
Foresters Advantage Plus II 20 Pay Whole Life
Whole Life Insurance
Life Insurance Illustration

Proposal on: John Teter

Prepared by: Christopher Teter

AIP

Spring Grove, PA 17362

The Independent Order of Foresters
789 Don Mills Rd
Toronto, Ontario, Canada M3C 1T9

US Mailing Address
PO Box 179
Buffalo, NY 14201-0179

foresters.com
T. 800 828 1540

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BASIC INFORMATION

Plan Details

Life Insured	John Teter						
Sex	Male	Issue Age	27	Underwriting	Non - Medical	Insurance Class	Non-Tobacco
Rating Class	Standard						
Face Amount	\$25,000	Dividend Option	Paid-Up Additions				

Coverages	Benefit Amount	Premiums	Premium Duration
		Annual	
Base Insurance Coverage Including Standard Features			
Basic Life Insurance (Certificate)	\$25,000	\$492.00	20 Years
Common Carrier Accidental Death Rider	\$50,000		
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness)			
Charity Benefit			
Optional Coverages Selected			
Waiver of Premium Rider		\$7.00	20 Years
Initial Premium		\$499.00	
Total Initial Premium		\$499.00 ***	
Single Payment Paid-Up Additions Rider		\$5,000.00	

*** This amount plus the Single Payment Paid-Up Additions Rider amount is the Contract Premium for the first year only. The Contract Premium for all years is shown in the Tabular Detail, and if applicable Schedule section(s).

Illustration assumes premiums and payments are paid at issue and at the beginning of each certificate anniversary, as applicable. Benefits and values are shown as of the end of each certificate year.

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Male Age 27 Non-Tobacco
Riders: ABR, CCR, SPUAR, WPR
Dividend Option: Paid-Up Additions

Initial Face Amount: \$25,000
Total Initial Premium: \$499.00 payable annually

NARRATIVE SUMMARY

The Narrative Summary provides a brief description of the certificate and each rider and is not intended to amend, alter, or change any of the terms and conditions of the certificate or the rider(s). Refer to the certificate and the applicable rider for variations, exclusions, terms and conditions.

Plan Description

This Foresters Whole Life certificate, underwritten by The Independent Order of Foresters ("Foresters"), provides permanent (to age 121) individual life insurance protection with guaranteed premiums, payable for 20 years, guaranteed cash values and a guaranteed death benefit amount. The Insurance Class and Rating Class illustrated is subject to Foresters' underwriting approval.

Included is a Charity Benefit. This standard protection feature (included at no additional premium) provides a benefit that is payable, upon the death of the insured, to the eligible beneficiary, if any, designated for the benefit. Eligible beneficiary means a charitable organization accredited as tax exempt under section 501(c) (3) of the Internal Revenue Code and eligible to receive a charitable contribution as defined in section 170(c) of that code, or any successor provision(s) thereto. The Charity Benefit will only be paid if an eligible beneficiary has been designated prior to, and is in effect on, the date of death of the insured. An eligible beneficiary can be designated, or if designated can be changed, at any time prior to the date of death of the insured. The Charity Benefit will equal the lesser of 1% percent of the certificate's face amount, in effect on the date of death of the insured, and \$100,000.

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Life Insured: John Teter
 Producer: Christopher Teter
 State: Pennsylvania
 Version: 6.0.34.35

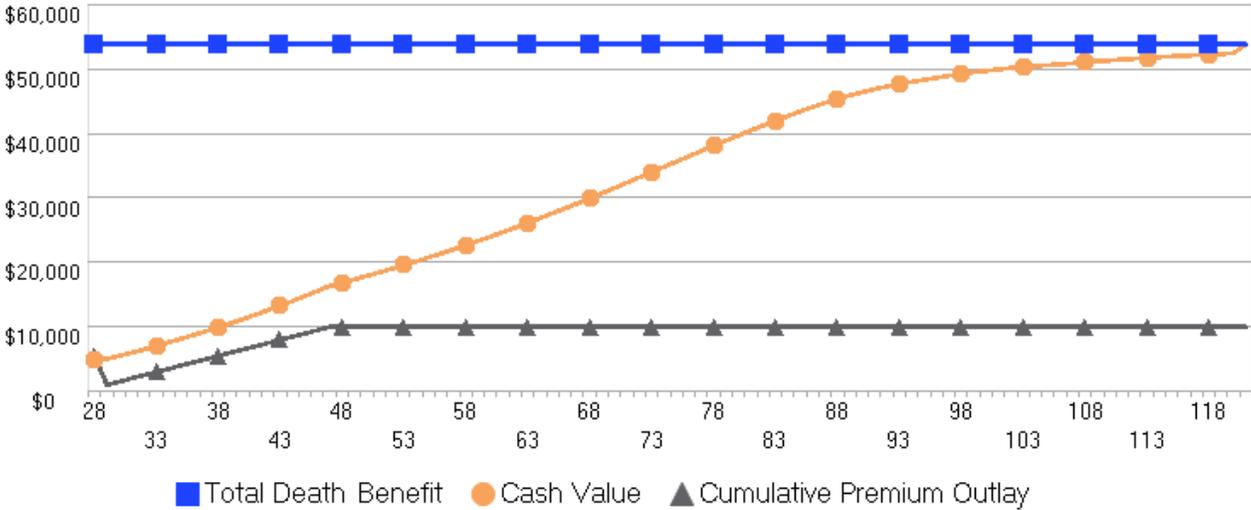
Prepared on: Mar 3, 2023 at 11:42 AM
 Filed Certificate #: ICC21-WL-US01
 407488 US (10/21)
Page 3 of 21

Male Age 27 Non-Tobacco
Riders: ABR, CCR, SPUAR, WPR
Dividend Option: Paid-Up Additions

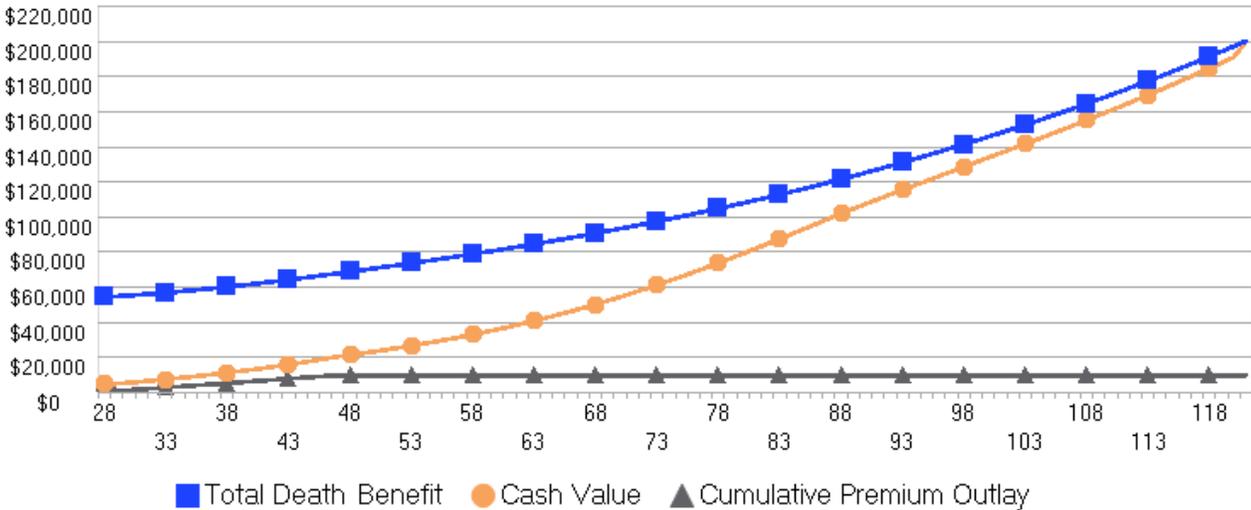
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NARRATIVE SUMMARY

Based on Guaranteed Assumptions:



Based on Non-Guaranteed, Current Assumptions:



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NARRATIVE SUMMARY

Riders

Standard Protection Feature(s)

Common Carrier Accidental Death Rider This standard protection feature (included at no additional premium) provides a benefit if the Life Insured's death is caused by an accidental bodily injury, directly and independently from all other causes, that occurs while riding as a fare-paying passenger on a common carrier (examples are: passenger airplanes, commuter trains, etc.). Death must occur within a specified number of days of the accidental bodily injury. Payment of the benefit is limited by the maximum accidental death amount. If payment of this benefit, when added to the benefit(s) paid for the death of the Life Insured under other Foresters accidental death coverage, if any, causes the maximum accidental death amount to be exceeded, this benefit will be reduced. This rider cannot be in effect after the certificate anniversary on which the Life Insured is age 100.

Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness) This rider (included, subject to underwriting approval, at no additional premium) provides the opportunity for the owner to accelerate a portion of the certificate's death benefit (including paid-up additions, if any) and receive an accelerated death benefit payment, if the insured is diagnosed with a covered illness. The amount of the accelerated death benefit payment may be subject to an actuarial discount and administration fee and could be less than the amount of death benefit accelerated. An accelerated death benefit payment will reduce the face amount and the amount, if any, of the paid-up additional insurance, cash value, loan amount and cash surrender value. Premiums due, and dividends credited, after the effective date of the payment, will be adjusted based upon the reduced face amount. Unless otherwise indicated in this illustration, the Tabular Detail assumes no accelerated death benefit payment.

More information on this rider can be found later in this illustration.

Optional Riders

Waiver of Premium Rider This rider provides the benefit that premiums, will be paid by Foresters should the Life Insured become totally disabled, while this rider is in effect. There is a 6-month waiting period before benefits begin, during which time the required premiums must be paid. However, once the waiver of premium benefit has been approved, the premiums paid during the 6-month waiting period will be refunded.

If the Life Insured becomes totally disabled before age 60, the benefit will continue to be provided for as long as the total disability is continuous while the certificate is in effect or until age 100, whichever is earlier.

If the Life Insured becomes totally disabled on or after age 60, the benefit will continue to be provided for as long as the total disability is continuous while the certificate is in effect or until age 65, whichever is earlier. This rider cannot be in effect after the certificate anniversary on which the Life Insured is age 65.

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Single Payment Paid-Up Additions Rider This rider provides the opportunity for the owner to purchase paid-up additional life insurance on the Life Insured. The rider allows a single payment to be made, subject to certain minimum and maximum amounts. A payment expense charge of 6% is applied to the single payment with the net payment amount used to purchase the paid-up additional life insurance. No additional premium is required for this rider.

Definitions

The following words and phrases have specific meaning for purposes of this illustration. Many are column headings of the various tables shown in this illustration and are capitalized when they appear throughout this illustration.

Accum Paid-up Add	The accumulated additional amounts of insurance purchased using the dividends.
Age	The Issue Age of the Life Insured plus the number of certificate years elapsed since issue. The Issue Age is based upon age nearest birthday.
Annual Dividend	The annual dividend amount that this illustration assumes will be paid at the end of each certificate year shown. The dividends are a portion of Foresters divisible surplus available for distribution annually to certificate owners and are not guaranteed.
Annualized Total Premium	The annualized total premium required each year for the base insurance coverage and optional coverage(s) illustrated in effect. It does not include payments under a paid-up additions rider.
Contract Premium	The Annualized Total Premium, plus the annualized payments under a paid-up additions rider.
Current Values	Certificate values and benefits based on Foresters current dividend scale, and the current credited interest rate. This scale and rate are not guaranteed.
End of Year	The end of the applicable certificate year.
Guar Cash Value	The guaranteed amount payable upon surrender of the insurance contract. It includes the guaranteed cash value of the certificate and each rider illustrated, minus the outstanding loan balance. The amount shown however is rounded to the nearest dollar, therefore the actual amount payable upon the surrender of the insurance contract could be up to fifty cents higher or lower.
Guar Death Benefit	The guaranteed amount payable, if any, under the insurance contract for the death of the insured, not including the amount payable under a rider(s) providing a benefit for accidental death only, minus the outstanding loan balance.
Insurance Contract	The certificate and each rider.
Maximum Annual Payment	The maximum amount that can be paid under the Flexible Payment Paid-Up Additions Rider in a rider year. This amount is subject to underwriting approval and may be reduced if the maximum amount is not paid each year.
Midpoint Values	Certificate values and benefits based on 50% of Foresters current dividend scale and applicable interest, which are not guaranteed.
Paid-up Add Cash Value	The cash equivalent of the accumulated additional amounts of insurance purchased using the dividends.

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NARRATIVE SUMMARY

Paid-Up Additions Rider Payments	The annualized payments under the paid-up additions rider(s).
Premium Outlay	The Contract Premium plus loan repayments, if any.
Gain on Surrender	The amount gained under the insurance contract if it was to be surrendered at the end of the certificate year. This amount is considered reportable and may be taxable. The amounts shown are based on Current Assumptions and the scenarios illustrated. Changes in scenarios will produce different results.
Total Cash Value	The total amount payable upon surrender of the insurance contract. It includes both guaranteed values and non-guaranteed values, such as dividend accumulations, and is net of the outstanding loan balance.
Total Death Benefit	The total amount payable, if any, under the insurance contract for the death of the insured, not including the amount payable under a rider(s) providing a benefit for accidental death only. It includes both guaranteed values and non-guaranteed values, such as dividend accumulations, and is net of the outstanding loan balance.

Withdrawals, Loans and Coverage Changes

Each withdrawal, loan and early coverage termination illustrated, if any, must be requested, by the certificate owner, when desired, does not occur automatically based on the illustration and is subject to Foresters approval and completion of the required request forms.

If you were shown an illustration that included a withdrawal(s), loan(s) and/or early coverage termination(s), it was meant to provide an example of what can be done using the values and benefits of an insurance contract. In many instances, the certificate's guaranteed cash values alone will not be sufficient to allow each withdrawal and/or loan illustrated.

Each withdrawal, loan and/or coverage change illustrated occurs at the beginning of the year specified.

Making a paid-up additions rider payment in the same year as a withdrawal will result in lower values and benefits compared to reducing that year's payment and not making a withdrawal in that year.

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ACCELERATED DEATH BENEFIT RIDER (FOR CHRONIC, CRITICAL AND TERMINAL ILLNESS)

ADDITIONAL INFORMATION

The rider provides the opportunity for the owner to accelerate a portion of the certificate's eligible death benefit ("acceleration amount"), during the lifetime of the insured, and receive an accelerated death benefit payment ("payment"). Under the conditions described in the rider the owner may elect to receive a payment if the insured is diagnosed, by a physician, with a chronic, critical or terminal illness. The payment is paid to the owner and not to the beneficiary(ies). A claim made during the contestable period may result in cancellation of the insurance contract, with no benefit being paid. No payment will be made for an illness that results directly or indirectly from attempted suicide or intentionally self-inflicted injury, that occurs within two years from the date the rider comes into effect. The rider is not, and is not intended to be, long-term care insurance.

There is no required premium for the rider. However, a payment may have deductions and other effects, as described below.

Chronic illness means the insured:

- a) Is unable to perform, without substantial assistance from another person, at least two of the activities of daily living (bathing, continence, dressing, eating, toileting or transferring) for a period of at least 90 days, due to a loss of functional capacity; or
- b) Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.

The chronic illness must be diagnosed by a physician as permanent.

Critical illness means the insured has one or more of the following, as defined in the rider: Advanced Alzheimer's Disease (before the insured's 75th birthday), Amyotrophic Lateral Sclerosis (ALS), End Stage Renal Failure (Kidney Failure), Life Threatening (Invasive) Cancer, Major Organ Failure, Myocardial Infarction (Heart Attack) or Stroke.

Terminal illness means the insured has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.

Amount of the Accelerated Death Benefit Payment

The accelerated death benefit payment may be less than the acceleration amount as we may deduct from the acceleration amount: an actuarial discount amount, determined by us; an administrative fee; the sum of the unpaid total premium; and a loan repayment amount, if there is an outstanding loan.

For terminal illness: The actuarial discount amount and administrative fee will both be \$0.00. This means that the payment will only be less than the acceleration amount if, on the effective date of the payment, there are unpaid total premiums or an outstanding loan amount.

For chronic and critical illness: The administrative fee will be no more than \$500.00. The actuarial discount amount will be determined by us based upon a number of factors, such as the insured's age and life expectancy on the effective date of the payment, and will take into account the present value of future anticipated premiums. This means that the payment will be less, and depending on the individual circumstances of the claim could be substantially less, than the acceleration amount.

Each acceleration amount must be at least \$4,500.00 and must be such that after acceleration a residual face amount of at least \$10,000.00 remains. The total of all acceleration amounts cannot exceed the lesser of 95% of the eligible death benefit on the effective date of the first payment and \$500,000.00. For chronic illness the maximum amount that can be accelerated in any 12 month period is 24% of the eligible death benefit on the effective date of the first payment due to a chronic illness. For critical and terminal illness, the maximum amount that can be accelerated is 95% of the eligible death benefit on the effective date of the payment.

Effect of Payment on the Certificate

An accelerated death benefit payment will not end the certificate, however it will reduce the face amount and the amount, if any, of the paid-up additional insurance, cash value, loan amount and cash surrender value on a pro-rata basis, based upon the acceleration amount. That payment will reduce the death benefit payable, if any, to the beneficiary(ies). The reduction to the face amount for chronic and critical illness will be more, and for terminal illness may be more, than the amount of the payment. Premiums due, and dividends credited, after the effective date of the payment, will be adjusted based upon the reduced face amount. The adjusted premiums, if any, will be as if the certificate had been issued at the reduced face amount.

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ACCELERATED DEATH BENEFIT RIDER (FOR CHRONIC, CRITICAL AND TERMINAL ILLNESS)

ADDITIONAL INFORMATION

Effect of Payment on Taxation and Eligibility for Public Assistance

Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under the Internal Revenue Code. However, depending on individual circumstances or changes to that code or to the regulatory or judicial interpretation of that code, receipt of an accelerated death benefit payment may be a taxable event. You should consult with a qualified tax advisor in order to assess the tax impact of receiving an accelerated death benefit payment.

Receipt of an accelerated death benefit payment may affect your, your spouse's or your family's eligibility for public assistance such as Medicaid, supplemental social security income or other government benefits or entitlements. You should consult each applicable government agency before receiving an accelerated death benefit payment so that you can assess the impact on eligibility for such assistance.

Examples of Accelerated Death Benefit Payments

The following examples are hypothetical and are intended only to demonstrate an accelerated death benefit payment and to show the relationship between certificate values before and after payment of an accelerated death benefit. These examples are based upon a whole life insurance certificate, issued when the insured was age 45, with the maximum acceleration amount being accelerated. The amounts, including the accelerated death benefit payments, shown are based upon hypothetical certificate values at the time of acceleration, are not guaranteed, and assume that the claim has been approved when the certificate has been in effect for the number of years indicated. Actual amounts will vary and may be higher or lower depending on a number of factors, including but not limited to, the type of certificate, the actual certificate values at the time the claim is approved, the age of the insured and the length of time that the certificate has been in effect.

Effect on Certificate Values

	<u>Before Acceleration</u>	<u>After Acceleration</u>		
		<u>Chronic Illness</u>	<u>Critical Illness</u>	<u>Terminal Illness</u>
Face Amount:	\$200,000.00	\$152,000.00	\$ 10,000.00	\$ 10,000.00
Amount of Paid-up Additional Insurance:	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Eligible Death Benefit:	\$200,000.00	\$152,000.00	\$ 10,000.00	\$ 10,000.00
Cash Value:	\$ 23,200.00	\$ 17,632.00	\$ 1,160.00	\$ 1,160.00
Cash Value of Paid-up Additional Insurance:	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Loan Amount:	\$ 2,000.00	\$ 1,520.00	\$ 100.00	\$ 100.00
Cash Surrender Value:	\$ 21,200.00	\$ 16,112.00	\$ 1,060.00	\$ 1,060.00
Annual Premium:	\$ 3,574.00	\$ 2,733.52	\$ 247.10	\$ 247.10

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ACCELERATED DEATH BENEFIT RIDER (FOR CHRONIC, CRITICAL AND TERMINAL ILLNESS)

ADDITIONAL INFORMATION

Accelerated Death Benefit Payment Calculation (Claim approved when certificate has been in effect for 10 years.)

	<u>Chronic Illness</u>	<u>Critical Illness</u>	<u>Terminal Illness</u>
Acceleration Amount:	\$ 48,000.00	\$190,000.00	\$190,000.00
Payment Percentage:	17.083 %	17.083 %	100.00 %
Gross Payment Amount:	\$ 8,199.84	\$ 32,457.70	\$190,000.00
minus Administrative Fee:	\$ 300.00	\$ 300.00	\$ 0.00
minus Loan Repayment:	\$ 480.00	\$ 1,900.00	\$ 1,900.00
minus Overdue Premium:	\$ 0.00	\$ 0.00	\$ 0.00
Accelerated Death Benefit Payment:	\$ 7,419.84	\$ 30,257.70	\$188,100.00

For chronic and critical illness the actuarial discount will generally be higher for claims approved in the early years of a certificate and lower in the later years. This could result in significantly lower accelerated death benefit payments in earlier years than in later years on the same certificate. To illustrate this, the following chart shows hypothetical payment amounts for a critical illness claim, on the same hypothetical whole life insurance certificate issued when the insured was age 45, approved in different years. Other amounts may also change from what is shown in the year 10 example.

Year	Acceleration Amount	Accelerated Death Benefit Payment	Year	Acceleration Amount	Accelerated Death Benefit Payment
2	\$190,000.00	\$4,938.64	15	\$190,000.00	\$49,259.17
5	\$190,000.00	\$12,736.11	20	\$190,000.00	\$70,105.10
7	\$190,000.00	\$19,565.34	25	\$190,000.00	\$91,161.70

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ADDITIONAL INFORMATION

	Net Payment Cost Index		Surrender Cost Index	
	Guaranteed	Current	Guaranteed	Current
Basic Life Insurance				
Year 10	\$19.68	\$15.80	\$10.92	\$7.04
Year 20	\$19.68	\$14.60	\$10.86	\$5.78

Indices assume the time value of money to be 5.0%. The Net Payment Cost Index and Surrender Cost Index are measures of the relative cost of similar plans of insurance. A lower index number represents a lower cost than a higher index number. An explanation of the intended use of these indices is provided in the Life Insurance Buyer's Guide.

Non-1035 Lump Sum \$0.00 **1035 Lump Sum** \$5,000.00 **Seven Pay Premium** \$644.08 annually

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TABULAR DETAIL

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Accum Paid-up Add	Paid-up Add Cash Value	Total Cash Value	Total Death Benefit
1	28	5,499.00	4,848	53,898	81.36	5,499.00	485	81	4,929	54,383
2	29	499.00	5,004	53,898	83.11	499.00	972	168	5,173	54,871
3	30	499.00	5,487	53,898	84.98	499.00	1,463	261	5,749	55,361
4	31	499.00	5,988	53,898	91.25	499.00	1,979	365	6,354	55,877
5	32	499.00	6,507	53,898	98.16	499.00	2,524	481	6,988	56,422
6	33	499.00	7,042	53,898	105.29	499.00	3,097	609	7,652	56,996
7	34	499.00	7,593	53,898	112.82	499.00	3,699	751	8,345	57,598
8	35	499.00	8,159	53,898	120.69	499.00	4,331	907	9,066	58,229
9	36	499.00	8,740	53,898	128.53	499.00	4,991	1,079	9,818	58,889
10	37	499.00	9,334	53,898	137.26	499.00	5,681	1,266	10,600	59,579
		C 9,990.00								
11	38	499.00	9,944	53,898	145.90	499.00	6,401	1,471	11,415	60,300
12	39	499.00	10,571	53,898	154.66	499.00	7,150	1,694	12,265	61,049
13	40	499.00	11,218	53,898	163.46	499.00	7,927	1,935	13,153	61,826
14	41	499.00	11,886	53,898	172.92	499.00	8,734	2,197	14,083	62,632
15	42	499.00	12,574	53,898	182.55	499.00	9,569	2,481	15,055	63,467
16	43	499.00	13,284	53,898	192.42	499.00	10,433	2,787	16,072	64,331
17	44	499.00	14,017	53,898	202.93	499.00	11,326	3,118	17,134	65,224
18	45	499.00	14,772	53,898	213.29	499.00	12,248	3,474	18,246	66,146
19	46	499.00	15,554	53,898	223.57	499.00	13,197	3,857	19,411	67,095
20	47	499.00	16,362	53,898	234.37	499.00	14,173	4,268	20,630	68,071
		C 14,980.00								
21	48	0.00	16,861	53,898	215.78	0.00	15,081	4,680	21,541	68,979
22	49	0.00	17,375	53,898	223.08	0.00	16,005	5,118	22,493	69,903
23	50	0.00	17,905	53,898	230.88	0.00	16,946	5,584	23,490	70,844
24	51	0.00	18,451	53,898	238.92	0.00	17,903	6,080	24,531	71,801
25	52	0.00	19,012	53,898	247.18	0.00	18,878	6,606	25,617	72,776
26	53	0.00	19,586	53,898	255.64	0.00	19,871	7,163	26,748	73,769
27	54	0.00	20,173	53,898	264.29	0.00	20,880	7,753	27,925	74,779
28	55	0.00	20,773	53,898	273.08	0.00	21,908	8,376	29,149	75,806
29	56	0.00	21,388	53,898	281.97	0.00	22,953	9,035	30,424	76,851

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Male Age 27 Non-Tobacco
 Riders: ABR, CCR, SPUAR, WPR
 Dividend Option: Paid-Up Additions

Initial Face Amount: \$25,000
 Total Initial Premium: \$499.00 payable annually

TABULAR DETAIL

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Accum Paid-up Add	Paid-up Add Cash Value	Total Cash Value	Total Death Benefit
30	57	0.00	22,020	53,898	290.84	0.00	24,015	9,732	31,752	77,913
		C 14,980.00								
31	58	0.00	22,668	53,898	299.73	0.00	25,093	10,469	33,137	78,992
32	59	0.00	23,333	53,898	308.78	0.00	26,189	11,247	34,580	80,087
33	60	0.00	24,017	53,898	318.20	0.00	27,302	12,068	36,085	81,200
34	61	0.00	24,717	53,898	328.13	0.00	28,432	12,934	37,652	82,331
35	62	0.00	25,432	53,898	338.68	0.00	29,582	13,847	39,278	83,481
36	63	0.00	26,159	53,898	349.89	0.00	30,753	14,806	40,965	84,651
37	64	0.00	26,898	53,898	361.43	0.00	31,944	15,814	42,712	85,842
38	65	0.00	27,648	53,898	373.17	0.00	33,157	16,872	44,520	87,055
39	66	0.00	28,409	53,898	385.03	0.00	34,391	17,982	46,391	88,289
40	67	0.00	29,182	53,898	396.95	0.00	35,645	19,145	48,327	89,544
		C 14,980.00								
41	68	0.00	29,966	53,898	408.96	0.00	36,922	20,363	50,330	90,820
42	69	0.00	30,762	53,898	421.07	0.00	38,219	21,639	52,401	92,117
43	70	0.00	31,569	53,898	433.46	0.00	39,538	22,973	54,541	93,437
44	71	0.00	32,384	53,898	446.30	0.00	40,880	24,366	56,749	94,779
45	72	0.00	33,205	53,898	459.64	0.00	42,246	25,818	59,022	96,144
46	73	0.00	34,028	53,898	473.43	0.00	43,635	27,328	61,356	97,533
47	74	0.00	34,850	53,898	487.62	0.00	45,050	28,896	63,746	98,948
48	75	0.00	35,670	53,898	501.98	0.00	46,490	30,521	66,191	100,389
49	76	0.00	36,486	53,898	516.27	0.00	47,957	32,204	68,690	101,855
50	77	0.00	37,297	53,898	530.39	0.00	49,449	33,944	71,242	103,347
		C 14,980.00								
51	78	0.00	38,104	53,898	544.27	0.00	50,966	35,743	73,848	104,865
52	79	0.00	38,906	53,898	557.90	0.00	52,510	37,601	76,507	106,408
53	80	0.00	39,701	53,898	571.62	0.00	54,080	39,516	79,217	107,978
54	81	0.00	40,486	53,898	585.41	0.00	55,677	41,487	81,973	109,575
55	82	0.00	41,256	53,898	600.11	0.00	57,302	43,511	84,767	111,200
56	83	0.00	42,011	53,898	614.55	0.00	58,957	45,586	87,597	112,855

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Male Age 27 Non-Tobacco
Riders: ABR, CCR, SPUAR, WPR
Dividend Option: Paid-Up Additions

Initial Face Amount: \$25,000
Total Initial Premium: \$499.00 payable annually

TABULAR DETAIL

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Accum Paid-up Add	Paid-up Add Cash Value	Total Cash Value	Total Death Benefit
57	84	0.00	42,746	53,898	628.96	0.00	60,640	47,708	90,454	114,539
58	85	0.00	43,457	53,898	643.41	0.00	62,354	49,872	93,329	116,253
59	86	0.00	44,139	53,898	657.89	0.00	64,100	52,073	96,211	117,998
60	87	0.00	44,785	53,898	672.35	0.00	65,877	54,300	99,085	119,775
		C 14,980.00								
61	88	0.00	45,390	53,898	686.63	0.00	67,687	56,546	101,936	121,585
62	89	0.00	45,948	53,898	700.52	0.00	69,531	58,801	104,749	123,429
63	90	0.00	46,458	53,898	713.33	0.00	71,408	61,058	107,516	125,306
64	91	0.00	46,919	53,898	724.93	0.00	73,318	63,313	110,232	127,217
65	92	0.00	47,333	53,898	733.54	0.00	75,260	65,564	112,898	129,158
66	93	0.00	47,708	53,898	740.17	0.00	77,232	67,814	115,522	131,130
67	94	0.00	48,048	53,898	744.90	0.00	79,233	70,068	118,116	133,131
68	95	0.00	48,368	53,898	747.25	0.00	81,261	72,339	120,707	135,159
69	96	0.00	48,686	53,898	749.20	0.00	83,316	74,657	123,343	137,214
70	97	0.00	48,988	53,898	753.27	0.00	85,401	76,999	125,987	139,299
		C 14,980.00								
71	98	0.00	49,271	53,898	759.36	0.00	87,519	79,366	128,637	141,417
72	99	0.00	49,533	53,898	765.54	0.00	89,672	81,750	131,284	143,570
73	100	0.00	49,770	53,898	771.68	0.00	91,859	84,145	133,915	145,758
74	101	0.00	49,979	53,898	777.73	0.00	94,083	86,544	136,523	147,981
75	102	0.00	50,169	53,898	783.27	0.00	96,342	88,959	139,128	150,240
76	103	0.00	50,341	53,898	788.45	0.00	98,638	91,391	141,733	152,536
77	104	0.00	50,497	53,898	793.14	0.00	100,971	93,843	144,340	154,869
78	105	0.00	50,641	53,898	797.16	0.00	103,341	96,319	146,960	157,239
79	106	0.00	50,783	53,898	800.03	0.00	105,747	98,838	149,621	159,645
80	107	0.00	50,940	53,898	801.12	0.00	108,188	101,433	152,373	162,086
		C 14,980.00								
81	108	0.00	51,092	53,898	802.17	0.00	110,664	104,062	155,153	164,562
82	109	0.00	51,237	53,898	803.20	0.00	113,175	106,727	157,964	167,074
83	110	0.00	51,377	53,898	804.19	0.00	115,724	109,428	160,806	169,622
84	111	0.00	51,512	53,898	805.15	0.00	118,309	112,165	163,676	172,207

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Male Age 27 Non-Tobacco
Riders: ABR, CCR, SPUAR, WPR
Dividend Option: Paid-Up Additions

Initial Face Amount: \$25,000
Total Initial Premium: \$499.00 payable annually

TABULAR DETAIL

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Accum Paid-up Add	Paid-up Add Cash Value	Total Cash Value	Total Death Benefit
85	112	0.00	51,640	53,898	806.09	0.00	120,931	114,938	166,578	174,830
86	113	0.00	51,764	53,898	807.00	0.00	123,592	117,749	169,513	177,491
87	114	0.00	51,883	53,898	807.88	0.00	126,292	120,597	172,479	180,191
88	115	0.00	51,996	53,898	808.73	0.00	129,032	123,482	175,478	182,930
89	116	0.00	52,105	53,898	810.81	0.00	131,813	126,407	178,512	185,711
90	117	0.00	52,209	53,898	811.62	0.00	134,635	129,372	181,581	188,533
		C 14,980.00								
91	118	0.00	52,309	53,898	812.40	0.00	137,498	132,376	184,685	191,396
92	119	0.00	52,404	53,898	813.15	0.00	140,403	135,419	187,824	194,302
93	120	0.00	52,496	53,898	813.89	0.00	143,352	138,504	190,999	197,250
94	121	0.00	53,898	53,898	823.91	0.00	146,326	146,326	200,224	200,224
		C 14,980.00								

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Male Age 27 Non-Tobacco
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Initial Face Amount: \$25,000
Total Initial Premium: \$499.00 payable annually

PREMIUM OUTLAY SCHEDULE

This Schedule is one example of what can be done using the insurance contract's values and benefits and is included to help you understand how the insurance contract works, not to project how it will perform. This Schedule is based on current non-guaranteed elements only, and the insurance contract's guaranteed values alone may not be sufficient to allow each withdrawal and/or loan illustrated. Guaranteed values and other important information can be found elsewhere in this illustration.

					Non-Guaranteed - Current
End of Year	Age	Contract Premium	Annualized Total Premium	Paid-Up Additions Rider Payments	Premium Outlay
1	28	5,499.00	499.00	5,000	5,499.00
2	29	499.00	499.00	0	499.00
3	30	499.00	499.00	0	499.00
4	31	499.00	499.00	0	499.00
5	32	499.00	499.00	0	499.00
6	33	499.00	499.00	0	499.00
7	34	499.00	499.00	0	499.00
8	35	499.00	499.00	0	499.00
9	36	499.00	499.00	0	499.00
10	37	499.00	499.00	0	499.00
		C 9,990.00			
11	38	499.00	499.00	0	499.00
12	39	499.00	499.00	0	499.00
13	40	499.00	499.00	0	499.00
14	41	499.00	499.00	0	499.00
15	42	499.00	499.00	0	499.00
16	43	499.00	499.00	0	499.00
17	44	499.00	499.00	0	499.00
18	45	499.00	499.00	0	499.00
19	46	499.00	499.00	0	499.00
20	47	499.00	499.00	0	499.00
		C 14,980.00			
21	48	0.00	0.00	0	0.00

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Male Age 27 Non-Tobacco
Riders: ABR, CCR, SPUAR, WPR
Dividend Option: Paid-Up Additions

Initial Face Amount: \$25,000
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PREMIUM OUTLAY SCHEDULE

End of Year	Age	Contract Premium	Annualized Total Premium	Paid-Up Additions Rider Payments	Non-Guaranteed - Current
					Premium Outlay
22	49	0.00	0.00	0	0.00
23	50	0.00	0.00	0	0.00
24	51	0.00	0.00	0	0.00
25	52	0.00	0.00	0	0.00
26	53	0.00	0.00	0	0.00
27	54	0.00	0.00	0	0.00
28	55	0.00	0.00	0	0.00
29	56	0.00	0.00	0	0.00
30	57	0.00	0.00	0	0.00
		C 14,980.00			
31	58	0.00	0.00	0	0.00
32	59	0.00	0.00	0	0.00
33	60	0.00	0.00	0	0.00
34	61	0.00	0.00	0	0.00
35	62	0.00	0.00	0	0.00
36	63	0.00	0.00	0	0.00
37	64	0.00	0.00	0	0.00
38	65	0.00	0.00	0	0.00
39	66	0.00	0.00	0	0.00
40	67	0.00	0.00	0	0.00
		C 14,980.00			
41	68	0.00	0.00	0	0.00
42	69	0.00	0.00	0	0.00
43	70	0.00	0.00	0	0.00
44	71	0.00	0.00	0	0.00
45	72	0.00	0.00	0	0.00

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PREMIUM OUTLAY SCHEDULE

End of Year	Age	Contract Premium	Annualized Total Premium	Paid-Up Additions Rider Payments	Non-Guaranteed - Current
					Premium Outlay
46	73	0.00	0.00	0	0.00
47	74	0.00	0.00	0	0.00
48	75	0.00	0.00	0	0.00
49	76	0.00	0.00	0	0.00
50	77	0.00	0.00	0	0.00
		C 14,980.00			
51	78	0.00	0.00	0	0.00
52	79	0.00	0.00	0	0.00
53	80	0.00	0.00	0	0.00
54	81	0.00	0.00	0	0.00
55	82	0.00	0.00	0	0.00
56	83	0.00	0.00	0	0.00
57	84	0.00	0.00	0	0.00
58	85	0.00	0.00	0	0.00
59	86	0.00	0.00	0	0.00
60	87	0.00	0.00	0	0.00
		C 14,980.00			
61	88	0.00	0.00	0	0.00
62	89	0.00	0.00	0	0.00
63	90	0.00	0.00	0	0.00
64	91	0.00	0.00	0	0.00
65	92	0.00	0.00	0	0.00
66	93	0.00	0.00	0	0.00
67	94	0.00	0.00	0	0.00
68	95	0.00	0.00	0	0.00
69	96	0.00	0.00	0	0.00
70	97	0.00	0.00	0	0.00

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Riders: ABR, CCR, SPUAR, WPR
Dividend Option: Paid-Up Additions

Initial Face Amount: \$25,000
Total Initial Premium: \$499.00 payable annually

PREMIUM OUTLAY SCHEDULE

End of Year	Age	Contract Premium	Annualized Total Premium	Paid-Up Additions Rider Payments	Non-Guaranteed - Current
					Premium Outlay
		C 14,980.00			
71	98	0.00	0.00	0	0.00
72	99	0.00	0.00	0	0.00
73	100	0.00	0.00	0	0.00
74	101	0.00	0.00	0	0.00
75	102	0.00	0.00	0	0.00
76	103	0.00	0.00	0	0.00
77	104	0.00	0.00	0	0.00
78	105	0.00	0.00	0	0.00
79	106	0.00	0.00	0	0.00
80	107	0.00	0.00	0	0.00
		C 14,980.00			
81	108	0.00	0.00	0	0.00
82	109	0.00	0.00	0	0.00
83	110	0.00	0.00	0	0.00
84	111	0.00	0.00	0	0.00
85	112	0.00	0.00	0	0.00
86	113	0.00	0.00	0	0.00
87	114	0.00	0.00	0	0.00
88	115	0.00	0.00	0	0.00
89	116	0.00	0.00	0	0.00
90	117	0.00	0.00	0	0.00
		C 14,980.00			
91	118	0.00	0.00	0	0.00
92	119	0.00	0.00	0	0.00
93	120	0.00	0.00	0	0.00

C – The amount displayed represents the Cumulative Contract Premium.

The amounts shown in the Schedule(s) apply to the certificate year for which they are shown. Contract Premium changes shown are due to the expiry of riders, ratings and/or benefits, or the renewal of the term rider, whenever applicable.

This is a life insurance illustration only. The dividends, interest rates, benefits and values shown are neither guaranteed nor estimated for the future except for those elements clearly labeled as guaranteed. The guaranteed and non-guaranteed benefits and values shown are rounded to the nearest dollar, for display purposes only, therefore the actual amounts could be up to fifty cents higher or lower. This illustration assumes that the illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur as the assumptions on which they are based are subject to change by Foresters™ based upon a number of factors which may include, but is not limited to, claims, investment earnings, expenses and the overall economic environment. The actual results may be more or less favorable and are expected to vary from those shown. Review all pages of this illustration as it is incomplete without all 21 pages.

Male Age 27 Non-Tobacco
Riders: ABR, CCR, SPUAR, WPR
Dividend Option: Paid-Up Additions

Initial Face Amount: \$25,000
Total Initial Premium: \$499.00 payable annually

PREMIUM OUTLAY SCHEDULE

End of Year	Age	Contract Premium	Annualized Total Premium	Paid-Up Additions Rider Payments	Non-Guaranteed - Current
					Premium Outlay
94	121	0.00	0.00	0	0.00
		C 14,980.00			

C – The amount displayed represents the Cumulative Contract Premium.
 The amounts shown in the Schedule(s) apply to the certificate year for which they are shown. Contract Premium changes shown are due to the expiry of riders, ratings and/or benefits, or the renewal of the term rider, whenever applicable.

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Male Age 27 Non-Tobacco
Riders: ABR, CCR, SPUAR, WPR
Dividend Option: Paid-Up Additions

Initial Face Amount: \$25,000
Total Initial Premium: \$499.00 payable annually

NUMERIC SUMMARY

The following table summarizes certificate values from the Guaranteed and Current Assumptions, as well as a Midpoint Assumption, based on the information displayed in the Basic Information section of this illustration.

End of Year	Guaranteed		Non - Guaranteed		Current	
	Guar Cash Value	Guar Death Benefit	Midpoint Cash Value	Midpoint Death Benefit	Total Cash Value	Total Death Benefit
Year 5	\$6,507	\$53,898	\$6,744	\$55,142	\$6,988	\$56,422
Year 10	\$9,334	\$53,898	\$9,947	\$56,649	\$10,600	\$59,579
Year 20	\$16,362	\$53,898	\$18,359	\$60,530	\$20,630	\$68,071
Age 70 (Year 43)	\$31,569	\$53,898	\$41,373	\$70,772	\$54,541	\$93,437

Statement of Applicant/Owner

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The Producer has told me they are not guaranteed.

Applicant/Owner (Signature)

Date (mmm/dd/yyyy)

Statement of Producer

I certify that this illustration has been presented to the applicant/owner and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Producer (Signature)
Producer # 656644

Date (mmm/dd/yyyy)

This is a life insurance illustration only. The dividends, interest rates, benefits and values shown are neither guaranteed nor estimated for the future except for those elements clearly labeled as guaranteed. The guaranteed and non-guaranteed benefits and values shown are rounded to the nearest dollar, for display purposes only, therefore the actual amounts could be up to fifty cents higher or lower. This illustration assumes that the illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur as the assumptions on which they are based are subject to change by Foresters™ based upon a number of factors which may include, but is not limited to, claims, investment earnings, expenses and the overall economic environment. The actual results may be more or less favorable and are expected to vary from those shown. Review all pages of this illustration as it is incomplete without all 21 pages.