium to carry to age 100 on SMART UL, with a new look and feel for improved usability.

## Make Foresters Financial your preferred carrier

Helping you reach new clients and cross-sell to your existing ones

- Higher non-medical face amount limits can help clients cover larger family responsibilities and appeal to clients who may not have been interested in the products at the lower limit.
- POS Decisioning in 10 minutes or less<sup>3</sup> via e-App<sup>4</sup> can help sell to time-starved and paper averse Millennials.
- Simplified non-medical underwriting can offer your clients the convenience of a shorter application process and faster life insurance protection.

And Foresters Financial gives you the power to do more for your clients

- Appealing member benefits<sup>5</sup> include community grants, competitive scholarships, financial planning resources and discounted legal services.

<sup>1</sup> Insurability depends on the answers to medical and lifestyle questions and an underwriting review based on underwriting requirements and guidelines.

<sup>2</sup> Due to the minimum fully underwritten limit decreases to \$100K on Lifefirst term insurance and the Optional Waiver of Premium rider now available in CA, agents will need to use the updated Lifefirst product details page included in the updated life applications (including FEB and List Bill) on and after December 5, 2016. Go to <https://portal.foresters.biz> for additional details

<sup>3</sup> POS will be unavailable Mondays-Saturdays from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 pm to Sunday 10:00 a.m. (EST).

<sup>4</sup> E-App is available for non-medical Lifefirst, SMART UL and Advantage Plus. Currently available only through the iPipeline iGO e-App platform. E-App is not available in MA, NY and VT. Use existing paramed process where e-App is not available.

<sup>5</sup> Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice. Products underwritten by The Independent Order of Foresters.

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