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Foresters Advantage Plus II Whole Life Paid-up at 100  
Whole Life Insurance  
STATEMENT OF POLICY COST AND BENEFIT INFORMATION  
Life Insurance Illustration

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Proposal on: William Wynn

Prepared by: Robert Sterling  
FIC  
Phoenix, AZ 85034

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This is a life insurance illustration only. The dividends, interest rates, benefits and values shown are neither guaranteed nor estimated for the future except for those elements clearly labeled as guaranteed. The guaranteed and non-guaranteed benefits and values shown are rounded to the nearest dollar, for display purposes only, therefore the actual amounts could be up to fifty cents higher or lower. This illustration assumes that the illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur as the assumptions on which they are based are subject to change by Foresters™ based upon a number of factors which may include, but is not limited to, claims, investment earnings, expenses and the overall economic environment. The actual results may be more or less favorable and are expected to vary from those shown. Review all pages of this illustration as it is incomplete without all 20 pages.

Life Insured: William Wynn  
Producer: Robert Sterling  
State: Arizona  
Version: 6.0.34.35

Prepared on: Feb 16, 2023 at 1:10 PM  
Filed Certificate #: ICC21-WL-US01  
407488 US (10/21)  
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Male Age 50 Non-Tobacco  
**Riders:** ABR, CCR, FHB, FPUAR, T10  
**Dividend Option:** Paid-Up Additions

**Initial Face Amount:** \$50,000  
**Total Initial Premium:** \$500.00 payable monthly

### TABULAR DETAIL

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Accum Paid-up Add	Paid-up Add Cash Value	Total Cash Value	Total Death Benefit
1	51	6,000.00	4,023	311,846	21.89	6,000.00	64	22	4,045	311,911
2	52	6,000.00	8,333	323,342	200.72	6,000.00	639	224	8,557	323,981
3	53	6,000.00	13,461	334,501	250.06	6,000.00	1,342	484	13,945	335,843
4	54	6,000.00	18,735	345,333	309.54	6,000.00	2,196	815	19,550	347,529
5	55	6,000.00	24,154	355,851	371.11	6,000.00	3,200	1,223	25,378	359,051
6	56	6,000.00	29,724	366,066	434.08	6,000.00	4,350	1,713	31,437	370,417
7	57	6,000.00	35,455	375,988	497.58	6,000.00	5,644	2,287	37,742	381,631
8	58	6,000.00	41,348	385,625	563.13	6,000.00	7,078	2,953	44,301	392,703
9	59	6,000.00	47,403	394,987	632.03	6,000.00	8,656	3,717	51,120	403,643
10	60	6,000.00	53,619	404,082	703.91	6,000.00	10,378	4,587	58,207	414,460
		<b>C 60,000.00</b>								
11	61	5,412.00	60,001	162,919	776.42	5,412.00	12,241	5,568	65,570	175,160
12	62	5,412.00	66,550	171,507	849.64	5,412.00	14,239	6,665	73,215	185,746
13	63	5,412.00	73,262	179,854	925.29	5,412.00	16,375	7,884	81,146	196,229
14	64	5,412.00	80,132	187,971	1,003.96	5,412.00	18,648	9,232	89,363	206,620
15	65	5,412.00	87,154	195,866	1,085.53	5,412.00	21,061	10,717	97,871	216,928
16	66	5,412.00	94,325	203,548	1,169.11	5,412.00	23,613	12,347	106,672	227,161
17	67	5,412.00	101,652	211,025	1,253.43	5,412.00	26,301	14,126	115,778	237,327
18	68	5,412.00	109,141	218,306	1,338.31	5,412.00	29,122	16,062	125,203	247,428
19	69	5,412.00	116,787	225,397	1,426.08	5,412.00	32,078	18,162	134,948	257,474
20	70	5,412.00	124,577	232,305	1,517.63	5,412.00	35,171	20,435	145,012	267,476
		<b>C 114,120.00</b>								
21	71	5,412.00	132,495	239,038	1,613.50	5,412.00	38,406	22,891	155,385	277,444
22	72	5,412.00	140,532	245,603	1,710.13	5,412.00	41,780	25,533	166,065	287,383
23	73	5,412.00	148,677	252,008	1,806.61	5,412.00	45,292	28,365	177,042	297,299
24	74	5,412.00	156,913	258,259	1,905.13	5,412.00	48,941	31,392	188,305	307,200
25	75	5,412.00	165,226	264,364	2,004.87	5,412.00	52,729	34,617	199,843	317,093
26	76	5,412.00	173,608	270,331	2,105.92	5,412.00	56,656	38,046	211,653	326,987
27	77	5,412.00	182,054	276,166	2,207.08	5,412.00	60,721	41,683	223,737	336,887
28	78	5,412.00	190,560	281,876	2,308.70	5,412.00	64,924	45,532	236,092	346,799

C – The amount displayed represents the Cumulative Contract Premium.

The amounts shown in the Tabular Detail pages apply to the certificate year for which they are shown. Contract Premium changes shown are due to the expiry of riders, ratings and/or benefits, or the renewal of the term rider, whenever applicable. After End of Year 25, each payment for paid-up additional life insurance is subject to Foresters consent at the time of each payment.

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