

Foresters Benefits (2 pages)

These benefits separate Foresters from other carriers!

- Foresters will give Clients FREE – Temporary coverage while they are looking at the application. As long as the client is not over 70 years old and can answer the three questions on page 5 (pac agreement) NO. For this FREE coverage all a client needs to provide is a VOIDED check.
- Foresters will consider a client who is using Tobacco by Cigars, Pipes or chewing tobacco AS NON-tobacco rates. This is UN-heard of in the industry. This is not the case with the Plan-Right product. All tobacco is considered Tobacco when using Plan Right *****THIS BENEFIT NOT AVAILABLE ON REST OF LIFE PRODUCT!!**
- Foresters will offer a Family a \$2000 gift as long as one of the parents has a policy. This gift is available ONLY after the first two years of the policy being in Force. If one of the parents or any child UNDER 25 gets ill with Cancer, Stroke, Heart Attack or MS the family will receive this one time Benefit! The gift is only on the table while the policy is in force. Once a family member turns 70 or children over 25 this gift is not available to them. Or if the gift is ever paid to that family it will NOT be paid a second time. One gift per household!
- Foresters will offer the insured NO matter what age an opportunity to apply for a \$2000 college scholarship! This competitive scholarship is for the FIRST four year degree only. Any insured at any age can apply and their children & Grandchildren under the age of 25. Forester's gives 350 of these away each year!
- Forester's has a COLLEGE program for orphans. If a parent or both parents die before children of theirs reach the age of 25 Foresters will pay out to each child a college benefit! This is above and beyond the death benefit. Only one parent needs to have a policy if they are married for a benefit to be paid. This MONEY is only for college and the child must START to use it before their 25th birthday!
- *If parents are single, widowed, divorced or separated at time of application then if they die each child under the age of 25 of theirs will receive \$12,000 each to go to a four year college, \$3000 per year!*
- *If the parents are married at time of application and one of the parents dies before the children are 25 even if this parent does NOT have a policy each child will receive \$6000 to go to a four year college, \$1500 per year*
- *If the parents are married at time of application and BOTH of them die before the children are 25 then the children will each receive \$24,000 each to go to a four year college, \$6000 per year!*
- Forester's has an ORPHAN child support program. If both parents die before their children are 18 years old Foresters will give the new legal guardian of those children
 - **\$900 per month in child support per child**
- To age 18. This is above and beyond the death benefit and the college benefits!

- Forester's also has a \$350 dollar gift to a family if their home was ever destroyed by fire, flood, earthquake, storm etc. This money is to help with immediate food, clothing and shelter. The gift is per incident as a policy holder.
- Forester's also has a Credit Counseling program. This is a FREE program to their members.
- Forester's also has a FREE or Discounted legal services, NEW! Including a simple WILL For free and other FREE legal services and advice!
- Forester's has a GET MORE program. Where members sign up using their email address. They may get invited from time to time to events in their area. Such as NFL games, MBA games, Nascar events, Theme Parks, Movies, Concerts, Picnics, Parties etc..... FOR FREE!
- Forester's will offer the insured after two years of the policy being in force 75% or a maximum of \$250,000 of their face amount in the event of a terminal illness that will take their life in one year. The member continues to pay premiums and once they leave earth the remaining 25% is paid to the family!
- Foresters DONATES money each month to the children miracle network and to the prevent child abuse across America organization!
- Foresters has been around for over 135 years and gives back to family and community
- **THE FREE BENEFITS BELOW ARE ADDITIONAL ON THE BIG UL AND SMART UL PRODUCTS!**
- On the BIG UL product ONLY the death benefit will double for the FIRST 15 years or to age 66 up to \$1,000,000 NOTE BIG UL is a fully under-written product when making the porta-medic appt use the FACE amount that is double what you are writing for their requirements, Example \$100,000 policy call in a \$200,000 exam requirement!
- The Family health benefit, this will provide hospital and ambulance benefits up to \$650 per person maximum \$5000 per family in the event an injury occurs due to a hurricane, tsunami, earthquake, volcanic eruption, lightning strike, tornado or typhoon.
- Common carrier accidental death benefit doubles the death benefit if a person dies of an accidental death up to \$300,000 maximum.