



Armor

Product Guide

This guide is intended to answer your questions and provide ideas to help you sell Foresters Armor. 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 UL-ARM-US01-2008 or UL-ARL-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.

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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 appropriate certificate and rider wording

Universal life insurance



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The Power of Protection.

The Freedom of Flexibility.

KEY FEATURES

Security – Offers guaranteed lifetime life insurance protection

Guarantees – Solid guarantees at predictable premiums

Low risk – Low investment market risk versus indexed variable universal life

Affordability – Competitive premiums

Flexibility – Product that accommodates to your clients' unique needs

Customization – Customize with optional riders

Simplicity – No underwriting requirements via Simplified Issue

FAST FACTS

Product type	Flexible premium universal life insurance	Premium options	Lifetime (to age 120) Quick Pay
Death benefit option	Level	Coverage beyond age 120	Yes
Issue ages (Age last birthday)	Simplified Issue 0 to 70 Fully Underwritten 0 to 80 16 to 80 (Preferred)	Minimum modal premium	\$300/annually \$150/semi-annually \$75/quarterly \$25/monthly
Underwriting classifications	Simplified Issue Non-Smoker Smoker Juvenile Fully Underwritten Preferred Plus Non-Smoker Preferred Non-Smoker Non-Smoker Preferred Smoker Smoker Juvenile	Minimum/maximum face amounts	Simplified Issue (0-15) \$25,000 to \$150,000 (16-50) \$25,000 to \$250,000 (51-55) \$25,000 to \$200,000 (56-70) \$25,000 to \$150,000 Fully Underwritten (0 to 15) \$150,001+ (16 to 50) \$250,001+ (51 to 55) \$200,001+ (56 to 70) \$150,001+ (71 to 80) \$50,000+ or \$100,000 + (for Preferred)
Guaranteed minimum interest rate	Annual interest rate of 3.0%		
Premium modes	Annual Semi-Annual Quarterly Monthly (PAC only)	Cost of insurance band structure	Simplified Issue \$25,000 to \$250,000 (dep. on age) Fully Underwritten Up to \$499,999 \$500,000+
Face amount changes	Yes, increases and decreases are available after the first certificate anniversary, subject to certain restrictions	Withdrawals	\$500 minimum Available after the first certificate anniversary, if cash value is available
Lifetime lapse protection period	Lifetime guaranteed protection subject to the No-Lapse Guarantee (NLG) requirements	Surrender charges	Decreasing charge for 19 years
Catch-up period	3 years	Loans	Available if cash value is available
Monthly administration deduction	\$7.50	Loan rate	5%
Premium expense charge	7%	Definition of life insurance test	Guideline Premium Test (GPT)

WHY UNIVERSAL LIFE INSURANCE

Universal life insurance provides permanent life insurance coverage combined with a unique degree of flexibility. It provides the ability to adapt coverage and payments to meet changing needs. It provides the protection of a solid term life insurance policy with the advantages of a tax-deferred accumulation component.

Universal life insurance offers:

- Income tax-free¹ death benefit
- Flexible life insurance protection that can change with needs over time
- Premium payments that can be tailored to suit any budget
- The ability to customize coverage
- Tax-deferred cash value accumulation

Death benefit protection

Universal life provides traditional life insurance protection that is needed to protect loved ones, ensuring their continued financial security. Beneficiaries receive death benefit proceeds free from income taxes² and probate delays.

Permanent protection and flexible payments

Universal life provides added flexibility while preserving the benefits of permanent life insurance. Clients have the freedom to choose the amount of coverage that suits them best—and choose a payment amount that works within their budget. They can also increase or decrease coverage and vary the frequency and amount of premium payments to best meet individual goals.

Access to cash value

Universal life also has the potential to earn cash value. Provided it's sufficient, the cash value can be accessed through certificate loans³ and withdrawals³ (e.g. to buy a home, fund a child's education, supplement retirement income, etc).

¹ Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Prospective purchasers should consult their tax or legal advisor.

² Upon death, the outstanding loan amount(s), if any, is deducted from the death benefit payable.

³ A surrender charge may apply.

FORESTERS ARMOR UNIVERSAL LIFE

Foresters Armor is a flexible premium universal life insurance product that offers the added security of lifetime protection at an affordable premium. It is designed and priced based on the 2001 Commissioners Standard Ordinary (CSO) mortality tables.

In addition to offering lifetime protection, Armor also offers a variety of features and riders that address a broad range of personal protection needs. It is also available on a Simplified Issue and Fully Underwritten basis.

Foresters Armor is ideal for clients in the middle market, aged 30-55, who need permanent life coverage at affordable rates.

Target Market

For clients who are seeking:

- Lifetime insurance protection at one affordable and level premium
- Funds available at time of death to meet immediate income replacement needs
- Ways to help minimize the impact of estate taxes
- Coverage greater than typical final expense plan limits while still providing simplified issue underwriting
- Increase wealth transfer to the next generation
- Term insurance conversion
- To maintain standard of living for their beneficiaries

Protection for life

Foresters Armor is a universal life insurance product designed to offer the security of *guaranteed lifetime coverage* with affordability in mind. As long as the no-lapse guarantee requirements are met, the certificate is guaranteed to never lapse (see more on page 9).

Increased flexibility to meet evolving needs

Foresters Armor allows considerable *flexibility* in making coverage adjustments as needs change. Premiums can be adjusted to fit current budget or increase/decrease coverage as lifestyle changes⁴. It also offers a wide range of riders that can be added to greatly enhance the benefits it provides.

⁴ Decrease in premium and coverage changes may affect the no-lapse guarantees (NLG)

Tax-free death benefit

Whether your clients want to protect their family's standard of living or pass assets to the next generation, they receive death benefit proceeds *free of income taxes* and probate delays.⁵

Access to cash value

In addition to offering lifetime coverage, Foresters Armor also lets your clients enjoy the benefits of *tax-deferral*. They can build cash value that can be accessed in times of need such as supplementing retirement income.

Competitive highlights
<ul style="list-style-type: none"> • Simplified Issue up to \$250,000 for certain issue ages • Minimum Face Amount as low as \$25,000 • Preferred Plus and Preferred underwriting classes subject to 100K minimum⁶ • Guaranteed minimum interest rate of 3.0% • Charity Rider • Cost of Living Adjustment Rider • Disability Income Rider
Supported Sales Concepts
<ul style="list-style-type: none"> • Final expense • Estate preservation • Mortgage protection • Wealth transfer • Irrevocable life insurance trust • Pension maximization • Income replacement • Term conversion
Guarantees
<ul style="list-style-type: none"> • Death benefit • Predictable premium • Minimum credited interest rate • Maximum cost of insurance (COI) • Monthly administration deduction • Loan interest charged and credited • Change fee maximum

PRODUCT SPECIFICATIONS: A CLOSER LOOK

Life insurance death benefit option

Foresters Armor is offered on a level death benefit basis. The death benefit is no less than the face amount on the date of the insured's death. The amount of any debt owed to Foresters will be deducted from the death benefit payable.

Increases and decreases – Requests for increases or decreases in the face amount after certificate issues are subject to certain restrictions. Decreases or increases are subject to minimum and maximum face amount requirements. Similarly, the face amount may not be decreased below the minimum face amount of the current age last birthday range.

Note: *Decrease in face amount is subject to a \$25 change fee. Requested or automatic increases to the face amount will change the minimum and the no-lapse guarantee (NLG) premium (see section No-Lapse Guarantees).*

Underwriting classifications

Simplified Issue	Fully Underwritten
Non-Smoker	Preferred Plus Non-Smoker
Smoker	Preferred Non-Smoker
Juvenile	Non-Smoker
	Preferred Smoker
	Smoker
	Juvenile

Issue ages & Minimum face amounts

Age	Simplified Issue	Fully Underwritten
0 to 15	\$25,000 to \$150,000	\$150,001+
16 to 50	\$25,000 to \$250,000	\$250,001+
51 to 55	\$25,000 to \$200,000	\$200,001+
56 to 70	\$25,000 to \$150,000	\$150,001+
71 to 80	N/A	\$ 50,000+

Note: *Minimum face amount for preferred classes is \$100,000.*

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⁶ Preferred rates are offered only on Fully Underwritten plans

Ratings

Substandard extras are only available for Armor Fully Underwritten on Non-Smoker and Smoker underwriting classes.

Rating classes are +50% to +400% and will be determined by Underwriting.

Cost of Insurance (COI)

The guaranteed cost of insurance (COI) rates for the certificate vary by age, gender, underwriting class and rating class. The COI rates currently charged are lower than those stated in the insurance contract. The COI deduction is the COI rate multiplied by the amount at risk.

Increases and decreases – If the face amount is changed after certificate issue, the COI rate may fall into a higher or lower band. It is important to keep in mind that changes in the face amount will have an impact on the total cost.

Minimum Premium No-Lapse Guarantee (NLG)

Foresters guarantees that the certificate will not lapse during the first five certificate years, even if the cash value is not sufficient to cover monthly deductions as long as on each monthly anniversary during that period:

- The sum of premium paid is greater than or equal to the sum of the minimum premium in effect on the issue date and on each monthly anniversary plus the total of withdrawals made.

The premium paid includes amounts paid by the Waiver of No-Lapse Guarantee Premium Rider.

▼ Note: *Changes to the face amount, rider benefit amount(s) or the addition or deletion of a rider will change the minimum premium.*

Lifetime (Continuation Value) No-Lapse Guarantee

Armor offers guaranteed lifetime coverage. As long as the lifetime NLG requirements are met, the certificate will not lapse even though there is no cash value.

One of the ways to meet the lifetime NLG requirements is by payment, on time, of the no-lapse

guarantee (NLG) premium while the insured is alive, up to age 120 and no withdrawals are made. The no-lapse guarantee premium can be satisfied on a quick pay and level pay basis. It varies based on the insured's age, band, duration, gender, underwriting and rating class, and on the face amount and rider(s) in effect. Requested or automatic changes to the face amount, rider benefit amount(s) or the addition or deletion of a rider will change the NLG premium.

▼ *Missed or late premium payments and withdrawals can adversely affect the lifetime no-lapse guarantee (NLG) and how long the certificate stays in force. Missed or late NLG premium payments or withdrawals can cause the lifetime NLG to end. For these situations, Foresters offers a three-year catch up period during which time additional payments can be made, if the certificate is still in effect, in order to return the Lifetime NLG to good standing and ensure that the certificate does not lapse. If the insured chooses not to use the catch up period, the certificate may not lapse as long as there is sufficient cash value to keep the certificate in effect.*

Coverage beyond Age 120

Should the insured reach age 120, no further deductions for cost of insurance (COI) or fees will be made for coverage under the certificate. Interest continues to be credited on the account value.

It is important to consider the effect of any outstanding loan amount(s) at age 120 that could cause the certificate to terminate after age 120.

Account value

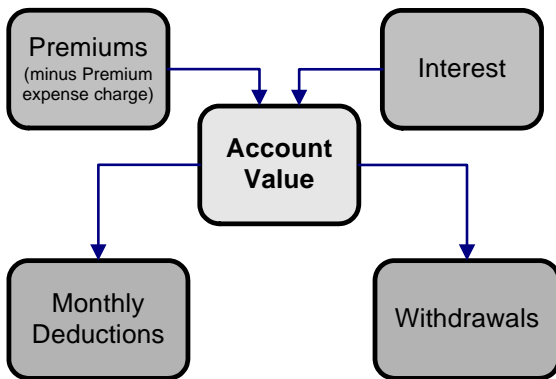
On the issue date, the account value is equal to the first net premium paid minus the monthly deduction for the first certificate month. At anytime after the issue date until the insured's age 120, the account value equals:

	The account value on the last monthly anniversary,
plus	The net premium received after the last monthly anniversary,
plus	The interest accrued after the last monthly anniversary,
minus	On a monthly anniversary, the monthly deduction for the next certificate month
minus	The total of all withdrawals made after the last monthly anniversary.

⁶ The net premium is the premium minus the premium expense charge.

At anytime after the insured's age 120, the account value equals:

	<i>The account value on the last monthly anniversary,</i>
plus	The interest accrued after the last monthly anniversary,
minus	The total of all withdrawals made after the last monthly anniversary.



Cash value

The account value minus the loan amount (accrued with interest), if any, minus surrender charges, if applicable, is the amount received if the certificate is surrendered.

Interest Crediting and Minimum Interest Rate

Interest is accrued on a daily basis and credited to the account value monthly. The rate is determined on a portfolio basis. This means that the same rate of interest is credited to the entire un-loaned account value.

The certificate guarantees a minimum credited interest rate of 3% throughout the lifetime of the certificate. Foresters regularly reviews credited interest rates and will declare the current rate of interest at its discretion.

Monthly Deductions and Other Charges

On the issue date and on each monthly anniversary, a **monthly deduction** for the following certificate month will be taken from the account value. The monthly deduction is the sum of the following:

- **Cost of insurance (COI) deduction** – A charge made against the account value for the cost of the base certificate.
- **Face amount deduction** – A charge made against the account value for the first 20 certificate years. For each requested or automatic face amount increase an additional charge will be made against the account value for the first 20 years after the increase, for the increased portion.
- **Monthly administration deduction** – A \$7.50 fee charged against the account value of the certificate to cover the costs associated with the administration of the certificate.
- **Monthly rider deduction** – A charge made against the account value for each rider in effect.

Premium expense charge – 7% will be deducted from each premium paid.

Surrender charges

The certificate may be surrendered for its cash value at any time. The surrender charge is a charge made against the account value when the certificate is surrendered, the face amount is decreased or a withdrawal is made. Surrender charges are in effect for 19 years from issue and for the first 19 years after each face amount increase to that increased portion. The surrender charge decreases over the 19-year period.

Increases and Decreases – Requested or automatic increases in the face amount will initiate a new surrender charge period for the increased amount, i.e. each increase has its own set of surrender charges. A portion of the surrender charge will also be applied to each decrease in the face amount.

The surrender charge factor varies by gender, issue age and underwriting class.

Surrender charge	
	The surrender charge factor applicable (as shown in the certificate data pages),
multiplied by	<ul style="list-style-type: none"> • The face amount (if a surrender) • The decrease in face amount (if a decrease) • The amount of withdrawal (if a withdrawal)
Divided by	\$1,000

Withdrawals

Withdrawals (of at least \$500) from the cash value will be permitted after the first certificate year. This will result in a decrease in the cash value. The withdrawal amount requested is adjusted if the cash value at that time is insufficient.

Maximum withdrawal amount	
	Account value
minus	Applicable surrender charges
minus	Three times the most recent monthly deduction prior to loan
minus	The change fee (see section on Change Fee)

How to make a withdrawal request - The certificate owner can call the Foresters Service Center at 1-800-828-1540. The call center representative will provide details on how much can be withdrawn.

▼ Note: Effects of the withdrawal – *The death benefit will decrease by the amount of the withdrawal. A withdrawal may also have an adverse effect on the no-lapse guarantees and may cause the certificate to lapse prior to the insured's age 120. The death benefit must meet the minimum face amount requirements.*

Loans

Loan(s) may be obtained from Foresters using the certificate as collateral. The certificate must be in effect and have a positive cash value at the time of the loan.

Maximum Loan Request	
	Account value
minus	Applicable surrender charge
minus	Three times the most recent monthly deduction prior to loan
minus	Outstanding loan amounts, if any

Interest is charged on the loan at 5% annually. The loan amount requested may be adjusted if the cash value at that time is insufficient.

A portion of the account value equal to the then current loan amount is allocated to a loan collateral account. This loan collateral account will be credited with interest at a rate of 3% rather than the current declared rate.

Loan repayment – All or part of a certificate loan may be repaid at any time prior to the death of the insured or the surrender of the certificate. Repayments will reduce the loan amount. The amounts paid will be applied as premium, unless otherwise specified (in writing) as a loan repayment.

How to make a loan request - A loan can be requested by calling the Foresters Service Center at 1-800-828-1540. The call center representative will provide details on how much can be loaned.

▼ Effects of the loan – *The death proceeds payable are reduced by the amount of the loan (and accrued interest). Also, if the certificate lapses while there is a loan, the loan will be treated as a distribution from the certificate, and there may be tax consequences as a result. In addition, if the loan balance exceeds the account value (minus the applicable surrender charge), the certificate will terminate. In this case, notification will be sent to the certificate owner.*

Taxation of Withdrawals and Loans

Under current federal tax rules, partial withdrawals are generally income tax-free⁷, up to the adjusted cost basis, if the certificate is not a Modified Endowment Contract (MEC).

Loans taken will be free of current income tax as long as the certificate remains in effect until the insured's death and does not become a MEC.

Modified Endowment Contract (MEC)

A Modified Endowment Contract (MEC) is a life insurance certificate that has had cumulative premium payments made during the first seven years that exceed a limit defined in the tax code. After seven years, MEC testing will not apply unless at any point in time a "material change" requires the certificate to start a new 7- pay testing period with new 7- pay limits.

Material changes include: a face amount increase, the addition of a rider or an increase in its amount, a reduction in rating, a change to non-smoker status or a substitution of insured.

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Guideline Premium Test (GPT)

The Guideline Premium Test (GPT) is the set of rules that establishes the maximum premium allowed into the life insurance to maintain its tax status of life insurance. The GSP is the maximum single premium at issue that is allowed into the contract. The GLP is the maximum annual premium that is allowed into the contract each year.

Under the Guideline Premium rules, total premiums paid minus total withdrawals to date, *cannot* exceed the greater of the Guideline Single Premium or the cumulative Guideline Level Premium.

▼ **Note:** *Foresters Armor uses the guideline premium test (GPT) to keep the certificate within the federal definition of life insurance.*

1035 Exchanges

Some replacements (rollovers) can qualify as a 1035 tax-free exchange. By following the regulations stated in IRC section 1035(a), the certificate owner may 'transfer' the cash value from one contract to another without incurring an immediate tax liability. The gain/loss and the cost basis are carried from the old contract to the new.

To qualify as a 1035 tax-free exchange, the new certificate must be on the same person as the certificate being replaced. Joint life plans do NOT qualify as a tax-free exchange. The entire proceeds must be rolled into the new plan. Separate forms are required for each policy being rolled over.

The effective date of 1035 Exchanges will be the date the funds are received at Foresters. 1035 Exchanges with loans are not permitted.

Grace Period

If the cash value on a monthly anniversary is less than the amount of the monthly deduction, there is a 61-day grace period from that monthly anniversary to pay overdue monthly deductions. If a sufficient amount is not paid within the grace period, the certificate will lapse unless the lifetime no-lapse guarantee is in effect.

Reinstatement

Foresters may approve the reinstatement of a lapsed certificate within three years of its lapse subject to:

- Evidence of insurability accepted by Foresters

- Payment of the premium that would have been required to keep the certificate in effect during the grace period, without interest, plus the premium required to keep the certificate from entering a grace period for three certificate months after the reinstatement effective date.

The Lifetime No-Lapse Guarantee will not be reinstated.

Change Fee

A \$25 per transaction change fee is currently charged for the following transactions (note that Foresters reserves the right to increase or decrease this fee in the future):

- Withdrawals
- In-force illustrations in excess of one per certificate year
- Face amount decreases
- Rider cancellations or decreases
- Change in tobacco use

The change fee is guaranteed not to exceed \$50.

RIDER SPECIFICATIONS

Charity Rider

Available on	Life insured
Description	Provides an additional coverage of 5%, 10% or 15% of the initial face amount, where the beneficiary is a legally registered charity in the U.S.
Rider expiry date	The certificate anniversary on which the life insured is 120 years old.

Cost of Living Adjustment (COLA) Rider

Available on	Life insured
Issue ages	16-45
Description	Provides for an automatic yearly increase in the face amount, on the certificate anniversary, without evidence of insurability, based on the Consumer Price Index (CPI) adjustment factor. Due to the increase in face amount, there is a corresponding change to the minimum and no-lapse guarantee premiums.
Maximum increase	The annual increase will not exceed the lesser of 10% of the then current face amount and \$10,000. In addition, increases to the face amount (including GPO), done without evidence of insurability, cannot cause the face amount to exceed \$500K for Simplified Issue. Similarly, for Fully Underwritten, the increases to the face amount cannot cause the face amount to exceed the greater of \$500K and 2 X the underwritten components of the face amount. For example, if \$700K was issued, the face amount, as a result of the increases, can total up to \$1,4M. If \$200K was issued, the face amount, as a result of the increases, can total up to \$500K.
Rider expiry date	The certificate anniversary on which the life insured is 50 years old.

Guaranteed Purchase Option Rider

Available on	Life insured
Issue ages	0-37
Description	Provides an opportunity to increase the face amount on an option date without further evidence of insurability. Due to increase in face amount, there is a corresponding change to the minimum and the no-lapse guarantee premium.
Scheduled option dates	Certificate anniversary on which the life insured is 25, 28, 31, 34, 37 and 40 years old.
Maximum increase	Lesser of face amount or \$30,000 per option. In addition, increases to the face amount (including COLA), done without evidence of insurability, cannot cause the face amount to exceed \$500K for Simplified Issue. Similarly, for Fully Underwritten, the increases to the face amount cannot cause the face amount to exceed the greater of \$500K and 2 X the underwritten components of the face amount. For example, if \$700K was issued, the face amount, as a result of the increases, can total up to \$1,4M. If \$200K was issued, the face amount, as a result of the increases, can total up to \$500K.
Rider expiry date	The certificate anniversary on which the life insured is 40 years old.

Waiver of No-Lapse Guarantee Premium Rider

Available on	Life insured
Issue ages	16-55
Description	Provides the benefit that the monthly no-lapse guarantee (NLG) premium, in effect at the time, will be paid to the account value, should the insured become totally disabled. The benefit will continue to be paid for as long as the total disability continues, while the certificate is in effect or until age 120, whichever is earlier.
Waiting period	Six months
Rider expiry date	The certificate anniversary on which the life insured is 60 years old.

Children’s Term Rider

Available on	Children of life insured
Issue ages	16-55 (for Life insured)
Description	Provides level term insurance for each child, listed on the application, who is 15 days or older, has not reached their 18 th birthday at issue of the rider and is not excluded by Foresters. A child is not covered past their 25 th birthday.
Issue amount	Any amount between and including \$10,000 - \$25,000
Convertibility	To a permanent plan without evidence of insurability. For child up to age 21, that child can convert up to 1X benefit Between ages 21 and 25, up to 5X benefit (max \$100,000/insured child on all Foresters child rider conversions for that child).
Rider expiry date	The certificate anniversary on which the life insured is 65 years old

Note: Coverage will be extended to each person who becomes a child of the insured while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.

Accidental Death Rider

Available on	Life insured
Issue ages	16-60
Description	Provides additional coverage in the event of an accidental death, caused by an accidental bodily injury, and death occurs within 365 days of the injury.
Issue amount	\$25,000 minimum, up to 100% of the face amount to a maximum of \$300,000 (all carriers).
Rider expiry date	The certificate anniversary on which the life insured is 70 years old.

Disability Income Rider (Accident Only)

Available on	Life insured
Issue ages	16-60
Description	Provides a monthly benefit for up to two years (for 2 separate and independent injuries) if the insured becomes totally disabled due to injury, within 180 days of that injury.
Waiting period	90 days
Minimum monthly benefit	\$300
Maximum monthly benefit	Lesser of (at time of application): a) \$2000 (SI)/\$3000 (FU), b) 1.5% of the face amount, or c) 60% of the insured’s monthly pay.
Increases and decreases	The benefit amount can be decreased after issue however; increases are not permitted after issue.
Rider expiry date	The certificate anniversary on which the life insured is 65 year old
Number of Claims	Up to 2 independent claims, not to exceed 24 months per independent claim
Claim Period	24 months, not required to be consecutive for a given claim
Definition of Total Disability	Total disability is defined in the rider, and for the: 1st Injury: Insured’s inability to work at own occupation 2nd Injury: Insured’s inability to work at any occupation
Death Claims	If the insured dies while this rider is in effect, Foresters will return 100% of the DI monthly rider deductions taken minus the sum of DI benefits paid. Note: If the sum of DI payouts is equal to or greater than the sum of monthly rider deductions taken then there will be no return of DI monthly rider deductions upon death.

Important Note about Riders

Due to reasons such as certain contract conditions, a rider may end before its rider expiry date (e.g. DIR for maximum claims; COLA and GPO for resulting maximum face amount).

It is also important to understand that the addition of riders may have the following effects:

- When an increase in face amount is exercised through COLA and/or GPO, monthly deductions will be increased to cover the costs of the charges for any increase in face amount made under the rider. An increase in premium will be necessary in order to maintain the no-lapse guarantee protection. These riders will also have a direct impact on the cost and benefits of any attached Waiver of No-Lapse Guarantee Premium Rider.
- With the election of the Waiver of No-Lapse Guarantee Premium Rider, a certificate loan has the potential to terminate a certificate during the waiver period.

Software Help

You can access/download Armor's software by logging on to ezbiz at <https://portal.foresters.com>. Go to Tools & Resources -> Illustration Software -> Foresters Armor

Please check the state availability map on ezbiz for currently approved states.

For more information

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

Benefits of Membership

Our customers are our members¹. Foresters members may be eligible for a valuable package of benefits⁷ – 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 130 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.

¹ 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

² Foresters member benefits are non-contractual and not part of the Armor 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.