

---

Foresters Advantage Plus II Whole Life Paid-up at 100  
Whole Life Insurance  
Life Insurance Illustration

---

Proposal on: Christopher 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

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society) and its subsidiaries.

---

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 18 pages.

BASIC INFORMATION

Plan Details

<b>Life Insured</b>	Christopher Teter						
<b>Sex</b>	Male	<b>Issue Age</b>	64	<b>Underwriting</b>	Medical	<b>Insurance Class</b>	Non-Tobacco
<b>Rating Class</b>	Standard						
<b>Face Amount</b>	\$50,000	<b>Dividend Option</b>	Paid-Up Additions				

Coverages	Benefit Amount	Premiums		Premium Duration
		Monthly	Annualized	
<b>Base Insurance Coverage Including Standard Features</b>				
Basic Life Insurance (Certificate)	\$50,000	\$201.47	\$2,417.64	36 Years
Common Carrier Accidental Death Rider	\$100,000			
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness)				
Charity Benefit				
<b>Optional Coverages Selected</b>				
Term Rider (10-year)	\$225,000	\$159.08	\$1,908.96	10 Years
Initial Premium		\$360.55	\$4,326.60	
		Payments		
		Monthly	Annualized	
Flexible Payment Paid-Up Additions Rider (Maximum Annual Payment \$20,000)		\$0.00	\$0.00	
Single Payment			\$20,000.00	
Total Initial Premium		\$360.55	\$24,326.60	***

\*\*\* This 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, in the Schedule(s).

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

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 18 pages.

Male Age 64 Non-Tobacco  
**Riders:** ABR, CCR, FPUAR, T10  
**Dividend Option:** Paid-Up Additions

**Initial Face Amount:** \$50,000  
**Total Initial Premium:** \$360.55 payable monthly

## 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 to age 100, 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.

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 18 pages.

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

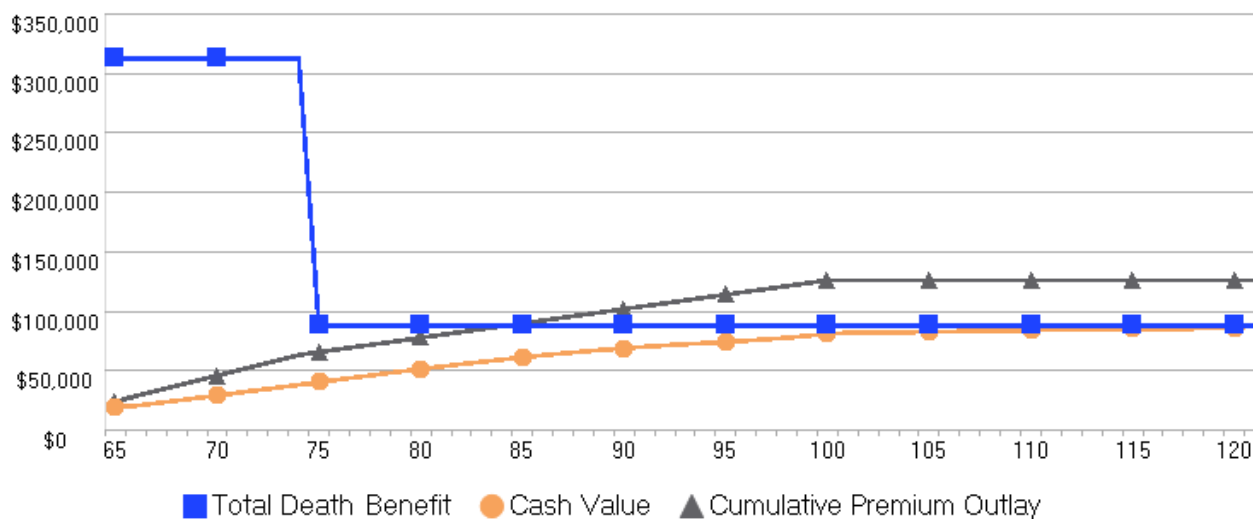
Prepared on: Feb 9, 2023 at 1:15 PM  
 Filed Certificate #: ICC21-WL-US01  
 407488 US (10/21)  
**Page 3 of 18**

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

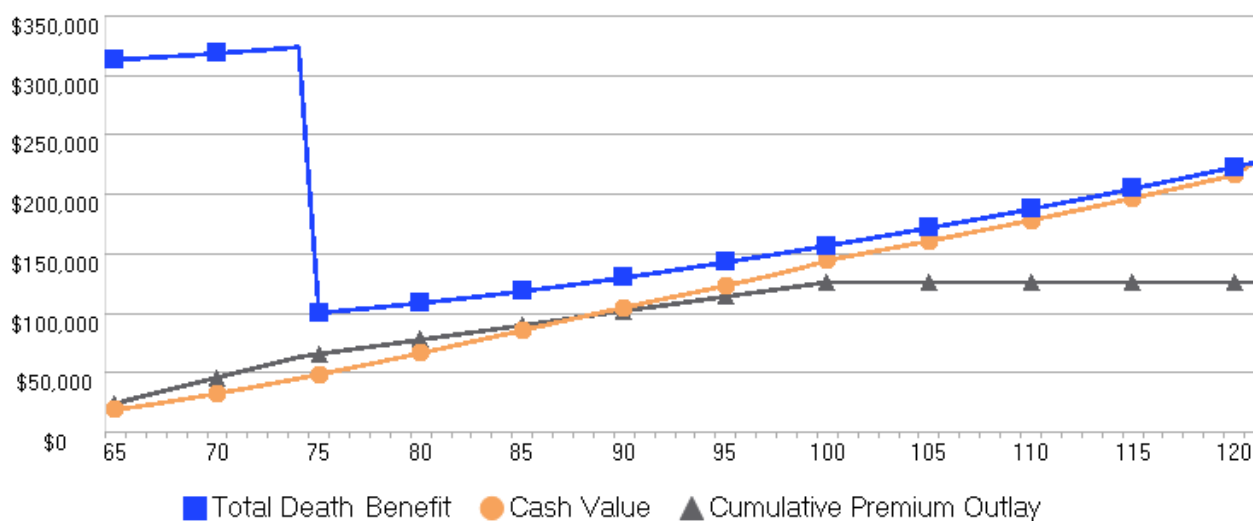
Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

### NARRATIVE SUMMARY

Based on Guaranteed Assumptions:



Based on Non-Guaranteed, Current Assumptions:



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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

## 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

**Term Rider (10-year)** This rider provides convertible level term life insurance on the Life Insured, with a guaranteed level premium for the initial 10 years. After the initial term period, the rider is annually renewable, with increasing premiums, during the renewal period which is the greater of 10 years or to the certificate anniversary on which the Life Insured is age 65. This rider cannot be in effect after the end of the renewal period.

During the conversion period, this rider may be converted, without evidence of insurability, to a permanent plan then offered by Foresters. The conversion period terminates on the earlier of the certificate anniversary on which the Life Insured is age 65 or 5 years prior to the end of the initial term period.

**Flexible 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 payments to be made, subject to certain minimum and maximum amounts, while the rider is in effect. A payment expense charge of 6% is applied to each payment accepted under the rider with the net payment amount used to purchase the paid-up additional insurance. No additional premium is required for this rider.

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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

## NARRATIVE SUMMARY

The Maximum Annual Payment amount is set at issue, based upon the amount applied for and subject to underwriting approval, and applies for the first 5 rider years. The Maximum Annual Payment amount may be reset to a reduced amount on the 5<sup>th</sup>, 10<sup>th</sup> and each subsequent rider anniversary. The Maximum Annual Payment amount will be reduced if the annual average of payments accepted in the specified period (first 5 rider years, rider years 6 through 10 and each subsequent rider year) is less than the Maximum Annual Payment amount at the start of that specified period. The reduced amount will be that annual average payment amount.

This rider cannot be in effect after the earlier of the certificate anniversary on which the Life Insured is age 80 or 25 years.

**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.

<b>Accum Paid-up Add</b>	The accumulated additional amounts of insurance purchased using the dividends.
<b>Age</b>	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.
<b>Annual Dividend</b>	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.
<b>Annualized Total Premium</b>	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.
<b>Contract Premium</b>	The Annualized Total Premium, plus the annualized payments under a paid-up additions rider.
<b>Current Values</b>	Certificate values and benefits based on Foresters current dividend scale, and the current credited interest rate. This scale and rate are not guaranteed.
<b>End of Year</b>	The end of the applicable certificate year.
<b>Guar Cash Value</b>	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.
<b>Guar Death Benefit</b>	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.

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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

## NARRATIVE SUMMARY

<b>Insurance Contract</b>	The certificate and each rider.
<b>Maximum Annual Payment</b>	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.
<b>Midpoint Values</b>	Certificate values and benefits based on 50% of Foresters current dividend scale and applicable interest, which are not guaranteed.
<b>Paid-up Add Cash Value</b>	The cash equivalent of the accumulated additional amounts of insurance purchased using the dividends.
<b>Paid-Up Additions Rider Payments</b>	The annualized payments under the paid-up additions rider(s).
<b>Premium Outlay</b>	The Contract Premium plus loan repayments, if any.
<b>Gain on Surrender</b>	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.
<b>Total Cash Value</b>	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.
<b>Total Death Benefit</b>	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.

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 18 pages.

Male Age 64 Non-Tobacco  
**Riders:** ABR, CCR, FPUAR, T10  
**Dividend Option:** Paid-Up Additions

**Initial Face Amount:** \$50,000  
**Total Initial Premium:** \$360.55 payable monthly

## 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.

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 18 pages.



Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

## 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

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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

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

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

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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

**ADDITIONAL INFORMATION**

	Net Payment Cost Index		Surrender Cost Index	
	Guaranteed	Current	Guaranteed	Current
<b>Basic Life Insurance</b>				
Year 10	\$46.05	\$35.01	\$25.18	\$14.14
Year 20	\$46.05	\$31.60	\$29.04	\$14.59
<b>Term Rider (10-year)</b>				
Year 10	\$8.08	\$8.08	\$8.08	\$8.08
Year 20	\$13.16	\$13.16	\$13.16	\$13.16

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**      \$0.00                      **Seven Pay Premium**      \$25,112.76 annually

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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

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	65	24,326.60	19,324	312,976	193.24	24,326.60	380	193	19,518	313,356
2	66	4,326.60	20,558	312,976	501.07	4,326.60	1,344	703	21,261	314,320
3	67	4,326.60	22,684	312,976	523.46	4,326.60	2,339	1,256	23,940	315,315
4	68	4,326.60	24,840	312,976	561.24	4,326.60	3,391	1,870	26,711	316,367
5	69	4,326.60	27,009	312,976	603.96	4,326.60	4,509	2,553	29,561	317,485
6	70	4,326.60	29,203	312,976	643.03	4,326.60	5,683	3,302	32,505	318,659
7	71	4,326.60	31,425	312,976	681.58	4,326.60	6,912	4,120	35,545	319,888
8	72	4,326.60	33,664	312,976	723.04	4,326.60	8,199	5,011	38,675	321,175
9	73	4,326.60	35,905	312,976	767.88	4,326.60	9,548	5,980	41,885	322,524
10	74	4,326.60	38,141	312,976	813.43	4,326.60	10,959	7,029	45,171	323,935
		<b>C 63,266.00</b>								
11	75	2,417.64	40,380	87,976	856.48	2,417.64	12,428	8,159	48,539	100,404
12	76	2,417.64	42,626	87,976	898.42	2,417.64	13,953	9,369	51,995	101,929
13	77	2,417.64	44,869	87,976	942.48	2,417.64	15,535	10,664	55,533	103,511
14	78	2,417.64	47,096	87,976	989.47	2,417.64	17,179	12,048	59,144	105,155
15	79	2,417.64	49,294	87,976	1,039.02	2,417.64	18,887	13,525	62,819	106,863
16	80	2,417.64	51,447	87,976	1,091.12	2,417.64	20,664	15,099	66,546	108,640
17	81	2,417.64	53,539	87,976	1,144.83	2,417.64	22,510	16,773	70,313	110,486
18	82	2,417.64	55,565	87,976	1,198.13	2,417.64	24,426	18,547	74,112	112,402
19	83	2,417.64	57,521	87,976	1,247.58	2,417.64	26,406	20,417	77,939	114,382
20	84	2,417.64	59,402	87,976	1,294.49	2,417.64	28,447	22,381	81,783	116,423
		<b>C 87,442.40</b>								
21	85	2,417.64	61,222	87,976	1,338.99	2,417.64	30,548	24,433	85,655	118,524
22	86	2,417.64	62,971	87,976	1,384.11	2,417.64	32,710	26,573	89,543	120,686
23	87	2,417.64	64,632	87,976	1,429.69	2,417.64	34,935	28,796	93,428	122,911
24	88	2,417.64	66,192	87,976	1,475.41	2,417.64	37,225	31,098	97,290	125,201
25	89	2,417.64	67,638	87,976	1,520.70	2,417.64	39,582	33,474	101,112	127,558
26	90	2,417.64	68,969	87,976	1,563.42	2,417.64	42,004	35,916	104,885	129,980
27	91	2,417.64	70,185	87,976	1,603.01	2,417.64	44,491	38,419	108,605	132,466
28	92	2,417.64	71,301	87,976	1,636.80	2,417.64	47,037	40,977	112,278	135,013
29	93	2,417.64	72,337	87,976	1,664.54	2,417.64	49,638	43,585	115,922	137,614

C – The amount displayed represents the Cumulative Contract Premium.

The amounts shown in the Tabular Detail pages 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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

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	94	2,417.64	73,322	87,976	1,685.68	2,417.64	52,289	46,240	119,562	140,265
		<b>C 111,618.80</b>								
31	95	2,417.64	74,303	87,976	1,697.30	2,417.64	54,980	48,943	123,246	142,956
32	96	2,417.64	75,355	87,976	1,700.02	2,417.64	57,702	51,705	127,060	145,678
33	97	2,417.64	76,485	87,976	1,702.63	2,417.64	60,455	54,508	130,993	148,431
34	98	2,417.64	77,765	87,976	1,705.11	2,417.64	63,243	57,351	135,116	151,219
35	99	2,417.64	79,320	87,976	1,707.44	2,417.64	66,064	60,228	139,548	154,040
36	100	2,417.64	81,385	87,976	1,709.60	2,417.64	68,921	63,133	144,518	156,897
37	101	0.00	81,727	87,976	1,711.56	0.00	71,816	66,061	147,788	159,792
38	102	0.00	82,037	87,976	1,713.38	0.00	74,749	69,020	151,057	162,725
39	103	0.00	82,318	87,976	1,715.09	0.00	77,721	72,011	154,329	165,697
40	104	0.00	82,573	87,976	1,716.68	0.00	80,734	75,034	157,607	168,710
		<b>C 126,124.64</b>								
41	105	0.00	82,809	87,976	1,718.18	0.00	83,788	78,095	160,904	171,764
42	106	0.00	83,041	87,976	1,719.68	0.00	86,885	81,208	164,249	174,861
43	107	0.00	83,298	87,976	1,721.28	0.00	90,024	84,403	167,701	178,000
44	108	0.00	83,546	87,976	1,722.83	0.00	93,207	87,646	171,192	181,183
45	109	0.00	83,784	87,976	1,724.35	0.00	96,433	90,939	174,722	184,409
46	110	0.00	84,013	87,976	1,725.83	0.00	99,705	94,281	178,294	187,681
47	111	0.00	84,232	87,976	1,727.27	0.00	103,023	97,673	181,905	190,998
48	112	0.00	84,443	87,976	1,728.67	0.00	106,387	101,114	185,557	194,363
49	113	0.00	84,645	87,976	1,730.03	0.00	109,798	104,607	189,252	197,774
50	114	0.00	84,839	87,976	1,731.36	0.00	113,258	108,151	192,989	201,234
		<b>C 126,124.64</b>								
51	115	0.00	85,025	87,976	1,732.66	0.00	116,768	111,746	196,770	204,744
52	116	0.00	85,202	87,976	1,733.92	0.00	120,327	115,393	200,595	208,303
53	117	0.00	85,373	87,976	1,735.14	0.00	123,938	119,093	204,466	211,914
54	118	0.00	85,536	87,976	1,736.34	0.00	127,601	122,848	208,384	215,577
55	119	0.00	85,692	87,976	1,737.51	0.00	131,316	126,654	212,347	219,292
56	120	0.00	85,841	87,976	1,738.65	0.00	135,085	130,517	216,358	223,061

C – The amount displayed represents the Cumulative Contract Premium.

The amounts shown in the Tabular Detail pages 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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

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	121	0.00	87,976	87,976	1,751.99	0.00	138,864	138,864	226,840	226,840
		<b>C 126,124.64</b>								

C – The amount displayed represents the Cumulative Contract Premium.

The amounts shown in the Tabular Detail pages 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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

### 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	65	24,326.60	4,326.60	20,000	24,326.60
2	66	4,326.60	4,326.60	0	4,326.60
3	67	4,326.60	4,326.60	0	4,326.60
4	68	4,326.60	4,326.60	0	4,326.60
5	69	4,326.60	4,326.60	0	4,326.60
6	70	4,326.60	4,326.60	0	4,326.60
7	71	4,326.60	4,326.60	0	4,326.60
8	72	4,326.60	4,326.60	0	4,326.60
9	73	4,326.60	4,326.60	0	4,326.60
10	74	4,326.60	4,326.60	0	4,326.60
		<b>C 63,266.00</b>			
11	75	2,417.64	2,417.64	0	2,417.64
12	76	2,417.64	2,417.64	0	2,417.64
13	77	2,417.64	2,417.64	0	2,417.64
14	78	2,417.64	2,417.64	0	2,417.64
15	79	2,417.64	2,417.64	0	2,417.64
16	80	2,417.64	2,417.64	0	2,417.64
17	81	2,417.64	2,417.64	0	2,417.64
18	82	2,417.64	2,417.64	0	2,417.64
19	83	2,417.64	2,417.64	0	2,417.64
20	84	2,417.64	2,417.64	0	2,417.64
		<b>C 87,442.40</b>			
21	85	2,417.64	2,417.64	0	2,417.64

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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

**PREMIUM OUTLAY SCHEDULE**

End of Year	Age	Contract Premium	Annualized Total Premium	Paid-Up Additions Rider Payments	Non-Guaranteed - Current
					Premium Outlay
22	86	2,417.64	2,417.64	0	2,417.64
23	87	2,417.64	2,417.64	0	2,417.64
24	88	2,417.64	2,417.64	0	2,417.64
25	89	2,417.64	2,417.64	0	2,417.64
26	90	2,417.64	2,417.64	0	2,417.64
27	91	2,417.64	2,417.64	0	2,417.64
28	92	2,417.64	2,417.64	0	2,417.64
29	93	2,417.64	2,417.64	0	2,417.64
30	94	2,417.64	2,417.64	0	2,417.64
		<b>C 111,618.80</b>			
31	95	2,417.64	2,417.64	0	2,417.64
32	96	2,417.64	2,417.64	0	2,417.64
33	97	2,417.64	2,417.64	0	2,417.64
34	98	2,417.64	2,417.64	0	2,417.64
35	99	2,417.64	2,417.64	0	2,417.64
36	100	2,417.64	2,417.64	0	2,417.64
37	101	0.00	0.00	0	0.00
38	102	0.00	0.00	0	0.00
39	103	0.00	0.00	0	0.00
40	104	0.00	0.00	0	0.00
		<b>C 126,124.64</b>			
41	105	0.00	0.00	0	0.00
42	106	0.00	0.00	0	0.00
43	107	0.00	0.00	0	0.00
44	108	0.00	0.00	0	0.00
45	109	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 18 pages.



Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

**PREMIUM OUTLAY SCHEDULE**

End of Year	Age	Contract Premium	Annualized Total Premium	Paid-Up Additions Rider Payments	Non-Guaranteed - Current
					Premium Outlay
46	110	0.00	0.00	0	0.00
47	111	0.00	0.00	0	0.00
48	112	0.00	0.00	0	0.00
49	113	0.00	0.00	0	0.00
50	114	0.00	0.00	0	0.00
		<b>C 126,124.64</b>			
51	115	0.00	0.00	0	0.00
52	116	0.00	0.00	0	0.00
53	117	0.00	0.00	0	0.00
54	118	0.00	0.00	0	0.00
55	119	0.00	0.00	0	0.00
56	120	0.00	0.00	0	0.00
57	121	0.00	0.00	0	0.00
		<b>C 126,124.64</b>			

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 18 pages.

Male Age 64 Non-Tobacco  
Riders: ABR, CCR, FPUAR, T10  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$50,000  
Total Initial Premium: \$360.55 payable monthly

### 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	\$27,009	\$312,976	\$28,269	\$315,202	\$29,561	\$317,485
Year 10	\$38,141	\$312,976	\$41,552	\$318,294	\$45,171	\$323,935
Year 20	\$59,402	\$87,976	\$69,900	\$101,320	\$81,783	\$116,423
Age 70 (Year 6)	\$29,203	\$312,976	\$30,828	\$315,772	\$32,505	\$318,659

#### 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 18 pages.