

Strong Foundation Level Term Life Insurance

Making mortgage protection easier to sell



We're introducing Strong Foundation, here's why:

Foresters Financial™ wants to provide you and your clients with more choices when selecting non-medical¹ term life insurance coverage. With Strong Foundation, you now have a complete solution.

What's different with Strong Foundation:

NEW: Face amount starts at only \$20,000

NEW: Improved underwriting criteria including:

Diabetes

- Type 2 diabetes accepted for ages 35-49 (diagnosed less than 15 years ago) and ages 50+ (any duration)
- Type 1 diabetes accepted for ages 40-59 (diagnosed less than 5 years ago) and ages 60+ (diagnosed less than 25 years ago)

Chronic Obstructive Pulmonary Disease (COPD)

- Accepts mild COPD for non-smokers, provided no prescription steroids or oxygen

NEW: Non-tobacco definition: non-use of cigarettes only in past 12 months, and allows use of cigar, pipe, chewing tobacco, nicotine patches, and other substitutes

NEW: Product details page

PLUS ALL THE FEATURES YOU'VE COME TO EXPECT FROM TERM LIFE INSURANCE WITH FORESTERS:

- Accelerated Death Benefit Rider² for chronic, critical, and terminal illnesses, automatically included for no additional premium
- Common Carrier Accidental Death Rider and Family Health Benefit Rider automatically included for no additional premium
- Waiver of Premium Rider
- Disability Income Rider (Accident Only)
- Children's Term Rider
- Accidental Death Rider
- Non-medical up to \$400,000 in coverage (ages 18-55)
- Term conversion to permanent coverage with no additional underwriting requirements
- Full range of terms including, 10, 15, 20, 25, and 30 year terms
- Issue ages from 18-80
- Charity Benefit provision³
- Uses Foresters standard life insurance application

Foresters non-medical advantage

- Up to \$400,000 in coverage (issue ages 18 to 55) with no fluid collection or saliva swab, no paramed examination, no routine health interviews, and no financial requirements or justification
- Convenient online iPipeine's iGO e-App⁴:
 - Touch-to-Sign or ClickWrap
 - Point-of-Sale decisions by email in under 10 minutes
 - Quick to issue and quick to pay

Non-Medical Rankings⁵ for \$100K

Competitive non-medical rates

		10 Year				20 Year				30 Year			
		MNT	MT	FNT	FT	MNT	MT	FNT	FT	MNT	MT	FNT	FT
Age 40													
Foresters	Strong Foundation	\$29.75	\$54.60	\$25.55	\$50.49	\$32.29	\$68.60	\$31.15	\$60.11	\$49.79	\$85.66	\$42.96	\$76.13
Americo	HMS 100	N/A	N/A	N/A	N/A	\$38.00	\$66.50	\$38.00	\$66.50	\$49.50	\$91.58	\$49.50	\$91.58
Phoenix Life	Safe Harbor Term Express	\$29.77	\$75.77	\$24.51	\$63.09	\$36.85	\$100.11	\$32.36	\$78.27	\$53.42	\$145.93	\$45.74	\$124.19
Mutual of Omaha	Term Life Express	\$26.26	\$52.24	\$20.65	\$44.68	\$34.89	\$64.08	\$33.11	\$60.43	\$45.30	\$88.29	\$42.45	\$83.22
Age 45													
Foresters	Strong Foundation	\$39.11	\$84.53	\$34.13	\$70.26	\$44.89	\$98.44	\$41.39	\$85.58	\$69.04	\$107.01	\$61.43	\$99.31
Americo	HMS 100	N/A	N/A	N/A	N/A	\$51.68	\$100.32	\$51.68	\$100.32	\$71.54	\$135.95	\$71.54	\$135.95
Phoenix Life	Safe Harbor Term Express	\$37.89	\$106.32	\$32.71	\$81.64	\$54.63	\$142.48	\$43.24	\$115.56	\$75.86	\$197.54	\$61.53	\$167.51
Mutual of Omaha	Term Life Express	\$36.13	\$74.67	\$29.37	\$68.71	\$49.66	\$96.65	\$46.90	\$91.05	\$66.75	\$131.10	\$63.01	\$123.44
Age 50													
Foresters	Strong Foundation	\$55.21	\$129.85	\$45.59	\$100.80	\$72.98	\$136.33	\$59.68	\$109.90	\$97.21	N/A	\$86.01	\$110.78
Americo	HMS 100	N/A	N/A	N/A	N/A	\$75.15	\$138.99	\$75.15	\$138.99	\$110.49	\$198.27	\$110.49	\$198.27
Phoenix Life	Safe Harbor Term Express	\$51.26	\$161.81	\$47.29	\$118.14	\$79.31	\$199.18	\$61.36	\$158.19	\$123.32	\$220.93	\$96.14	\$219.12
Mutual of Omaha	Term Life Express	\$53.22	\$108.58	\$39.69	\$94.61	\$72.36	\$134.03	\$68.26	\$126.20	\$103.06	\$163.40	\$97.01	\$161.80

Compare Strong Foundation⁶

Features	Foresters Strong Foundation	Americo HMS 100	Phoenix Life Safe Harbor Term Express	Mutual of Omaha Term Life Express
Term Length	T10, T15, T20, T25, T30	No T10	No T25	No T25
Minimum Face Amount	\$20,000	\$25,000	\$25,000	\$25,000
Maximum Face Amount	\$400,000	\$400,000	\$400,000	\$300,000
Maximum Issue Age	80	75	80	65
Charity Benefit provision for no additional premium	YES	NO	NO	NO
Accelerated Death Benefit Rider with Critical, Chronic, Terminal for no additional premium	YES	NO	YES	No Critical or Chronic
Family Health Benefit Rider for no additional premium	YES	NO	NO	NO
Common Carrier Accidental Death Rider for no additional premium	YES	NO	NO	NO
Point-of-Sale Decisioning	YES	YES	YES	YES
Member Benefits	YES	NO	NO	NO

Foresters Strong Foundation Level Term Life Insurance and its riders 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 Level Term Life Producer Guide and the insurance contract for your state for these terms and conditions.

¹ Insurability depends on answers to medical and other application questions and an underwriting review.

² Not available in CA.

³ Foresters will pay an additional 1% of the face amount to an eligible registered charitable organization as designated by the owner in the name of the insured. The maximum payment under this provision is \$100,000. The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

⁴ e-App is available through the iPipeline iGO e-App platform using Internet Explorer (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical products (excluding Foresters PlanRight and Foresters Prepared). Touch to sign available on Apple iPad only. POS decision will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (EST). Some e-App features are not available in NY (refer to ezbiz, Toolbox/e-App section for more details).

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⁶ None of the competitors listed are affiliated with Foresters. The competitor information shown is our limited understanding based on the information we have received as of March 1, 2018, for Americo, Phoenix Life, and Mutual of Omaha and may or may not be accurate. Contact the competitors directly to confirm accuracy or current information. Foresters information current as of March 1, 2018 and is subject to change. Cannot be used to promote sales to clients.



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