

## PlanRight Quote Tool

ICoverage		IPremium		INeed		Face Amount
State	Age	Gender	Class	Plan	Mode	Face Amount
MISSISSIPPI	70	Male	Non-tobacco	Level w/ ADR	Annual	25000
MISSOURI		Female	Tobacco	Level Only	Monthly	CSVs? <input checked="" type="checkbox"/>

### Quote:Level Only

#### Face Amount

**\$25,000**

#### Planned Premium (per mode)

**\$169.23**

### Cash Values

<u>Year 5</u>	<u>Year 10</u>	<u>Year 20</u>	<u>@ Age 65</u>
<b>\$3,251.07</b>	<b>\$7,824.42</b>	<b>\$14,874.66</b>	<b>N/A</b>

Foresters PlanRight certificates with either a graded or modified death benefit, provide a limited benefit, other than for accidental death, during the first two certificate years. For the Graded Death Benefit Life Insurance Certificate, the benefit amount is limited to the greater of a) the sum of the total premiums paid, accumulated with 4.5% interest compounded annually to the date of death; and b) in the first certificate year 30% of the face amount in effect and during the second year 70% of the face amount in effect. For the Modified Death Benefit Life Insurance Certificate, the benefit amount during the first two certificate years is limited to the sum of the premiums paid, accumulated with 10% interest compounded annually to the date of death. The death benefit amount is the applicable benefit amount plus unearned premium(s), if any, and minus debt, if any. Foresters PlanRight is filed under form number: ICC12-WL-PRL-US01, ICC12-WL-PRG-US01, ICC12-WL-PRM-US01, or WL-PRL-XX01-2012, WL-PRG-XX01-2012, WL-PRM-XX01-2012, where XX represents US or the state's postal abbreviation. This document is not an offer or contract, and has no legal effect. The information shown in this document is subject to the terms and conditions of the applicable Foresters™ life insurance product. Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9. V.3.0 406719 US (07/12)