A flexible universal life insurance product that offers lifetime protection, non-medical and medical underwriting and potential for cash value accumulation.

<table>
<thead>
<tr>
<th>Death Benefit</th>
<th>Level or Increasing</th>
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</table>
| Definition of Life Insurance Options | Guideline Premium Test (GPT)  
Cash Value Accumulation Test (CVAT) |
| Built-in Benefits (at no additional premium) | Common Carrier Accidental Death Rider can provide an additional death benefit if the insured dies of accidental injuries that occurred while riding as a fare-paying passenger on a common carrier, such as a bus or a train.  
Family Health Benefit Rider can pay a benefit that can be used to pay some family health expenses that may occur as a result of some natural disasters.  
Accelerated Death Benefit Rider provides an option to accelerate a portion of the eligible death benefit and receive a payment. Subject to eligibility criteria and state variations, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness. |
| Minimum Premium No-Lapse Guarantee | Foresters Financial guarantees that the certificate will not lapse during the first ten certificate years, even if the cash value is not sufficient to cover monthly deductions as long as, on each monthly anniversary during that period, the sum of the premiums paid to that anniversary is at least equal to the sum of the Minimum Premium on the issue date plus the minimum premium on each monthly anniversary from the issue date, including the current monthly anniversary, plus the total of all withdrawals as of the current monthly anniversary. |
| Premiums | Flexible premiums, payable to age 100  
Limited-pay premiums available Dump-ins and 1035 Exchanges |
| Minimum Premiums | $25/monthly, $75/quarterly, $150/semi-annually, $300/annually |
| Issue Ages (age nearest birthday) | Non-Medical  
0-75  
Medical  
0-85 |
| Underwritten by | The Independent Order of Foresters |

| Face Amounts | Non-Medical available up to $250,000  
Medical as low as $100,000 for ages 16-70 |
|---------------|-------------------------------------------|
| Non-Medical Issue Age | 0-15  
$25,000-$150,000  
16-55  
$25,000-$250,000  
56-75  
$25,000-$150,000 |
| Medical Band 1 Issue Age | 0-15  
$150,001-$499,999  
16-70  
$100,000-$499,999  
71-75  
$50,000-$499,999  
76-85*  
$25,000-$499,999 |
| Medical-Band 2 All Issue Ages – $500,000+ |

* For Issue Ages 71-85: Preferred, Preferred Plus, Non-Tobacco Plus, and Tobacco Plus are only available if the Face Amount is at least $100,000.

| Underwriting Classes | Waiver of Monthly Deductions Rider  
Disability Income Rider (Accident Only)  
Guaranteed Purchase Option Rider  
Accidental Death Rider  
Children’s Term Rider |
<table>
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<tbody>
<tr>
<td>Guaranteed Minimum Interest Rate</td>
<td>3%</td>
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</table>

| Cash Values | Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years. |
| Loans | Can be taken if the certificate is in effect and has a positive cash value. Interest is charged on the loan at 5% annually, preferred loan rate (after the 7th certificate anniversary) is charged at 3% annually.  
Death benefit payable will be reduced by outstanding loan amount (unpaid amount borrowed plus interest). |

| Withdrawals | $500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded. |

| Optional Riders | Non-Medical  
Non-Tobacco  
Tobacco  
Juvenile (issue ages 0–15)  
Medical  
Preferred Non-Tobacco  
Preferred Plus Non-Tobacco  
Non-Tobacco Plus  
Non-Tobacco Tobacco Plus  
Juvenile (issue ages 0–15) |

| Sales Focus | Non-Medical underwriting up to $250,000  
Medical underwriting as low as $100,000 for ages 16-70  
Face Amounts starting as low as $25,000 |

1 Foresters SMART Universal Life Insurance and its riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the Foresters SMART Universal Life Producer Guide and the insurance contract for your state for these terms and conditions. SMART UL is an illustrated product.
2 Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines.
3 This rider is not available for certificates issued with a base face amount of less than $25,000. On certificates where the insured’s issue age is higher than 75 or issued as sub-standard, Terminal illness, where available, will be the only eligible illness issued. Not available in CA, CT and NY.
4 The payment, due to diagnosis of an eligible illness, may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits.

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries.

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