

## BrightFuture Plan Availability Variations

This document summarizes state availability and product and rider variations. Although some point of sale disclosures and Certificate Issue Package variations are captured in this document not all are summarized herein. For information on which states require point of sale disclosures, visit the Producer website. Refer to the certificate and rider for each state for complete product terms.

State	BrightFuture	Accelerated Death Benefit Rider (For Terminal Illness)	Guaranteed Insurability Rider	Common Carrier Accidental Death Rider	Family Health Benefit Rider
AK	✓	✓	✓	✓	✓
AL	✓	✓	✓	✓	✓
AZ	✓	✓	✓	✓	✓
AR	✓	✓	✓	✓	✓
CA					
CO	✓	✓	✓	✓	
CT	✓	✓	✓	✓	
DE	✓	✓	✓	✓	✓
DC	✓	✓	✓	✓	✓
FL	✓	✓	✓	✓	✓
GA	✓	✓	✓	✓	
HI	✓	✓	✓	✓	✓
ID	✓	✓	✓	✓	✓
IL	✓	✓	✓	✓	
IN	✓	✓	✓	✓	✓
IA	✓	✓	✓	✓	✓
KS	✓	✓	✓	✓	
KY	✓	✓	✓	✓	✓
LA	✓	✓	✓	✓	✓
ME	✓	✓	✓	✓	✓
MD	✓	✓	✓	✓	
MA	✓	✓	✓	✓	
MI	✓	✓	✓	✓	✓
MN	✓	✓	✓	✓	✓
MS	✓	✓	✓	✓	✓
MO	✓	✓	✓	✓	✓
MT	✓	✓	✓	✓	✓
NE	✓	✓	✓	✓	✓
NV	✓	✓	✓	✓	✓
NH	✓	✓	✓	✓	
NJ	✓	✓	✓	✓	
NM	✓	✓	✓	✓	✓
NY					
NC	✓	✓	✓	✓	✓
ND	✓	✓	✓	✓	
OH	✓	✓	✓	✓	✓
OK	✓	✓	✓	✓	✓
OR	✓	✓	✓	✓	✓
PA	✓	✓	✓	✓	
RI	✓	✓	✓	✓	✓
SC	✓	✓	✓	✓	✓
SD	✓	✓	✓	✓	✓
TN	✓	✓	✓	✓	
TX	✓	✓	✓	✓	
UT	✓	✓	✓	✓	✓
VT	✓	✓	✓	✓	✓
VA	✓	✓	✓	✓	
WA					
WV	✓	✓	✓	✓	✓
WI	✓	✓	✓	✓	✓
WY	✓	✓	✓	✓	✓

**California**

- Not available, pending approval

**Colorado**

- No FHB

**Connecticut**

- No FHB

**Florida**

- Has gender distinct rates

**Georgia**

- No FHB

**Illinois**

- No FHB

**Iowa**

- All certificates with a face amount  $\leq$  \$15,000 will have a small face amount disclosure (SFADISC1-US01-2010) in the issue package.

**Kansas**

- No FHB

**Maine**

- "Preliminary Statement of Policy Cost" point of sale form 105351 ME 05/11 is required to be completed. One copy is left with the owner and the other is submitted to Foresters with the application.

**Maryland**

- No FHB

**Massachusetts**

- No FHB

**Minnesota**

- No FHB

**North Carolina**

- All certificates with a face amount  $\leq$  \$15,000 will have a small face amount disclosure (SFADISC2-US01-2010) in the issue package.

**Nevada**

- All certificates with a face amount  $\leq$  \$15,000 will have a small face amount disclosure (SFADISC1-US01-2010) in the issue package.

**New Hampshire**

- No FHB

**New Jersey**

- No FHB
- If the certificate cover page shows the certificate state governing is not NJ it cannot be delivered in NJ.
- If the certificate cover page shows the certificate state governing is NJ the certificate must be delivered in NJ.

**New York**

- Not available

**North Dakota**

- No FHB

**Oregon**

- All certificates with a face amount  $\leq$  \$15,000 will have a small face amount disclosure (SFADISC2-US01-2010) in the issue package.
- If the certificate cover page shows the certificate state governing is not OR it cannot be delivered in OR.
- If the certificate cover page shows the certificate state governing is OR the certificate must be delivered in OR.

**Pennsylvania**

- No FHB
- Only allows sale when parent/legal guardian applies for insurance (grandparent cannot apply)
- 'Whole Life Insurance Disclosure Statement' (106093 PA 05/20) must be completed, signed and submitted with the application. One copy must be left with the owner at point of sale.
- 'Surrender Comparison Index Disclosure' (105373 PA 07/11) is included in the Certificate Issue Package.
- Producer delivery: A signed 'Surrender Comparison Index Disclosure Certification' (105386 PA 08/11) must be returned to Foresters.

**Tennessee**

- No FHB

**Texas**

- No FHB

**Virginia**

- No FHB

**Washington**

- Not available