

New lower term rates starting Oct. 26

Submitted by Anar on October 20, 2015 - 3:45pm

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Foresters Celebration Logo

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Foresters? is very excited to announce that we will be introducing new rates for our term life insurance¹ portfolio on October 26, 2015.

We are reducing most of our term insurance rates for Term 10 and Term 20 at face amounts of \$250,000 or more.
In some cases, rates have been lowered as much as 10%!

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And lower rates are not the only reason to get excited about selling Foresters term life insurance. We have also taken this opportunity to introduce some valuable new product features.

- Bereavement Assistance Benefit that will reimburse up to \$1,000 in counselling expenses to the beneficiaries when a death benefit is payable under a term insurance plan.
- Term 30 will now renew for 5-year terms after the initial 30-year term.
- A new Term 30 spousal rider with a Term 30 base plan.
- Term insurance policies can now be converted in part to a permanent life insurance policy and in part to a term rider², without evidence of insurability.

Application for life and critical illness insurance

This week we will be sending MGA offices our new Application for life and critical illness insurance.

On October 26, 2015, please dispose of the old applications, 105849 CAN (01/15), and replace them with new applications, 105849 CAN (10/15).

The new application will also be available to

Sky illustration software will be available. The software will be updated with our new term rates as well as a number of enhancements to

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412970 CAN (10/15)

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¹Underwritten by Foresters Life Insurance Company.

²Please note that these changes do not apply to term riders on Advantage Plus participating whole life insurance.

³Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or canceled without notice.

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DON'T FORGET each settled term insurance application brings you closer to qualifying for our **2016 Elite Conference in Los Cabos** as well as our exclusive Ambassador Program.