

PLANRight

Product Guide

Final Expense

This guide is intended to answer your questions and provide ideas to help you sell Foresters PlanRight. The information contained in the Product Guide is intended for information purposes only and is not intended as a substitute for training. There are several other tools available to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Products and features may not be available in all jurisdictions, and certain restrictions may apply. Consult ezbiz for more detailed product information and availability. This product is filed under certificate form number WL-PRL-US01-2008, WL-PRG-US01-2008, WL-PRM-US01-2008 or WL-PRL-XX01-2008, WL-PRM-XX01-2008, WL-PRG-XX01-2008 where XX stands for the state's postal abbreviation and may not be available for sale in all states.

Foresters™, their employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisor(s) on their specific situations.

For producer use only

This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable certificate and rider wording.



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SUMMARY

	PlanRight – Level	PlanRight – Graded	PlanRight – Modified
Description	Provides full face amount coverage from the issue date	Provides 30% of the face amount in the first year, 70% of the face amount in the second year and 100% thereafter	Provides coverage equal to premiums paid plus 10% interest for years 1 and 2 and 100% of the face amount thereafter
Death Benefit ^{1,2}	Full Death Benefit payable in all years	Year 1 – 30% Year 2 – 70% Year 3+ – Full Death Benefit payable	Year 1 – ROP plus 10% annual interest ³ Year 2 – ROP plus 10% annual interest Year 3+ – Full Death Benefit payable
Riders	ADR available (issue ages 50-80) CCADR included at no additional cost	ADR not available CCADR included at no additional cost	ADR not available CCADR included at no additional cost
Premiums	Level, payable to age 121		
Minimum Premium	\$10/month		
Issue Ages (Age last birthday)	50-85	50-85	50-80
Minimum Face Amount ⁴	\$2,000		
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		
Underwriting ⁵	Non-Tobacco Tobacco Standard issue through table 6 (250%)	Non-Tobacco Tobacco Standard issue through table 12 (400%)	Non-Tobacco Tobacco Standard issue through table 20 (600%)
Cash Values	Available		
Loans	Available (on full surrender only)		

¹ For PlanRight –Graded and Modified, the death benefit is 100% of the face amount in the event of accidental death during the first two years.

² Any outstanding loans will be deducted from the death benefit.

³ Interest is compounded and is accrued on a daily basis.

⁴ Member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

⁵ Ratings do not apply on the PlanRight plans.

FORESTERS WHOLE LIFE INSURANCE

The PlanRight series is a series of whole life insurance products designed to help cover final expenses such as the costs associated with funeral and burial expenses, probate fees or other financial obligations that your client's family may face in the event of death. Many funeral expenses run over \$10,000 and can create a significant burden on loved ones.

They provide guaranteed and level premium and make use of a simplified application.

For clients concerned with protecting their families from the high costs of settling final expenses, Foresters offers a whole life insurance product designed to help meet those concerns.

FORESTERS PLANRIGHT SERIES

- Level: the death benefit is equal to the full face amount of the certificate.
- Graded: the death benefit is 30% of the face amount in year one; 70% of the face amount in year two; 100% of the face amount in year three and later. During the first two years, the death benefit is topped up, meaning that the death benefit is 100% of the face amount, in the event of accidental death.
- Modified: the death benefit, is, in the first two years, equal to the return of premiums paid plus 10% interest⁶ annually; 100% of the face amount in year three and later. During the first two years, the death benefit is topped up, meaning that the death benefit is 100% of the face amount, in the event of accidental death.

TARGET MARKET

- Clients who desire coverage for final expenses and who don't want to go through the hassles of full underwriting
- Clients who have previously been declined for coverage with another carrier may be considered
- Hard to place clients

RIDERS AND ADDITIONAL BENEFITS

The **Accidental Death Rider (ADR)** provides an additional death benefit in the event of an accidental death, caused by an accidental bodily injury, and if death occurs within 365 days of that injury. ADR is available on PlanRight – Level only.

The **Common Carrier Accidental Death Rider (CCADR)** provides an additional death benefit⁷ of up to two times the face amount if the insured dies due to an accidental bodily injury that occurred on a common carrier while a fare-paying passenger.

For all PlanRight plans, the **CCADR** is available at no additional cost.

The Accidental Death Rider and Common Carrier Accidental Death Rider can continue until the insured's age 121, which means that the benefits stay with the insured throughout the life of the certificate!

KEY HIGHLIGHTS

- Quick underwriting process – certificate may be issued in 2 days when application is fully and accurately completed
- Guaranteed level premiums
- Simple application
- No medical exam

⁶ Interest is accrued on a daily basis.

⁷ Subject to a maximum of \$300,000 from all carriers

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PREMIUM

Premium rates vary by issue age, gender and Tobacco use. Non-Tobacco is defined as no cigarettes or any other form of tobacco for the last 12 months. Premiums are payable during the insured’s life to age 121 and are based on the insured’s age last birthday. PlanRight will not be illustrated. Please refer to the Rate Book or the Rates section of this guide. Minimum Premium:

- PAC: \$10
- Direct Quarterly: \$30 (to be collected)
- Direct Semi-Annually: \$50 (to be collected)
- Direct Annually: \$100 (to be collected)

HOW TO CALCULATE PLANRIGHT PREMIUMS

1 Foresters PlanRight premium calculation											
a) Find the rate per thousand in the premium rate table	\$										
b) Multiply by the face amount per thousand	(x)										
Base premium amount 1	= \$										
2 Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only											
a) Find the rate per thousand in the premium rate table	\$										
b) Multiply by the benefit amount per thousand	(x)										
Rider premium amount 2	= \$										
3 Total modal premium											
a) Base premium amount 1											
b) Add the ADR premium 2	(+)										
c) Add the annual certificate fee	(+) 36.00										
d) Multiply by the modal factor	(x)										
Total modal premium	= \$										
<table border="1" style="width: 100%; background-color: #cccccc;"> <tr> <td colspan="2" style="text-align: center;">Modal Factors</td> </tr> <tr> <td>Annual = 1.00</td> <td></td> </tr> <tr> <td>Semi-Annual = 0.51</td> <td></td> </tr> <tr> <td>Quarterly = 0.26</td> <td></td> </tr> <tr> <td>Monthly = 0.0875</td> <td></td> </tr> </table>		Modal Factors		Annual = 1.00		Semi-Annual = 0.51		Quarterly = 0.26		Monthly = 0.0875	
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PREMIUM CALCULATION EXAMPLE

PlanRight-Level: Monthly premium for Male NT age 55 with \$25K Face Amount and \$25K ADR

1 Foresters PlanRight premium calculation	
a) Find the rate per thousand in the premium rate table	\$34.00
b) Multiply by the face amount per thousand	(x) 25
Base premium amount 1	= \$850.00
2 Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only	
a) Find the rate per thousand in the premium rate table	\$2.25
b) Multiply by the benefit amount per thousand	(x) 25
Rider premium amount 2	= \$56.25
3 Total modal premium	
a) Base premium amount 1	\$850.00
b) Add the ADR premium 2	(+) \$56.25
c) Add the annual certificate fee	(+) 36.00
d) Multiply by the modal factor	(x) 0.0875
Total modal premium	= \$82.45

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RATES

PlanRight

Annual Premium Rates per thousand Face Amount

Issue Age	Level				Graded				Modified			
	Male		Female		Male		Female		Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	27.00	37.00	20.00	31.00	42.00	53.00	34.00	39.00	46.00	55.00	36.00	50.00
51	28.00	39.00	21.00	32.00	45.00	57.00	35.00	41.00	49.00	59.00	37.00	53.00
52	30.00	41.00	22.00	34.00	48.00	61.00	36.00	43.00	52.00	63.00	39.00	56.00
53	31.00	43.00	24.00	35.00	50.00	64.00	38.00	44.00	54.00	67.00	40.00	59.00
54	33.00	45.00	25.00	37.00	53.00	68.00	39.00	46.00	57.00	71.00	42.00	62.00
55	34.00	47.00	26.00	38.00	56.00	72.00	40.00	48.00	60.00	75.00	43.00	65.00
56	36.00	50.00	27.00	40.00	59.00	76.00	42.00	50.00	63.00	79.00	45.00	66.00
57	38.00	52.00	29.00	42.00	62.00	80.00	43.00	52.00	66.00	83.00	47.00	67.00
58	39.00	55.00	30.00	44.00	66.00	85.00	45.00	53.00	69.00	88.00	48.00	68.00
59	41.00	57.00	32.00	46.00	69.00	89.00	46.00	55.00	72.00	92.00	50.00	69.00
60	43.00	60.00	33.00	48.00	72.00	93.00	48.00	57.00	75.00	96.00	52.00	70.00
61	45.00	64.00	35.00	50.00	76.00	98.00	51.00	61.00	79.00	101.00	55.00	72.00
62	48.00	68.00	37.00	53.00	80.00	103.00	54.00	64.00	84.00	106.00	58.00	74.00
63	50.00	72.00	39.00	55.00	84.00	107.00	57.00	68.00	88.00	111.00	60.00	76.00
64	53.00	76.00	41.00	58.00	88.00	112.00	60.00	71.00	93.00	116.00	63.00	78.00
65	55.00	80.00	43.00	60.00	92.00	117.00	63.00	75.00	97.00	121.00	66.00	80.00
66	59.00	85.00	45.00	62.00	96.00	123.00	67.00	80.00	102.00	128.00	70.00	85.00
67	62.00	90.00	47.00	65.00	101.00	128.00	71.00	86.00	107.00	136.00	75.00	91.00
68	66.00	95.00	50.00	67.00	105.00	134.00	76.00	91.00	112.00	143.00	79.00	96.00
69	69.00	100.00	52.00	70.00	110.00	139.00	80.00	97.00	117.00	151.00	84.00	102.00
70	73.00	105.00	54.00	72.00	114.00	145.00	84.00	102.00	122.00	158.00	88.00	107.00
71	79.00	115.00	58.00	78.00	124.00	156.00	92.00	110.00	133.00	170.00	98.00	115.00
72	85.00	125.00	63.00	83.00	134.00	167.00	99.00	118.00	144.00	181.00	107.00	123.00
73	91.00	135.00	67.00	89.00	145.00	178.00	107.00	126.00	156.00	193.00	117.00	131.00
74	97.00	145.00	72.00	94.00	155.00	189.00	114.00	134.00	167.00	204.00	126.00	139.00
75	103.00	155.00	76.00	100.00	165.00	200.00	122.00	142.00	178.00	216.00	136.00	147.00
76	112.00	166.00	83.00	108.00	179.00	217.00	134.00	153.00	197.00	236.00	149.00	160.00
77	121.00	177.00	90.00	117.00	193.00	234.00	145.00	164.00	215.00	256.00	162.00	173.00
78	131.00	188.00	98.00	125.00	206.00	251.00	157.00	176.00	234.00	275.00	174.00	186.00
79	140.00	199.00	105.00	134.00	220.00	268.00	168.00	187.00	252.00	295.00	187.00	199.00
80	149.00	210.00	112.00	142.00	234.00	285.00	180.00	198.00	271.00	315.00	200.00	212.00
81	161.00	224.00	124.00	157.00	254.00	304.00	199.00	218.00				
82	172.00	238.00	136.00	172.00	274.00	323.00	218.00	238.00				
83	184.00	253.00	147.00	186.00	295.00	343.00	237.00	257.00				
84	195.00	267.00	159.00	201.00	315.00	362.00	256.00	277.00				
85	207.00	281.00	171.00	216.00	335.00	381.00	275.00	297.00				

Accidental Death Rider (for PlanRight – Level only)

Annual Premium Rates per thousand

Issue Age	Male	Female	Issue Age	Male	Female	Issue Age	Male	Female
50	2.00	1.25						
51	2.00	1.25	61	3.00	1.75	71	4.75	2.75
52	2.00	1.25	62	3.00	1.75	72	5.00	3.00
53	2.00	1.25	63	3.25	2.00	73	5.25	3.25
54	2.25	1.25	64	3.25	2.00	74	5.50	3.50
55	2.25	1.25	65	3.50	2.00	75	6.00	3.75
56	2.25	1.50	66	3.50	2.25	76	6.50	4.00
57	2.50	1.50	67	3.75	2.25	77	7.00	4.25
58	2.50	1.50	68	4.00	2.50	78	7.75	4.75
59	2.75	1.50	69	4.25	2.50	79	9.00	5.50
60	2.75	1.75	70	4.50	2.75	80	11.00	6.75

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HOW TO QUALIFY

The application for PlanRight products includes Medical Questions with parts A, B and C.

- If the client answers "Yes" to any of the questions in part A, the client is not eligible for any PlanRight product.
- If the client answers "No" to all questions in part A, but "Yes" to one or more questions in part B, the client is eligible for **PlanRight – Modified**.
- If the client answers "No" to all questions in part A & B, but "Yes" to one or more questions in part C the client is eligible for **PlanRight – Graded**.
- If the client answers "No" to all questions in all three parts, the client is eligible for **PlanRight – Level**.

THE APPLICATION PROCESS OVERVIEW

1. Section 2 (Medical Questions) of the application is completed by the producer with the proposed insured for pre-screening purposes.
2. The producer must call Apptical at 1-866-844-9276 after the completed application is signed. A personal health interview (PHI), MIB and prescription history check will be conducted with the proposed insured to verify that the information is consistent with the answers in the application.
3. Based on the results of the PHI, MIB and prescription history check, eligibility for the plan type selected (in section 6 of the application) may be confirmed or denied.
 - If eligibility for the plan type applied for is denied and if the proposed insured is eligible for another plan type:
 - the original application form will need to be revised and initialled by the proposed insured, owner and producer
 - a new page 4, i.e. sections 10 and 11 in full must be completed to replace the original page
 - producer must confirm in the Producer Report that a new page 4 was completed
 - If the proposed insured is not eligible for any PlanRight plan or if the owner/proposed insured does not want to proceed with the application:
 - the signed application must still be submitted to Foresters (due to the PHI being initiated)
 - it should be indicated in the Remarks section of the Producer Report that the application is being submitted as "withdrawn"
4. After the interview, section 13 (Acknowledgement of First premium) should be completed and signed, once the eligibility has been confirmed and first premium accepted. Section 13 must be given and left with the owner. Section 12 (Notice of Information Procedures) should also be left with the proposed insured (even if application is "withdrawn").
5. The Producer can now send the completed application by
 - Fax - if paying by PAC, or
 - Mail - if submitting first premium by check

Additional notes:

- The Producer will be notified of situations where the face amount is **more** or **less** than applied for, based on the premium submitted, and allowed 1 business day to advise us **not** to proceed. Otherwise, the certificate will be issued for the adjusted face amount.
- Checks received with applications will be cashed and "held" until the certificate issue date.
- The certificate comes into effect on the issue date when the first premium is collected on or before that date and no changes in the proposed insured's insurability between the application signed and issue date.

For further information, please consult the Guide on How to Complete the PlanRight Application.

BENEFITS OF MEMBERSHIP

Member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

Our customers are our members⁸. Foresters members may be eligible for a valuable package of benefits⁹ – at no additional premium. They can attend member events with family and friends, make a difference in their community, and shape personal growth through our member programs; as well as access life, health, and education member benefits – all compliments of Foresters! Member benefits include Competitive Scholarships, Orphan Scholarships, Critical Illness member benefit, Terminal Illness member benefit, and Young Family member benefit.

This is the Foresters difference. This is why membership with Foresters means so much more. For 135 years, Foresters has used its financial strength and prosperity to help improve the lives of its members and their communities.

For more information on member benefits, refer to the "Benefits of Membership" pamphlet for prospects (503199), brochure for members (503213), and Business Builders (503182 and 503184). These materials are available on ezbiz for download or order.

For details on membership, visit our website at: www.foresters.com/membership

FOR MORE INFORMATION

Log on to ezbiz at <https://portal.foresters.biz/>.

⁸ Foresters members are the insureds and annuitants under Foresters life insurance and annuity certificates. For details on eligibility and benefits of membership, go to www.foresters.com/membership.

⁹Foresters member benefits are non-contractual and not part of the PlanRight life insurance contract. Member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time by Foresters. For details, consult the current version of the "Benefits of Membership" brochure.

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APPENDIX –A: DEATH BENEFIT EXAMPLES
(With Face Amount of \$15,000)

Level	1. If cause of death is non-accidental		2. If cause of death is accidental and CCADR does not apply (with ADR at an additional cost)	
	Yr 1+	\$15K	\$15K + \$15K (ADR) = \$30K	
	3. If cause of death is accidental and CCADR ¹⁰ applies (without ADR)		4. If cause of death is accidental and CCADR ⁸ applies (with ADR at an additional cost)	
	Yr 1+	\$15K + 2 X \$15K (CCADR) = \$45K	\$15K + \$15K (ADR) + 2 X \$15K (CCADR) = \$60K	

Graded	1. If cause of death is non-accidental		2. If cause of death is accidental and CCADR does not apply	
	Yr 1	\$15K X 30% = \$4.5K	\$15K*	
	Yr 2	\$15K X 70% = \$10.5K	\$15K*	
	Yr 3+	\$15K	\$15K	
	3. If cause of death is accidental and CCADR ⁸ applies			
	Yr 1	\$15K* + 2 X \$15K (CCADR) = \$45K		
	Yr 2	\$15K* + 2 X \$15K (CCADR) = \$45K		
Yr 3+	\$15K + 2 X \$15K (CCADR) = \$45K			
*The death benefit is 100% of the face amount in years 1 and 2 in the event of accidental death				

Modified (with annual premium of \$700)	1. If cause of death is non-accidental ¹¹		2. If cause of death is accidental and CCADR does not apply	
	Yr 1	1.10 ¹² X \$700 = \$770	\$15K*	
	Yr 2	1.10 X (\$770 + 700) = \$1,617	\$15K*	
	Yr 3+	\$15K	\$15K	
	3. If cause of death is accidental and CCADR ⁸ applies			
	Yr 1	\$15K* + 2 X \$15K (CCADR) = \$45K		
	Yr 2	\$15K* + 2 X \$15K (CCADR) = \$45K		
Yr 3+	\$15K + 2 X \$15K (CCADR) = \$45K			
*The death benefit is 100% of the face amount in years 1 and 2 in the event of accidental death				

¹⁰ The benefit under the CCADR is subject to a maximum.

¹¹ Assume that death occurs at the end of the year.

¹² Interest is compounded and is accrued on a daily basis.

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