

STRONG FOUNDATION

Product Guide

For producer use only

This document is intended for producer use only. The information contained in this guide is general in nature and subject to the appropriate certificate and rider wording. State restrictions, variations and eligibility requirements may apply.



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The information contained in this 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 certificate and its riders are filed under the certificate form numbers SIEN-US01-2006, SFEN-US01-2006, SIEN-XX01-2006, SFEN-XX01-2006, SI-DIR-US01-2006, SI-DIR-XX01-2006, SI-CIR-US01-2006, SI-CIR-XX01-2006, SI-WPR-US01-2005, SI-WPR-XX01-2005, SI-ADR-US01-2005, SI-ADR-XX01-2005, SI-CTR-US01-2006, SI-CTR-XX01-2006, SI-LRR-US01-2006, SI-LRR-XX01-2006, 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 advise. 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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Foresters Strong Foundation

Foresters Strong Foundation term life insurance is designed with your customers' needs in mind.

Featuring 10-, 15-, 20- and 30-year level premiums and a variety of optional benefits that can enhance the basic coverage.

Simplified Issue and Fully Underwritten versions are available.

Simplified Issue underwriting decisions up to and including *table 4*.

Issue Age for Strong Foundation is on an *age last birthday* basis.

Base Certificate Specifications

	Simplified Issue				Fully Underwritten	
Initial Term Periods	15-, 20- and 30-year				10-, 15-, 20- and 30-year	
Issue Ages	15-year: 18 to 70 20-year: 18 to 60 30-year: 18 to 50 (45 for male smoker)				10-year: 40 to 80 15-year: 18 to 70 20-year: 18 to 60 30-year: 18 to 50 (45 for male smoker)	
Death Benefit	<ul style="list-style-type: none"> Level for the entire term Reduced by loan and Critical Illness Rider benefits paid 					
Life Event Requirement	None				None	
Minimum Face Amount	Without Living Rewards Rider:				\$20,000	
	With Living Rewards Rider (30-year term):				\$25,000	
Maximum Face Amount	Age	15-year	20-year	30-year	No maximum – subject to underwriting approval	
	18-50	\$250,000				
	51-55	\$200,000		N/A		
	56-Max.	\$150,000				
Premium Modes, Modal Factors & Certificate Fees (Commissionable)	<u>Premium Modes</u>		<u>Modal Factor</u>		<u>Certificate Fees</u>	
	Monthly PAC		0.088652		\$5.00	
	Quarterly		0.265957		\$15.00	
	Semi annual		0.515071		\$27.50	
	Annual		1		\$50.00	
Premium Banding	One premium band for all ages					
					Age 18 - 50	Age 51 to Max.
	Band 1				Up to \$149,999	Up to \$99,999
	Band 2				\$150,000 - \$499,999	\$100,000 - \$499,999
	Band 3				\$500,000+	\$500,000+

Higher premium bands offer lower premium rate per 1,000.

Base Certificate Specifications

Ensure to list all nicotine products used on the application

Any insurance above the conversion amount or any riders added to the new permanent life insurance certificate is subject to underwriting approval.

[Click here for current conversion rules \(on page 2\)](#)

The optional riders are not renewable at the end of the initial term period

	Simplified Issue	Fully Underwritten
Insurance Classes	<ol style="list-style-type: none"> Standard Non-Smoker <ul style="list-style-type: none"> No cigarettes within past 12 months Allows: use of cigar, pipe, chewing tobacco, nicotine patches and other substitutes Standard Smoker <ul style="list-style-type: none"> Smoked a cigarette within past 12 months 	<ol style="list-style-type: none"> Preferred Plus Non-smoker <ul style="list-style-type: none"> Ages 18 to 50 (\$150,000+) Ages 51 to maximum age (\$100,000+) Preferred Non-smoker <ul style="list-style-type: none"> Ages 18 to 50 (\$150,000+) Ages 51 to maximum age (\$100,000+) Standard Non-smoker <ul style="list-style-type: none"> All face amounts Preferred Smoker <ul style="list-style-type: none"> Ages 18 to 50 (\$150,000+) Ages 51 to maximum age (\$100,000+) Standard Smoker <ul style="list-style-type: none"> All face amounts
Renewable	After the initial term period, the certificate may be continued at annual renewable rates to age 95, without providing evidence of insurability	
Convertibility	Although it is not a contractual right, depending on the business administration practice, the owner may convert to a new permanent life insurance certificate (without evidence of insurability) during the conversion period.	As a contractual right, the owner can convert to a new permanent life insurance certificate (without evidence of insurability) during the conversion period.
Conversion Period	Prior to the earlier of: <ul style="list-style-type: none"> The end of the initial term period less five (5) years, and The certificate anniversary on which the insured is 65 <i>Note: As it is not a contractual right, the conversion period for Simplified Issue is subject to change.</i>	
Expiry Date	Certificate expiry date is the certificate anniversary on/after the insured's 95 th birthday <i>Note: The certificate may end before the certificate expiry date.</i>	
Optional Riders	<ul style="list-style-type: none"> Critical Illness Rider (Accelerated Death Benefit) Disability Income Rider (Accident Only) Waiver of Premium Rider Accidental Death Rider Children's Term Rider Living Rewards Rider (available with 30-year term) 	

Optional Rider Specifications

Critical Illness Rider (Accelerated Death Benefit)

Important details for CIR:

- It can NOT be added after issue.
- It is NOT available for cases with substandard ratings on the base certificates.

The Critical Illness Rider (CIR) pays a portion of the death benefit of the base certificate in a lump sum when the insured, while this rider is in effect, is diagnosed with one of the covered critical illnesses or has completed a covered critical procedure.

Issue Ages (age last birthday)	10-year	15-year	20-year	30-year
	40 to 65	18 to 65	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Minimum Benefit Amount \$5,000

Maximum Benefit Amount Lesser of:

- \$50,000, and
- 75% of the base certificate amount

Benefit Payout

- **100%** of rider benefit amount if diagnosed with one of the covered critical illnesses as defined in the contract
- **25%** of rider benefit amount if completed one of the covered critical procedures as defined in the contract
- Only payable for the first diagnosis of each covered critical illness or each completed covered critical procedure
- Payment of more than one benefit under this rider is possible if the amount of the benefit paid is less than 100% of the rider benefit amount

Covered Critical Illnesses and Procedures (For definitions, refer to the sample contract available on ezbiz)

Covered Critical Illnesses:

- Life threatening cancer (invasive cancer)
- Myocardial infarction (heart attack)
- Stroke
- Advanced Alzheimer's disease (before age 75)

Covered Critical Procedures:

Coronary heart disease requiring:

- Coronary bypass surgery
- Angioplasty

Diagnosis

- Diagnosis (including each symptom and medical problem leading to) of life threatening cancer must be made, for the first time, after **30 days** from when the rider is issued or reinstated
- For other critical illnesses and for coronary heart disease requiring a completed procedure, the diagnosis (including each symptom and medical problem leading to) must be made, for the first time, after the rider is issued or reinstated

Optional Rider Specifications

Critical Illness Rider (Accelerated Death Benefit) – con't

If 100% of rider benefit amount paid:	<ul style="list-style-type: none">▪ Base certificate face amount would be reduced by the amount paid under this rider▪ Premium for the base certificate would be adjusted accordingly▪ CIR would terminate
If 25% of rider benefit amount paid:	<ul style="list-style-type: none">▪ Rider benefit amount and base certificate face amount would be reduced by the amount paid under this rider. Future rider benefit payments will be based on the reduced rider benefit amount▪ Premium for the base certificate and rider would be reduced accordingly
Premium guarantees	Not guaranteed but cannot be increased more than once in each 12-month period <i>Note: There will be no premium increase because the insured's health worsens. Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.</i>
Death Claims	If the insured dies from a cause other than a condition not covered by this rider, while this rider is in effect, Foresters will return 100% of the CIR premiums paid minus the amount of CIR benefits paid <i>Note: If the sum of the CIR payouts is equal to or greater than the sum of premiums paid then there will be no return of CIR premiums upon death.</i>
Expiry Date	CIR expires on the last day of the initial term period <i>Note: The rider may end before the rider expiry date.</i>
Changes After Issue	Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted

Disability Income Rider (Accident Only)

The Disability Income Rider (DIR) provides a monthly benefit for up to two years (for two separate and independent injuries) if the insured becomes totally disabled, within 180 days of the injury.

Issue Ages (age last birthday)	10-year	15- & 20-year	30-year
	40 to 60	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Optional Rider Specifications

Disability Income Rider (Accident Only) – con't

Important details for DIR:

- It may be added after issue within the first 5 years of certificate issue date.
- It is available for cases with substandard ratings on the base certificates. However, the rider itself cannot be rated.
- The DIR benefits are **non-coordinated** – benefits are not reduced or offset by other DI benefits received from other sources.

Minimum Benefit Amount	\$100 per month
Maximum Benefit Amount	The lowest of: <ul style="list-style-type: none">▪ \$2,000 (for Simplified Issue) or 3,000 (for Fully Underwritten) per month▪ 1.5% of the current base certificate face amount, and▪ 60% of the insured's monthly pay (at time of application)
Waiting Period	90 days (from onset of total disability, not the date of injury) <i>Note: DIR benefits will NOT be paid during the waiting period.</i>
Benefit Payout	If insured becomes totally disabled within 180 days of the injury, DIR provides a monthly benefit for up to two years
Definition of Total Disability	Total disability is defined in the rider, and for the: 1st Injury - Insured's inability to work at <i>own occupation</i> 2nd Injury - Insured's inability to work at <i>any occupation</i>
Number of Claims	Up to two (2) independent claims, not to exceed 24 months per independent claim
Claim Period	24 months, not required to be consecutive for a given claim
Premium guarantees	Not guaranteed but cannot be increased more than once in each 12-month period <i>Note: There will be no premium increase because the insured's health worsens or the insured's occupation changes. Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.</i>
Death Claims	If the insured dies while this rider is in effect, Foresters will return 100% of the DIR premiums paid minus the sum of DIR benefits paid <i>Note: If the sum of DIR payouts is equal to or greater than the sum of premiums paid then there will be no return of DIR premiums upon death.</i>
Expiry Date	The DIR expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 65th birthday <i>Note: The rider may end before the rider expiry date.</i>
Changes After Issue	Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted

Optional Rider Specifications

Important details for WPR:

- It may be added after issue.
- It is available for cases with substandard ratings on the base certificates.

Waiver of Premium Rider

The Waiver of Premium Rider (WPR) will waive the total premium required on a premium due date if the insured is totally disabled on that date, while this rider is in effect.

To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.

Issue Ages (age last birthday)	10-year	15- & 20-year	30-year
	40 to 55	18 to 55	18 to 50*

**Male smoker maximum issue age 45*

Benefit Payout

If insured becomes totally disabled for a continuous period of at least six (6) months, WPR will waive the total premium required on a premium due date

Definition of Total Disability

Total disability is defined in the rider

Premium guarantees

Premiums will remain the same for the entire initial term period

Expiry Date

The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 60th birthday.

Note: The rider may end before the rider expiry date.

Waiving Premium Beyond Expiry Date

If the total premium is being waived under this rider on the rider expiry date, the waiver will continue as long as the insured remains totally disabled and the certificate remains in effect.

Important details for ADR:

- It may be added after issue.
- It is available for cases with substandard ratings on the base certificates.

Accidental Death Rider

The Accidental Death Rider (ADR) is a relatively inexpensive way to provide additional coverage in the event of an accidental death. This rider will pay the accidental death benefit in addition to the death benefit of the certificate, to the beneficiary, should an accidental death occur within 365 days of, and due to, the accidental bodily injury.

Issue Ages (age last birthday)	10-year	15- & 20-year	30-year
	40 to 60	18 to 60	18 to 50*

**Male smoker maximum issue age 45*

Minimum Benefit Amount \$10,000

Optional Rider Specifications

Accidental Death Rider – con't

Maximum Benefit Amount	Choice of: 25%, 50%, 75% or 100% of the base certificate face amount as outlined in the life insurance application form to a maximum of \$300,000 <i>Note: Total ADR insurance from all companies cannot exceed \$300,000</i>
Benefit Payout	ADR provides the ADR benefit if insured died within 365 days of, and due to, the accidental bodily injury
Premium guarantees	Premiums will remain the same for the entire initial term period
Expiry Date	The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 70th birthday. <i>Note: The rider may end before the rider expiry date.</i>

Important details for CTR:

- It may be added after issue.
- Evidence of insurability for insured child(ren) is required only at the time of the CTR application.
- It is available for cases with substandard ratings on the base certificates.

Children's Term Rider

The Children's Term Rider (CTR) provides level term insurance for each child (i.e. whether born, adopted, under the legal guardianship, or a stepchild, of the insured), while an insured child.

Issue Ages (age last birthday)	10-year	15- & 20-year	30-year
	40 to 55	18 to 55	18 to 50*

**Male smoker maximum issue age 45*

CTR Benefit Amount	\$10,000
Premium guarantees	One premium to cover all insured children, and will remain the same for the entire initial term period

Monthly	Quarterly	Semi-Annual	Annual
\$5.00	\$15.00	\$29.05	\$56.40

Insured Children	At issue each child who: <ul style="list-style-type: none"> ▪ Is 15 days or older, on the application date, and ▪ Has not reached their 18th birthday at issue of rider, and ▪ Is not excluded by us <p><i>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.</i></p>
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Optional Rider Specifications

Children's Term Rider – con't

Child No Longer Insured	<p>A child ceases to be insured at the earliest of:</p> <ul style="list-style-type: none"> ▪ That child's 25th birthday ▪ The conversion date for that child ▪ Date the rider ends
Convertibility	<p>Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period. <u>Click here for current conversion rules (on pg. 2)</u></p>
Conversion Amount	<ul style="list-style-type: none"> ▪ \$10,000 on or before insured child's 21st birthday ▪ Up to 5 times the CTR amount (i.e. \$50,000) after insured child's 21st birthday <p><i>Note: Any insurance above the conversion amount or any riders added to the new permanent life insurance certificate are subject to underwriting approval.</i></p>
Conversion Period	<p>Begins when the child becomes an insured child until two months after the earliest of:</p> <ul style="list-style-type: none"> ▪ Date the rider ends ▪ Death of the insured ▪ Insured child's 25th birthday
Expiry Date	<p>The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 65th birthday.</p> <p><i>Note: The rider may end before the rider expiry date.</i></p>

Important details for LRR:

- It can NOT be added after issue.
- It is NOT available for cases with substandard ratings on the base certificates.

Living Rewards Rider

The Living Rewards Rider (LRR) can return 100% of the eligible premiums paid, to the owner, at the end of the initial term period, (minus outstanding loan(s) plus interest accrued, and any CIR benefits paid) if the insured lived to the end of the initial term period. The **LRR is available with 30-year term (only)** on both Simplified Issue and Fully Underwritten basis.

Issue Ages (age last birthday)

Simplified Issue – 30-year	
Non-Smoker & Smoker	18 – 50*

Fully Underwritten – 30 year					
	Preferred Plus NS	Preferred NS	Non Smoker	Preferred Smoker	Smoker
Band 1	N/A		18 – 50	N/A	18 – 50 *
Band 2	18 – 50			18 – 50 *	
Band 3	18 – 50			18 – 50 *	

* Male smoker issue ages 18 to 45

Optional Rider Specifications

Living Reward's Rider – con't

Premium Banding

For SI	One premium band for all ages	
For FU	Age 18 to 50	Age 51 to Max
Band 1	Up to \$149,999	Up to \$99,999
Band 2	\$150,000 - \$499,999	\$100,000 - \$499,999
Band 3	\$500,000+	\$500,000+

Benefit Payout

LRR returns the eligible premiums paid:

- Multiplied by a percentage (reaches 100% by the end of the initial term period)
- Minus any CI benefits paid
- Minus outstanding loan amount plus interest accrued

Eligible premiums include premiums of:

- Base certificate
- Living Rewards Rider (LRR)
- Accidental Death Rider (ADR)
- Waiver of Premium Rider (WPR)

Note: Only a portion of eligible premiums can be returned if the LRR ends before the last day of the initial term period. State variations may apply. For details, refer to the Plan Design Variations document on Product Specifications page and the rider for your state on ezbiz.

Loans

The Living Rewards Rider benefit grows over the initial term period. Certificate owners can access that growing value through an easy access loan. No qualification is necessary and the loan can be used at the owner's discretion

Maximum Loan Amount	To avoid coverage from lapsing, it is recommended not to exceed 90% of the amount of the LRR benefit at the time of the loan request
Loan Interest Rate	Determined on an annual basis
Accrued Interest	Interest accrued daily

How Lapse or Cancellation Affects the Living Rewards Rider

Should a client either lapse or cancel the base certificate with a Living Rewards Rider benefit amount, the LRR benefit amount may either be taken as:

1. Extended term insurance
2. Payment of the Living Rewards Rider benefit
3. Reduced paid up life insurance.

The client can choose either option 1, 2 or 3 before the lapse or cancellation. If no election is made, option 1 will automatically apply.

Note: When the living rewards benefit is applied under option 1 or 3, or paid under option 2, there is no living rewards benefit remaining.

New Business Submission

For underwriting guidelines, refer to the Foresters Underwriting Guide ([click here for a copy](#) or log on to ezbiz).

When submitting life insurance applications to Foresters, you are required to include the following items:

1. The appropriate signed life insurance application for the product and state in which the application was signed (being the state of solicitation);
2. Any appropriate Underwriting questionnaires based on the requirement where applicant has answered "yes" on the life insurance application;
3. If First Premium on PAC is not elected for monthly premium mode, the modal premium payment check made payable to Foresters;
4. An Application Remittance form outlining the payment submitted with the life insurance application (usually submitted by your Business Center);
5. State replacement form(s), if required by the state in which the application was signed;
6. Any additional state regulated forms (i.e. HIV consent form).

Additional New Business Guidelines

- Completion and submission of the replacement forms will be the responsibility of the producer
- If the application can only be approved as rated, the underwriter will inform the producer to determine whether to proceed
- If the applicant is uninsurable, any premium and a declination letter will be mailed to the applicant with advance notice to the producer via email

Cash With Application Rules

The certificate effective date will be the date the certificate is issued if issued as applied for and there is no change in the insurability of the proposed life insured(s). If all outstanding requirements have been satisfied, payment will be applied as of the certificate effective date.

Do not collect cash with the application (CWA), complete a PAC card, or have the Temporary Insurance Agreement (TIA) signed if any of these conditions apply:

- Proposed Insured(s) answers "yes" to any of the TIA questions
- If the proposed life insured, or anyone on his or her behalf, has applied in the life insurance application for more than \$1,000,000 insurance coverage on the life of that proposed life insured, calculated by including the amount of the benefit applied for under a rider payable in the event of death of that proposed life insured
- If the proposed life insured is over age 71
- If the proposed life insured has previously been declined for insurance with Foresters in the last 12 months
- If any of the above conditions exist, the temporary coverage will not take effect under the Temporary Insurance Agreement even if the Agreement was left with the applicant. Certificate will be processed on a COD basis

New Business Submission

Withdrawn Applications

If the applicant or the proposed life insured contacts Foresters directly to request the withdrawal of an application, Foresters will email the producer to attempt to conserve the business.

Business conserved:

- Producer calls Producer Support line to advise conservation effort was successful. Notification must be made to Foresters within five business days

Business not conserved:

- Foresters proceeds with the request to cancel after five business days, unless notified by Producer

If, before the certificate is issued, the applicant or proposed life insured contacts the producer directly to request withdrawal of the application, and the producer is unable to conserve the business, the Producer advises the applicant/proposed life insured to submit a dated decline request in writing including applicant's name, address, signature, the certificate number (producer provides applicant with certificate number), and current date. Foresters will return any premium along with a letter confirming the request for withdrawal of the application(s).

If the producer is notified by the applicant or proposed life insured to request the withdrawal of application before the application is received at Foresters, please submit the application along with the cancellation request, and Foresters will process the request, return the premium along with a letter directly to the applicant.

Incomplete Risk Evaluation

Foresters reserve the right to determine that a case is incomplete for failure to receive underwriting requirements. The producer will be advised by the underwriter of the intent to cancel a case. Cases will be cancelled 45 business days from the date of application for failure to receive the required age and amount requirements. A refund of the premium and an explanatory letter will be sent to the applicant with an advance notification to the producer.

Not Taken Option

Certificates that are returned as "Not taken within the free look period" will be processed as a refund of premium. This refund will be sent to the applicant within ten business days of receipt with an advance email to the producer.