
Foresters SMART Universal Life
Flexible Premium Universal Life Insurance
Life Insurance Illustration

Proposal on:
Certificate:
Prepared by:

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BASIC INFORMATION

Plan Details

Life Insured	Sex Male	Issue Age 54	Insurance Class Tobacco
Rating Class	Standard		
Underwriting	Non-Medical		

Face Amount	\$75,000	Initial Planned Premium	\$177.81 payable monthly
Total Death Benefit	\$75,000		
Life Insurance Qualification Test	Guideline Premium Test		
Death Benefit Option	A (Level)		

Riders

	Benefit Amount	Expiry Age
Common Carrier Accidental Death Rider	\$150,000	85
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness)		
Waiver of Monthly Deductions Rider		65
Accidental Death Rider	\$75,000	70
Children's Term Rider	\$25,000	65

Initial Premium

Minimum Premium	\$177.81 Monthly
Guideline Single Premium	\$41,490.96 as a one time payment
Guideline Level Premium	\$3,341.16 Annually
Seven Pay Premium	\$7,967.87 Annually

"Accidental" means you only get it if you pass away from what the company considers an accident, not what you and I consider an accident

The Initial Planned Premium is assumed to be paid at issue and at the beginning of each certificate month.

Benefits and values are shown as of end of certificate year.

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Male Age 54 Tobacco

Riders: ABR, CCR, ADR, CTR, WMD

Initial Face Amount: \$75,000

Death Benefit Option: A (Level)

Initial Planned Premium: \$177.81 payable monthly

NARRATIVE SUMMARY

Riders

Standard Protection Feature(s)

Common Carrier Accidental Death Rider This standard protection feature (included with no monthly rider deductions) 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 where the Life Insured is age 85.

Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness) This rider (included, subject to underwriting approval, with no monthly rider deductions) provides the opportunity for the owner to accelerate a portion of the certificate's death benefit and receive an accelerated death benefit payment, if the Life 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 account value, loan amount and cash surrender value. Monthly deductions due, 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.

Living Benefit Option(s)

Waiver of Monthly Deductions Rider This rider provides for payment to your Account Value, on each monthly anniversary that the Life Insured is totally disabled, of the benefit amount, equal to the monthly deduction on that monthly anniversary. There is a 6-month waiting period before the benefit begins, during which time the contract must be kept in effect. Once the rider benefit has been approved, the benefit amount for this 6-month waiting period will be paid to your account value.

If the Life Insured becomes totally disabled before age 60, the benefit will continue to be paid by us 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 paid by us 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 where the Life Insured is age 65.

Extended Protection Option(s)

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Male Age 54 Tobacco

Initial Face Amount: \$75,000

Riders: ABR, CCR, ADR, CTR, WMD

Death Benefit Option: A (Level)

Initial Planned Premium: \$177.81 payable monthly

NARRATIVE SUMMARY

Accidental Death Rider

This rider provides for payment of this rider's Benefit Amount if the Life Insured's accidental 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 where the Life Insured is age 70.

Children's Term Rider

This rider provides convertible level term life insurance for each insured child, up to that child's 25th birthday. A child at least 15 days old, who has not reached their 18th birthday, is listed on the application and is not excluded by us if the rider is issued, is considered an insured child. This rider also automatically insures future children, being each child born to the Life Insured (upon reaching 15 days old) and each child who is at least 15 days old, and has not reached their 18th birthday, when either adopted by the Life Insured, becomes the Life Insured's stepchild or comes under the Life Insured's legal guardianship.

Each insured child's coverage under this rider may be converted to a permanent plan then offered by Foresters, without evidence of insurability, up to the benefit amount of this rider if converted before that child's 21st birthday or up to five times the benefit amount of this rider, up to \$100,000, if converted between that child's 21st and 25th birthdays. Conversion ends coverage under this rider for that child.

This rider cannot be in effect after the certificate anniversary where the Life Insured is age 65.

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.

Account Value	The accumulated value of the premiums received, minus Premium Expense Charges, plus interest, minus the Monthly Deductions, adjusted for withdrawals.
Age	The Issue Age of the Life Insured plus the number of certificate years elapsed since issue. Issue Ages are based upon age nearest birthday.
Cash Value	The Account Value minus the Loan Amount accrued with interest on the loan, minus a Surrender Charge, if applicable. This is the amount you will receive if you surrender the certificate.
Cumulative Premium	The sum of the Premium Outlay.
Current Assumptions	These are the current monthly deductions, premium expense charge and interest rates charged or credited. These assumptions, except the premium expense charge, are not guaranteed and are subject to change.
Death Benefit Option	<p>There are two death benefit options to choose from:</p> <p>A ➤ <u>Level – The Death Benefit is equal to the Face Amount.</u></p> <p>B ➤ Increasing – The Death Benefit is equal to the Face Amount plus the Account Value.</p>
End of Year	The end of the certificate year.
Face Amount	The basic amount of life insurance payable on the death of the Life Insured.

Client has option A, which means they only get the life ins, and the company keeps their savings if they pass

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Male Age 54 Tobacco
Riders: ABR, CCR, ADR, CTR, WMD

Initial Face Amount: \$75,000
Death Benefit Option: A (Level)
Initial Planned Premium: \$177.81 payable monthly

NARRATIVE SUMMARY

Guaranteed Assumptions	These are the guaranteed monthly deductions, premium expense charge and the Guaranteed Minimum Interest Rate.
Guaranteed Minimum Interest Rate	This is the minimum interest rate credited to your Account Value. The Guaranteed Minimum Interest Rate is 2.00%. Means savings only grows at 2% interest
Guideline Level Premium and Guideline Single Premium	Amounts defined by Internal Revenue Code (IRC) Section 7702 that are used to determine if the insurance contract qualifies as life insurance using the Guideline Premium Test (GPT).
Insurance Contract	The certificate and each rider.
Life Insurance Qualification Test	Under Internal Revenue Code (IRC) Section 7702, there are two tests that may be used to determine whether an insurance contract meets the definition of life insurance; the Cash Value Accumulation Test (CVAT) and the Guideline Premium Test (GPT). The test that will be applicable must be chosen at the time of application and it cannot be changed once the contract is issued. The test that is assumed to be applicable for purposes of this illustration is shown in the Basic Information section on page 2.
Midpoint Assumptions	These are the average of the current and guaranteed monthly deductions, premium expense charge and interest rates charged or credited. These assumptions, except the premium expense charge, are not guaranteed and are subject to change.
Minimum Premium	Level monthly premium that will keep the certificate in force for ten years from the issue date, even though there is no cash value. The Minimum Premium will be recalculated each time there is a change to the contract.
Monthly Deduction	On each deduction date, a monthly deduction for the following certificate month will be taken from your Account Value. The monthly deduction will be waived on each monthly anniversary on and after the Life Insured's age 100. The Monthly Deduction is the sum of the following: <ul style="list-style-type: none"> ➤ Cost of Insurance Deduction – A charge made against the Account Value each month for the cost of the life insurance under the certificate, based on the cost of insurance rates, which are subject to change but cannot be greater than those shown in the Table of Monthly Maximum Cost of Insurance Rates shown in the Certificate Data Pages. ➤ Face Amount Deduction – A charge made against the Account Value of the certificate each month. For each face amount increase an additional charge will be made against your Account Value each month, for the increased portion. The face amount deduction is calculated by dividing the face amount by 1,000 and multiplying by the face amount factor. ➤ Monthly Administration Deduction – A \$12.00 fee charged against the Account Value of the certificate each month to cover the costs associated with the administration of your certificate. ➤ Monthly Rider Deduction – A charge made against the Account Value of the certificate each month for each rider in effect that has a monthly rider deduction.
Non-Guaranteed Assumptions	These are the Current Assumptions and the Midpoint Assumptions. These Assumptions are not guaranteed and are subject to change.
Non-Guaranteed Elements	Each benefit or value shown that is based on Non-Guaranteed Assumptions.

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Male Age 54 Tobacco
Riders: ABR, CCR, ADR, CTR, WMD

Initial Face Amount: \$75,000
Death Benefit Option: A (Level)
Initial Planned Premium: \$177.81 payable monthly

TABULAR DETAIL

Non-Guaranteed
means it's not going to happen

What the client pays per year			Guaranteed Assumptions			Non-Guaranteed Assumptions		
			Savings			Current Assumptions		
			Guaranteed Cost of Insurance Rates			Current Cost of Insurance Rates		
			Guaranteed Minimum Interest Rate			Initial Interest Rate (4.50%)		
End of Year	Age	Premium Outlay	Account Value	Cash Value	Total Death Benefit	Account Value	Cash Value	Total Death Benefit
1	55	2,133.72	774	0	75,000	790	0	75,000
2	56	2,133.72	1,496	0	75,000	1,547	0	75,000
3	57	2,133.72	2,156	0	75,000	2,263	0	75,000
4	58	2,133.72	2,744	0	75,000	2,926	114	75,000
5	59	2,133.72	3,223	645	75,000	3,498	921	75,000
6	60	2,133.72	3,600	1,257	75,000	3,987	1,644	75,000
7	61	2,133.72	4,103	1,994	75,000	4,618	2,509	75,000
8	62	2,133.72	4,524	2,650	75,000	5,188	3,314	75,000
9	63	2,133.72	4,876	3,236	75,000	5,709	4,068	75,000
10	64	2,133.72	5,157	3,751	75,000	6,179	4,772	75,000
		C 21,337.20						
11	65	2,133.72	5,371	4,200	75,000	6,849	5,677	75,000
12	66	2,133.72	5,634	4,696	75,000	7,601	6,664	75,000
13	67	2,133.72	5,757	5,054	75,000	8,257	7,554	75,000
14	68	2,133.72	5,718	5,249	75,000	8,797	8,328	75,000
15	69	2,133.72	5,511	5,277	75,000	9,215	8,981	75,000
16	70	2,133.72	5,103	5,103	75,000	9,482	9,482	75,000
17	71	2,133.72	4,599	4,599	75,000	9,710	9,710	75,000
18	72	2,133.72	3,834	3,834	75,000	9,738	9,738	75,000
19	73	2,133.72	2,757	2,757	75,000	9,522	9,522	75,000
20	74	2,133.72	1,315	1,315	75,000	9,018	9,018	75,000
		C 42,674.40						
After 20 yrs client paid \$42,674 then policy lapses								
21	75	2,133.72	0	0	0	8,314	8,314	75,000
22	76	2,133.72	0	0	0	7,245	7,245	75,000
23	77	2,133.72	0	0	0	5,769	5,769	75,000

C – The amount displayed represents the Cumulative Premium Outlay.

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The Wife's Universal Life Policy

BASIC INFORMATION

Plan Details

Life Insured

Sex **Female**
Rating Class **Standard**
Underwriting **Non-Medical**

Issue Age **57**

Insurance Class **Tobacco**

Face Amount **\$25,000** Initial Planned Premium **\$78.36 payable monthly**
Total Death Benefit **\$25,000**
Life Insurance Qualification Test **Guideline Premium Test**
Death Benefit Option **A (Level)**

Riders

	Benefit Amount	Expiry Age
Common Carrier <u>Accidental</u> Death Rider	\$50,000	85
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness)		
<u>Accidental</u> Death Rider	\$25,000	70

Initial Premium

Minimum Premium	\$59.40 Monthly
Guideline Single Premium	\$14,578.94 as a one time payment
Guideline Level Premium	\$1,122.23 Annually
Seven Pay Premium	\$2,496.62 Annually

The Initial Planned Premium is assumed to be paid at issue and at the beginning of each certificate month.

Benefits and values are shown as of end of certificate year.

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Female Age 57 Tobacco
Riders: ABR, CCR, ADR

Initial Face Amount: \$25,000
Death Benefit Option: A (Level)
Initial Planned Premium: \$78.36 payable monthly

TABULAR DETAIL

End of Year	Age	What the client pays per year Premium Outlay	Guaranteed Assumptions			Non-Guaranteed Assumptions		
			Account Value	Cash Value	Total Death Benefit	Account Value	Cash Value	Total Death Benefit
				Savings				
				Guaranteed Cost of Insurance Rates			Current Assumptions	
				Guaranteed Minimum Interest Rate			Current Cost of Insurance Rates	
							Initial Interest Rate (4.50%)	
1	58	940.32	449	0	25,000	457	0	25,000
2	59	940.32	889	0	25,000	916	0	25,000
3	60	940.32	1,320	287	25,000	1,379	345	25,000
4	61	940.32	1,742	788	25,000	1,844	890	25,000
5	62	940.32	2,149	1,274	25,000	2,308	1,434	25,000
6	63	940.32	2,542	1,747	25,000	2,772	1,977	25,000
7	64	940.32	2,916	2,201	25,000	3,231	2,515	25,000
8	65	940.32	3,273	2,637	25,000	3,686	3,050	25,000
9	66	940.32	3,605	3,049	25,000	4,134	3,578	25,000
10	67	940.32	3,916	3,439	25,000	4,576	4,099	25,000
		C 9,403.20						
11	68	940.32	4,198	3,801	25,000	5,109	4,712	25,000
12	69	940.32	4,454	4,136	25,000	5,642	5,324	25,000
13	70	940.32	4,678	4,439	25,000	6,170	5,931	25,000
14	71	940.32	4,912	4,753	25,000	6,738	6,579	25,000
15	72	940.32	5,108	5,029	25,000	7,304	7,224	25,000
16	73	940.32	5,269	5,269	25,000	7,871	7,871	25,000
17	74	940.32	5,389	5,389	25,000	8,439	8,439	25,000
18	75	940.32	5,460	5,460	25,000	9,006	9,006	25,000
19	76	940.32	5,476	5,476	25,000	9,571	9,571	25,000
20	77	940.32	5,427	5,427	25,000	10,133	10,133	25,000
		C 18,806.40						
21	78	940.32	5,359	5,359	25,000	10,749	10,749	25,000
22	79	940.32	5,205	5,205	25,000	11,362	11,362	25,000
23	80	940.32	4,948	4,948	25,000	11,974	11,974	25,000

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Female Age 57 Tobacco
Riders: ABR, CCR, ADR

Initial Face Amount: \$25,000
Death Benefit Option: A (Level)
Initial Planned Premium: \$78.36 payable monthly

TABULAR DETAIL

			Guaranteed Assumptions			Non-Guaranteed Assumptions		
			Guaranteed Cost of Insurance Rates			Current Assumptions		
			Guaranteed Minimum Interest Rate			Current Cost of Insurance Rates		
						Initial Interest Rate (4.50%)		
End of Year	Age	Premium Outlay	Account Value	Cash Value	Total Death Benefit	Account Value	Cash Value	Total Death Benefit
24	81	940.32	4,547	4,547	25,000	12,569	12,569	25,000
25	82	940.32	3,960	3,960	25,000	13,139	13,139	25,000
26	83	940.32	3,140	3,140	25,000	13,676	13,676	25,000
27	84	940.32	2,028	2,028	25,000	14,176	14,176	25,000
28	85	940.32	565	565	25,000	14,640	14,640	25,000
29	86	940.32	0	0	0	15,083	15,083	25,000
30	87	940.32	0	0	0	15,459	15,459	25,000
		C 28,209.60						
31	88	940.32	0	0	0	15,782	15,782	25,000
32	89	940.32	0	0	0	16,040	16,040	25,000
33	90	940.32	0	0	0	16,219	16,219	25,000
34	91	940.32	0	0	0	16,303	16,303	25,000
35	92	940.32	0	0	0	16,272	16,272	25,000
36	93	940.32	0	0	0	16,093	16,093	25,000
37	94	940.32	0	0	0	15,716	15,716	25,000
38	95	940.32	0	0	0	15,085	15,085	25,000
39	96	940.32	0	0	0	14,101	14,101	25,000
40	97	940.32	0	0	0	12,573	12,573	25,000
		C 37,612.80						
41	98	940.32	0	0	0	10,238	10,238	25,000
42	99	940.32	0	0	0	6,691	6,691	25,000
43	100	940.32	0	0	0	1,294	1,294	25,000

After paying in 28 yrs the savings goes down to \$0 and the policy lapses

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Applicant 1: 54 Class 10 **Husband and Kids Policy**

Term	Coverage Amount	Monthly Premium
PowerTerm 10	\$75,000	\$110.80 *
Child Insurance Rider	\$25,000	\$13.55
Total:	\$100,000	\$124.35*

Applicant 2: 57 Class 9 **Wife's Policy**

Term	Coverage Amount	Monthly Premium
PowerTerm 10	\$25,000	\$46.50 *
Total:	\$25,000	\$46.50*

Foresters \$256/m
Primerica \$170/m

Total Combined Coverage

Total Coverage:	Total Monthly Premium:
\$125,000	\$170.85*

Saves them \$86/m
to put into a Mutual
Fund

Compound Interest Calculator

Starting Balance

0



Annual Return Rate (%)

10



Duration (years)

11



Periodic Addition

86



Compound (Addition) Frequency

Yearly

Quarterly

Monthly

Weekly

Client invests the leftover \$86/m into Mutual Funds, they'd have approx \$20,542 when husband is 65, AND the family keeps the savings if they pass.

Investment Value

\$20,542.00

Contributions

\$11,352.00

Profit

\$9,190.00

Build Graph

Value By Year



Growth Mode



Withdrawal Mode



Guide

Current

Proposal

75,000 - Husband
25,000 - Wife
25,000 - Kids

Coverage

75,000 - Husband
25,000 - Wife
25,000 - Kids

\$256/m

Monthly
Amount

\$256/m

\$6,837

Savings at age 65
(or end of current plan)

\$20,542

No

Your family gets the
money when you pass?

Yes