

# Foresters



## Product Information

	Level	Graded	Modified
<b>Underwriting</b>	Simplified Underwriting - Non-Tobacco & Tobacco		
<b>Issue Ages</b>	50 - 85	50 - 85	50 - 80
<b>State Availability</b>	All States		
<b>Dual Contracting</b>	No		
<b>Minimum Face Amount</b>	\$2,000		
<b>Maximum Face Amount</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>E&amp;O Required - Yes/No</b>	No		
<b>Death Benefit</b>	100% of Face Amount	For years 1 and 2 based on the greater of: 1. Return of Premium plus 4.5% annual interest or; 2. In year 1: 30% of the face amount in effect In year 2: 70% of the face amount in effect In year 3+: full death benefit payable	Year 1-2: Based on Premium paid plus 10% annual interest  Year 3+: Full Death Benefit
<b>Accidental Death Benefit</b>	100% of Face Amount		

## Commission Information

<b>Renewals</b>	Yes
<b>Advancing</b>	Yes - 9 month Advance
<b>Commissions Paid</b>	Daily, Weekly
<b>Chargebacks</b>	Advanced Commissions - Charged back what is not earned (Example: If 4 months of premium was paid on a 9 month advancing, 5 months are charged back)  As Earned Commissions - Only chargeback what is reversed (NSF/Rescission)

## Sales Information

<b>E-App Available</b>	Yes
<b>Telesale Available</b>	Yes
<b>Paper App Available</b>	Yes
<b>Payments Acceptable</b>	Bank Draft
<b>Face to Face Required</b>	No

## Available Riders

<b>2 Riders</b>	Accidental Death Rider & Common Carrier Accidental Death Rider
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