



# PlanRight Whole Life Insurance<sup>1</sup>

*A great option to help clients plan for final expenses*

	Level	Graded	Modified
<b>Description</b>	Level, guaranteed premium whole life insurance. Three types of plans, based on the answers on the application – one that immediately pays a full death benefit (Level) and two that provide a limited death benefit (Graded and Modified) in the first two years, and 100% of the face amount thereafter.		
<b>Death Benefit<sup>2,3</sup></b>	Full Death Benefit in all years.	Year 1: 30% Year 2: 70% Year 3+: Full Death Benefit	Year 1: Return of Premium plus 10% annual interest <sup>4</sup> Year 2: Return of Premium plus 10% annual interest Year 3+: Full Death Benefit
<b>Riders</b>	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
<b>Premiums</b>	Level, payable to age 121		
<b>Minimum Premiums</b>	\$10/month		
<b>Issue Ages (age last birthday)</b>	50-85	50-85	50-80
<b>Minimum Face Amount</b>	\$2,000 <sup>5</sup>		
<b>Maximum Face Amounts</b>	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
<b>Certificate Fee</b>	\$36 annually subject to modal factors		
<b>Modal Factors</b>	Monthly: 0.0875, Quarterly: 0.26, Semi-Annually: 0.51		
<b>Underwriting Classes<sup>6</sup></b>	Non-Tobacco & Tobacco		
<b>Cash Values</b>	Available (on full surrender only)		
<b>Loans</b>	Available		

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

<sup>1</sup> Foresters PlanRight whole life insurance and its optional 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.  
<sup>2</sup> 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.  
<sup>3</sup> Any outstanding loans will be deducted from the Death Benefit.  
<sup>4</sup> Interest is compounded and is accrued on a daily basis.  
<sup>5</sup> Minimum face amount to qualify for certain member benefits is \$10,000.  
<sup>6</sup> Ratings do not apply on the PlanRight plans.  
<sup>7</sup> Insurability depends on the answers to a few medical and lifestyle questions and an underwriting review, based on underwriting requirements and guidelines.  
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