

---

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

---

Proposal on: Mathew Teter

Prepared by: Christopher Teter  
, TX

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 16 pages.

---

## BASIC INFORMATION

### Plan Details

<b>Life Insured</b>	Mathew Teter						
<b>Sex</b>	Male	<b>Issue Age</b>	34	<b>Underwriting</b>	Medical	<b>Insurance Class</b>	Preferred Non-Tobacco
<b>Rating Class</b>	Standard						
<b>Face Amount</b>	\$1,000,000	<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)	\$1,000,000	\$1,436.93	\$17,243.16	20 Years
Common Carrier Accidental Death Rider	\$300,000			
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness)				
Charity Benefit				
<b>Optional Coverages Selected</b>				
Waiver of Premium Rider		\$33.25	\$399.00	20 Years
Accidental Death Rider	\$300,000	\$28.09	\$337.08	20 Years
Initial Premium		\$1,498.27	\$17,979.24	
Total Initial Premium		\$1,498.27	\$17,979.24 ***	

\*\*\* 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 16 pages.

Male Age 34 Preferred Non-Tobacco  
**Riders:** ABR, CCR, ADR, WPR  
**Dividend Option:** Paid-Up Additions

**Initial Face Amount:** \$1,000,000  
**Total Initial Premium:** \$1,498.27 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 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.

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 16 pages.

Life Insured: Mathew Teter  
 Producer: Christopher Teter  
 State: Texas  
 Version: 6.0.31.38

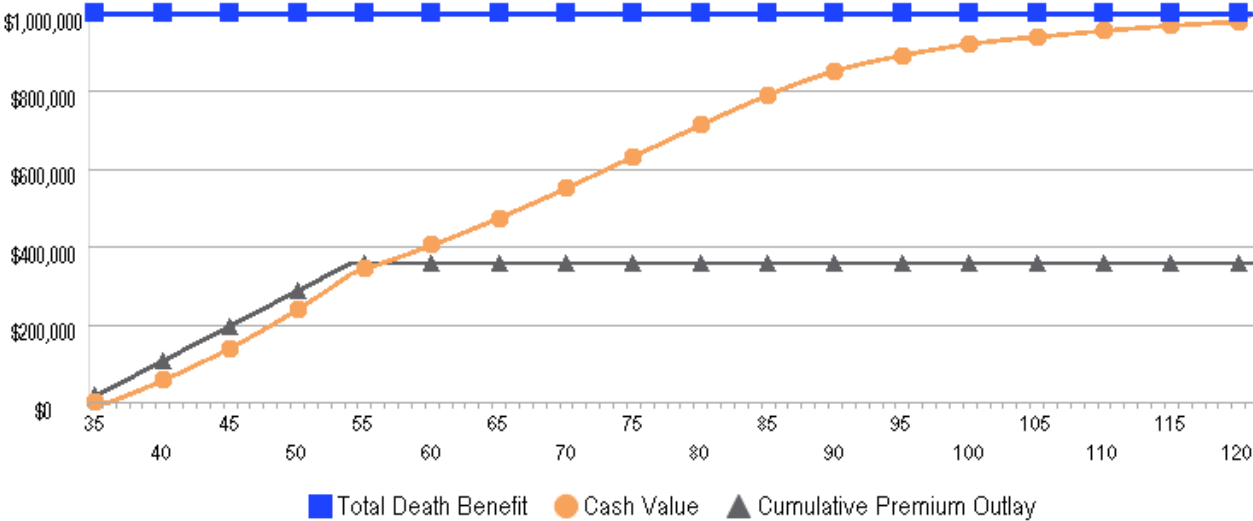
Prepared on: May 4, 2021 at 4:55 PM  
 Filed Certificate #: ICC19-WL-US01  
 407488 US (06/20)  
**Page 3 of 16**

Male Age 34 Preferred Non-Tobacco  
 Riders: ABR, CCR, ADR, WPR  
 Dividend Option: Paid-Up Additions

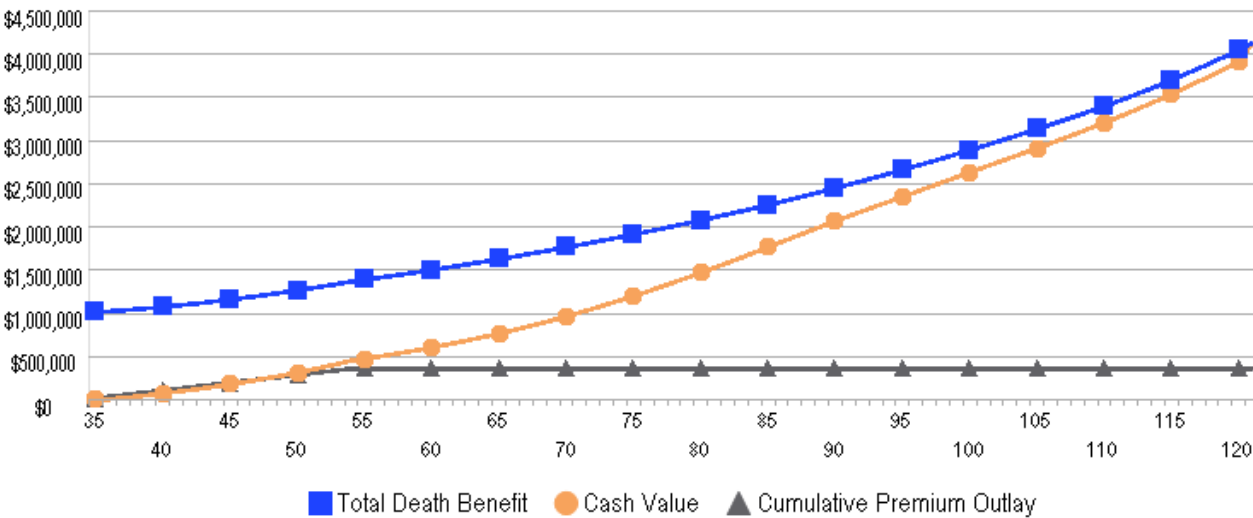
Initial Face Amount: \$1,000,000  
 Total Initial Premium: \$1,498.27 payable monthly

**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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 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

**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.

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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 payable monthly

## NARRATIVE SUMMARY

**Accidental Death Rider** This rider provides an additional death benefit equal to the Accidental Death Rider benefit amount if the Life Insured's death is caused by an accidental bodily injury, directly and independently from all other causes, and death occurs within a specified number of days of the injury. This rider cannot be in effect after the certificate anniversary on which the Life Insured is age 70.

### 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.
<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.
<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.

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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 payable monthly

## NARRATIVE SUMMARY

<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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 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 16 pages.



Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 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>
Acceleration Amount:	<b>\$ 48,000.00</b>	<b>\$190,000.00</b>	<b>\$190,000.00</b>
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
<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 16 pages.

Male Age 34 Preferred Non-Tobacco  
**Riders:** ABR, CCR, ADR, WPR  
**Dividend Option:** Paid-Up Additions

**Initial Face Amount:** \$1,000,000  
**Total Initial Premium:** \$1,498.27 payable monthly

**ADDITIONAL INFORMATION**

	Net Payment Cost Index		Surrender Cost Index	
	Guaranteed	Current	Guaranteed	Current
<b>Basic Life Insurance</b>				
Year 10	\$16.42	\$13.93	\$7.11	\$4.62
Year 20	\$16.42	\$12.96	\$6.85	\$3.38

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**      \$26,618.41 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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 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	35	17,979.24	0	1,000,000	2,004.08	17,979.24	11,683	2,004	2,004	1,011,683
2	36	17,979.24	1,236	1,000,000	2,014.12	17,979.24	23,195	4,121	5,357	1,023,195
3	37	17,979.24	14,631	1,000,000	2,066.34	17,979.24	34,779	6,396	21,028	1,034,779
4	38	17,979.24	28,517	1,000,000	2,280.35	17,979.24	47,283	8,998	37,516	1,047,283
5	39	17,979.24	42,925	1,000,000	2,496.89	17,979.24	60,674	11,946	54,870	1,060,674
6	40	17,979.24	57,847	1,000,000	2,729.49	17,979.24	74,986	15,272	73,119	1,074,986
7	41	17,979.24	73,307	1,000,000	2,970.09	17,979.24	90,209	19,005	92,313	1,090,209
8	42	17,979.24	89,302	1,000,000	3,222.20	17,979.24	106,348	23,175	112,477	1,106,348
9	43	17,979.24	105,837	1,000,000	3,490.47	17,979.24	123,430	27,820	133,656	1,123,430
10	44	17,979.24	122,974	1,000,000	3,747.83	17,979.24	141,359	32,951	155,925	1,141,359
		<b>C 179,792.40</b>								
11	45	17,979.24	140,760	1,000,000	4,013.58	17,979.24	160,129	38,602	179,362	1,160,129
12	46	17,979.24	159,221	1,000,000	4,293.03	17,979.24	179,748	44,818	204,040	1,179,748
13	47	17,979.24	178,339	1,000,000	4,589.20	17,979.24	200,239	51,642	229,980	1,200,239
14	48	17,979.24	198,119	1,000,000	4,902.01	17,979.24	221,618	59,121	257,240	1,221,618
15	49	17,979.24	218,596	1,000,000	5,219.40	17,979.24	243,857	67,292	285,888	1,243,857
16	50	17,979.24	239,780	1,000,000	5,556.72	17,979.24	266,980	76,212	315,992	1,266,980
17	51	17,979.24	261,717	1,000,000	5,894.75	17,979.24	290,947	85,917	347,634	1,290,947
18	52	17,979.24	284,446	1,000,000	6,245.97	17,979.24	315,761	96,443	380,889	1,315,761
19	53	17,979.24	307,987	1,000,000	6,605.91	17,979.24	341,413	107,832	415,818	1,341,413
20	54	17,979.24	332,341	1,000,000	6,986.00	17,979.24	367,928	120,143	452,484	1,367,928
		<b>C 359,584.80</b>								
21	55	0.00	343,816	1,000,000	5,435.46	0.00	389,551	131,481	475,297	1,389,551
22	56	0.00	355,536	1,000,000	5,657.25	0.00	411,613	143,575	499,110	1,411,613
23	57	0.00	367,520	1,000,000	5,877.54	0.00	434,094	156,461	523,980	1,434,094
24	58	0.00	379,801	1,000,000	6,099.51	0.00	456,983	170,190	549,991	1,456,983
25	59	0.00	392,433	1,000,000	6,308.41	0.00	480,233	184,789	577,222	1,480,233
26	60	0.00	405,433	1,000,000	6,523.41	0.00	503,846	200,294	605,727	1,503,846
27	61	0.00	418,801	1,000,000	6,762.26	0.00	527,871	216,765	635,566	1,527,871
28	62	0.00	432,493	1,000,000	7,017.76	0.00	552,338	234,230	666,723	1,552,338
29	63	0.00	446,473	1,000,000	7,291.27	0.00	577,278	252,715	699,188	1,577,278

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 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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 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	64	0.00	460,731	1,000,000	7,566.86	0.00	602,688	272,264	732,995	1,602,688
		<b>C 359,584.80</b>								
31	65	0.00	475,255	1,000,000	7,857.73	0.00	628,590	292,923	768,178	1,628,590
32	66	0.00	490,048	1,000,000	8,149.50	0.00	654,979	314,718	804,766	1,654,979
33	67	0.00	505,115	1,000,000	8,444.05	0.00	681,854	337,702	842,817	1,681,854
34	68	0.00	520,466	1,000,000	8,738.64	0.00	709,205	361,929	882,394	1,709,205
35	69	0.00	536,093	1,000,000	9,041.98	0.00	737,044	387,427	923,521	1,737,044
36	70	0.00	551,983	1,000,000	9,348.58	0.00	765,373	414,243	966,226	1,765,373
37	71	0.00	568,095	1,000,000	9,665.78	0.00	794,206	442,397	1,010,491	1,794,206
38	72	0.00	584,373	1,000,000	9,991.32	0.00	823,556	471,889	1,056,262	1,823,556
39	73	0.00	600,749	1,000,000	10,337.33	0.00	853,459	502,721	1,103,470	1,853,459
40	74	0.00	617,163	1,000,000	10,685.89	0.00	883,919	534,895	1,152,058	1,883,919
		<b>C 359,584.80</b>								
41	75	0.00	633,572	1,000,000	11,039.65	0.00	914,949	568,394	1,201,965	1,914,949
42	76	0.00	649,948	1,000,000	11,387.19	0.00	946,541	603,221	1,253,169	1,946,541
43	77	0.00	666,286	1,000,000	11,726.95	0.00	978,690	639,378	1,305,663	1,978,690
44	78	0.00	682,579	1,000,000	12,055.89	0.00	1,011,383	676,899	1,359,477	2,011,383
45	79	0.00	698,819	1,000,000	12,373.39	0.00	1,044,612	715,768	1,414,587	2,044,612
46	80	0.00	714,959	1,000,000	12,688.60	0.00	1,078,381	755,978	1,470,937	2,078,381
47	81	0.00	730,937	1,000,000	13,001.96	0.00	1,112,698	797,471	1,528,408	2,112,698
48	82	0.00	746,661	1,000,000	13,340.16	0.00	1,147,610	840,177	1,586,838	2,147,610
49	83	0.00	762,112	1,000,000	13,666.41	0.00	1,183,113	884,093	1,646,205	2,183,113
50	84	0.00	777,196	1,000,000	14,012.77	0.00	1,219,248	929,128	1,706,324	2,219,248
		<b>C 359,584.80</b>								
51	85	0.00	791,821	1,000,000	14,363.03	0.00	1,256,037	975,174	1,766,995	2,256,037
52	86	0.00	805,873	1,000,000	14,711.71	0.00	1,293,495	1,022,081	1,827,955	2,293,495
53	87	0.00	819,230	1,000,000	15,055.24	0.00	1,331,640	1,069,667	1,888,897	2,331,640
54	88	0.00	831,757	1,000,000	15,400.85	0.00	1,370,499	1,117,710	1,949,467	2,370,499
55	89	0.00	843,330	1,000,000	15,734.83	0.00	1,410,085	1,165,999	2,009,330	2,410,085
56	90	0.00	853,914	1,000,000	16,046.61	0.00	1,450,402	1,214,392	2,068,306	2,450,402

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 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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 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	91	0.00	863,491	1,000,000	16,330.64	0.00	1,491,446	1,262,762	2,126,254	2,491,446
58	92	0.00	872,124	1,000,000	16,543.43	0.00	1,533,163	1,311,054	2,183,178	2,533,163
59	93	0.00	879,927	1,000,000	16,710.24	0.00	1,575,529	1,359,335	2,239,262	2,575,529
60	94	0.00	887,030	1,000,000	16,842.88	0.00	1,618,527	1,407,714	2,294,744	2,618,527
		<b>C 359,584.80</b>								
61	95	0.00	893,699	1,000,000	16,925.32	0.00	1,662,120	1,456,499	2,350,198	2,662,120
62	96	0.00	900,358	1,000,000	16,949.12	0.00	1,706,250	1,506,312	2,406,670	2,706,250
63	97	0.00	906,663	1,000,000	17,084.94	0.00	1,751,062	1,556,694	2,463,358	2,751,062
64	98	0.00	912,608	1,000,000	17,213.18	0.00	1,796,564	1,607,620	2,520,228	2,796,564
65	99	0.00	918,104	1,000,000	17,342.92	0.00	1,842,778	1,658,906	2,577,009	2,842,778
66	100	0.00	923,082	1,000,000	17,469.07	0.00	1,889,720	1,710,386	2,633,468	2,889,720
67	101	0.00	927,473	1,000,000	17,592.12	0.00	1,937,411	1,761,882	2,689,355	2,937,411
68	102	0.00	931,469	1,000,000	17,602.13	0.00	1,985,745	1,813,620	2,745,089	2,985,745
69	103	0.00	935,085	1,000,000	17,612.13	0.00	2,034,740	1,865,592	2,800,677	3,034,740
70	104	0.00	938,366	1,000,000	17,622.13	0.00	2,084,414	1,917,828	2,856,194	3,084,414
		<b>C 359,584.80</b>								
71	105	0.00	941,403	1,000,000	17,632.13	0.00	2,134,782	1,970,532	2,911,935	3,134,782
72	106	0.00	944,385	1,000,000	17,642.12	0.00	2,185,856	2,024,081	2,968,465	3,185,856
73	107	0.00	947,708	1,000,000	17,652.12	0.00	2,237,640	2,079,305	3,027,013	3,237,640
74	108	0.00	950,906	1,000,000	17,662.12	0.00	2,290,148	2,135,288	3,086,194	3,290,148
75	109	0.00	953,982	1,000,000	17,940.08	0.00	2,343,679	2,192,277	3,146,259	3,343,679
76	110	0.00	956,937	1,000,000	18,622.15	0.00	2,398,681	2,250,658	3,207,595	3,398,681
77	111	0.00	959,777	1,000,000	19,434.11	0.00	2,455,312	2,310,645	3,270,422	3,455,312
78	112	0.00	962,504	1,000,000	20,369.28	0.00	2,513,725	2,372,328	3,334,832	3,513,725
79	113	0.00	965,121	1,000,000	21,412.66	0.00	2,574,058	2,435,883	3,401,004	3,574,058
80	114	0.00	967,632	1,000,000	22,567.46	0.00	2,636,455	2,501,416	3,469,047	3,636,455
		<b>C 359,584.80</b>								
81	115	0.00	970,040	1,000,000	23,642.60	0.00	2,700,859	2,568,895	3,538,935	3,700,859
82	116	0.00	972,347	1,000,000	24,639.28	0.00	2,767,215	2,638,263	3,610,610	3,767,215
83	117	0.00	974,558	1,000,000	25,557.25	0.00	2,835,469	2,709,489	3,684,047	3,835,469
84	118	0.00	976,676	1,000,000	26,397.68	0.00	2,905,566	2,782,515	3,759,192	3,905,566

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 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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 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
85	119	0.00	978,703	1,000,000	27,161.59	0.00	2,977,454	2,857,284	3,835,987	3,977,454
86	120	0.00	980,644	1,000,000	27,848.67	0.00	3,051,078	2,933,733	3,914,377	4,051,078
87	121	0.00	1,000,000	1,000,000	27,858.67	0.00	3,124,703	3,124,703	4,124,703	4,124,703
		<b>C 359,584.80</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 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 16 pages.

Male Age 34 Preferred Non-Tobacco  
Riders: ABR, CCR, ADR, WPR  
Dividend Option: Paid-Up Additions

Initial Face Amount: \$1,000,000  
Total Initial Premium: \$1,498.27 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	\$42,925	\$1,000,000	\$48,811	\$1,029,895	\$54,870	\$1,060,674
Year 10	\$122,974	\$1,000,000	\$138,939	\$1,068,491	\$155,925	\$1,141,359
Year 20	\$332,341	\$1,000,000	\$388,668	\$1,172,496	\$452,484	\$1,367,928
Age 70 (Year 36)	\$551,983	\$1,000,000	\$733,523	\$1,335,420	\$966,226	\$1,765,373

#### 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)

\_\_\_\_\_  
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 16 pages.