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

Proposal on: Barbara Wynn

Prepared by: Robert Sterling
FIC
Phoenix, AZ 85034

The Independent Order of Foresters
789 Don Mills Rd
Toronto, Ontario, Canada M3C 1T9

US Mailing Address
PO Box 179
Buffalo, NY 14201-0179

foresters.com
T. 800 828 1540

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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.

Female Age 50 Non-Tobacco

Riders: ABR, CCR, FHB, FPUAR, T10

Dividend Option: Paid-Up Additions

Initial Face Amount:

\$50,000

Total Initial Premium:

\$476.25 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	5,715.00	4,026	313,035	21.91	5,715.00	71	22	4,048	313,106
2	52	5,715.00	8,286	325,670	183.83	5,715.00	649	207	8,493	326,319
3	53	5,715.00	13,327	337,917	234.49	5,715.00	1,372	451	13,778	339,289
4	54	5,715.00	18,519	349,792	291.95	5,715.00	2,254	764	19,283	352,047
5	55	5,715.00	23,865	361,310	350.44	5,715.00	3,291	1,150	25,014	364,601
6	56	5,715.00	29,367	372,483	410.67	5,715.00	4,481	1,614	30,981	376,964
7	57	5,715.00	35,029	383,324	473.06	5,715.00	5,823	2,161	37,190	389,147
8	58	5,715.00	40,857	393,846	536.91	5,715.00	7,315	2,797	43,654	401,161
9	59	5,715.00	46,851	404,059	603.02	5,715.00	8,956	3,527	50,378	413,014
10	60	5,715.00	53,014	413,973	671.92	5,715.00	10,746	4,360	57,373	424,719
		C 57,150.00								
11	61	5,289.72	59,344	173,598	743.29	5,289.72	12,686	5,301	64,644	186,284
12	62	5,289.72	65,843	182,945	816.94	5,289.72	14,775	6,357	72,200	197,720
13	63	5,289.72	72,510	192,022	892.29	5,289.72	17,012	7,535	80,046	209,034
14	64	5,289.72	79,352	200,840	968.49	5,289.72	19,391	8,841	88,192	220,231
15	65	5,289.72	86,368	209,408	1,046.57	5,289.72	21,913	10,280	96,649	231,321
16	66	5,289.72	93,559	217,736	1,127.47	5,289.72	24,577	11,863	105,422	242,313
17	67	5,289.72	100,927	225,831	1,210.34	5,289.72	27,384	13,595	114,522	253,215
18	68	5,289.72	108,474	233,702	1,294.73	5,289.72	30,331	15,484	123,958	264,032
19	69	5,289.72	116,205	241,357	1,381.64	5,289.72	33,418	17,540	133,745	274,775
20	70	5,289.72	124,110	248,803	1,471.25	5,289.72	36,646	19,771	143,881	285,450
		C 110,047.20								
21	71	5,289.72	132,189	256,049	1,563.70	5,289.72	40,016	22,185	154,374	296,065
22	72	5,289.72	140,438	263,101	1,656.75	5,289.72	43,526	24,788	165,226	306,627
23	73	5,289.72	148,846	269,967	1,752.25	5,289.72	47,175	27,588	176,434	317,142
24	74	5,289.72	157,404	276,655	1,850.00	5,289.72	50,965	30,592	187,995	327,619
25	75	5,289.72	166,102	283,172	1,949.92	5,289.72	54,896	33,806	199,909	338,067
26	76	5,289.72	174,926	289,525	2,051.87	5,289.72	58,968	37,238	212,164	348,494
27	77	5,289.72	183,864	295,723	2,155.43	5,289.72	63,183	40,892	224,756	358,906
28	78	5,289.72	192,902	301,772	2,260.83	5,289.72	67,541	44,774	237,676	369,313

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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Life Insured: Barbara Wynn

Producer: Robert Sterling

State: Arizona

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