

Forester Passport Universal Life Insurance offers **value** and **protection** for your key markets

All customers want value for their dollar and life insurance customers are no different. At Foresters™ we believe the best service we can provide for our partners is to build products that deliver the most value for your customers.

Forester Passport's Core Values:

Life insurance value

- Protection available at face amounts as low as \$25,000
- Simple and affordable protection for your clients, ages 0-80
- Flexible premiums that allow clients to adapt to changes in their income and cash flow over time
- Clients can enhance their coverage by adding Waiver of Premium, Accidental Death Benefit, Member Term, Child Term and Guaranteed Purchase Option riders to the base certificate

Lasting value

- Life insurance coverage that continues beyond age 100
- Through the election of the Secondary Guarantee Rider, your clients can ensure that their base certificate will not lapse before age 100¹

Account value

- Premium deposits are not diminished by any premium loads; your clients start earning interest from the very beginning
- Favorable policy loan arrangements for your clients' future income needs
- A 0.5% annual interest loyalty bonus starting in year 11
- Account value is guaranteed never to earn less than 4% over the life of the contract

Added value

- Benefits of membership including, valuable member benefits², such as the Critical Illness benefit, Terminal Illness benefit and Competitive Scholarships only available to Foresters' members and their families
- Another benefit of membership includes opportunities for personal development, social interaction and voluntary service to others

For more information, logon to ezbiz today!

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¹ Provided premiums are paid as stipulated in the contract.

² The insured is a Foresters member, enjoying all the rights and privileges of membership. Information about membership should be provided directly to the insured and is available at www.foresters.com/membership. These non-contractual member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9

See how Forester
Passport's cash
values compare
to the industry's. 

Cash values

- Competitive cash accumulations for both your female and male clients' future income needs

| Female | Company/Product | CSV @ Year 20 | CSV @ Year 30 |
|--------|---|-----------------|------------------|
| | West Coast Life – LifeTime Advantage 100 | \$96,290 | \$205,714 |
| | Foresters – Passport | \$93,797 | \$193,352 |
| | United of Omaha – Priority Accum UL | \$93,043 | \$191,995 |
| | Protective – Protective 100 Plus | \$93,041 | \$194,006 |
| | AIG – Elite Universal Life 2003 | \$90,979 | \$192,369 |
| | Genworth – LifeReadySM UL | \$88,443 | \$183,401 |
| | Lincoln National – Life Current(sm) UL | \$86,182 | \$173,906 |
| | Prudential Financial Life – PruLife Universal Plus | \$86,168 | \$180,177 |
| | MetLife – Universal Advantage UL | \$85,898 | \$175,890 |
| | Old Mutual Financial Network – WealthMaster Classic | \$84,935 | \$184,508 |
| | Banner Life – Continuity Lifetime UL | \$84,083 | \$167,012 |
| | New York Life – NYLIAC Accumulator | \$83,239 | \$170,631 |
| | AXA Equitable – Athena UL-DB | \$82,324 | \$163,433 |
| | John Hancock Life– Performance UL 07 | \$74,779 | \$148,209 |
| | North American Life – Custom Extra | \$79,077 | \$147,542 |

| Male | Company/Product | CSV @ Year 20 | CSV @ Year 30 |
|------|---|-----------------|------------------|
| | West Coast Life – LifeTime Advantage 100 | \$92,316 | \$196,764 |
| | Foresters – Passport | \$90,676 | \$183,664 |
| | United of Omaha – Priority Accum UL | \$89,895 | \$183,437 |
| | AIG – Elite Universal Life 2003 | \$88,562 | \$185,693 |
| | Protective – Protective 100 Plus | \$88,513 | \$179,685 |
| | Genworth – LifeReadySM UL | \$85,369 | \$174,996 |
| | Lincoln National – Life Current | \$84,771 | \$168,531 |
| | AXA – Athena UL DB | \$84,203 | \$166,334 |
| | Prudential Financial Life – PruLife Universal Plus | \$83,825 | \$174,036 |
| | MetLife – Universal Advantage UL | \$82,540 | \$167,747 |
| | Banner Life – Continuity Lifetime UL | \$82,199 | \$161,583 |
| | Old Mutual Financial Network – WealthMaster Classic | \$81,738 | \$175,203 |
| | New York Life – NYLIAC Accumulator | \$79,611 | \$159,327 |
| | North American Life – Custom Extra | \$77,367 | \$142,080 |
| | John Hancock Life– Performance UL 07 | \$70,669 | \$136,558 |

Important Consideration

Passport has strong contractual interest crediting guarantees coupled with an excellent history of current crediting rates because we know customers purchase life insurance to reduce risk, not increase it.

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The values shown are for quoting purposes only and therefore are not guaranteed. Quotes are based on current interest rates as of July 1, 2007 for base coverage only (best underwriting class, age 40, NS, \$250,000 Face Amount, Level Death Benefit and \$3,000 Specified Premium for life). Universal life product features and benefits may also vary by product and by state. Product and rider availability may vary by state.

Note that Passport's credited interest rate as of July 2007 was 5.25%. Current rate (October 2007) is 5.00% and is reflected in the figures of the tables above. Tables are ranked by CSV @ year 20.