

# Foresters SMART Producer Guide

## Universal Life Insurance

This guide is intended to answer your questions, provide ideas to help you sell Foresters SMART Universal Life Insurance and is for information purposes only. Check Foresters™ producer website for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state. Products and features may not be available in all jurisdictions, and certain restrictions may apply. Consult Foresters producer website for more detailed product information and availability.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisors on their specific situations.

This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable certificate and rider wording.

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## FAST FACTS

Product Type	Flexible premium universal life insurance	Issue Ages (age nearest birthday)	0-75 (non-medical) 0-85 (medical)
Premium	May be payable to age 100	Illustrations	Required for certificate issue
Underwriting Classification	<p><i>Non-Medical</i></p> <p>Juvenile (issue ages 0-15)</p> <p>Non-Tobacco (issue ages 16-75)</p> <p>Tobacco (issue ages 16-75)</p> <p><i>Medical</i></p> <p>Juvenile (issue ages 0-15)</p> <p>Preferred Plus Non-Tobacco (issue ages 16-85)</p> <p>Preferred Non-Tobacco (issue ages 16-85)</p> <p>Non-Tobacco Plus (issue ages 16-85)</p> <p>Non-Tobacco (issue ages 16-85)</p> <p>Tobacco Plus (issue ages 16-85)</p> <p>Tobacco (issue ages 16-85)</p>	Face Amount Bands	<p><i>Non-Medical</i></p> <p>Issue Age 0 - 15: \$25,000 to \$150,000</p> <p>Issue Age 16 - 55: \$25,000 to \$250,000</p> <p>Issue Age 56 - 75: \$25,000 to \$150,000</p> <p><i>Medical, Band I (less than \$500,000)</i></p> <p>Issue Age 0 - 15: \$150,001 - \$499,999</p> <p>Issue Age 16 - 70: \$100,000 - \$499,999</p> <p>Issue Age 71 - 75: \$50,000 - \$499,999</p> <p>Issue Age 76 - 85: \$25,000 - \$499,999</p> <p><i>Medical, Band II (over \$500,000)</i></p> <p>\$500,000 and up for all issue ages</p> <p>For Issue Ages 71-85: Preferred, Preferred Plus, and Tobacco Plus underwriting classes are only available if the face amount is at least \$100,000.</p>
Premium Modes	Annual Semi-Annual Quarterly Monthly (PAC only)	Minimum Modal Premium	\$300/annually \$150/semi-annually \$75/quarterly \$25/monthly
Loans	Can be borrowed against available cash value as the security	Death Benefit Options	Level Increasing
Loan Rate	<p>5% (Loan collateral account will be credited 3% rather than the declared rate)</p> <p>Preferred loan rate at 3% (after the 7<sup>th</sup> certificate year)</p>	Face Amount Changes	Yes, increases and decreases are available after the first certificate anniversary, subject to certain restrictions
Minimum Premium No-Lapse Guarantee	Ten year guaranteed protection subject to the Minimum Premium Payment requirements	Withdrawals	\$500 minimum Can be made after the first certificate anniversary, if cash value is available
Guaranteed Minimum Interest Rate	Annual interest rate of 3.0%	Monthly Administration Deduction	\$12
Surrender Charges	Decreasing charge for 15 years	Insurer	The Independent Order of Foresters (Foresters)

## Product Specifications

### DESCRIPTION

Foresters SMART UL (SMART UL) is a flexible premium universal life insurance product that offers potential cash accumulation. It is available on both a non-medical and medical underwriting basis.

In addition to offering potential for long-term growth, SMART UL also offers a variety of features and riders that address a broad range of personal protection needs.

### TARGET MARKET

SMART UL is ideal for:

- Retirement Planning
- Estate Preservation
- Issue ages 30-50
- Middle-income market

### ISSUE AGES

*Non-Medical 0-75 (age nearest birthday)*

*Medical 0-85 (age nearest birthday)*

*When we refer to an age after the issue date, age is defined as the issue age plus the number of completed certificate years.*

### UNDERWRITING CLASSIFICATIONS

*Non-Medical*

- Juvenile (issue ages 0-15)
- Non-Tobacco (issue ages 16-75)
- Tobacco (issue ages 16-75)

*Medical*

- Juvenile (issue ages 0-15)
- Preferred Plus Non-Tobacco (issue ages 16-85)
- Preferred Non-Tobacco (issue ages 16-85)
- Non-Tobacco Plus (issue ages 16-85)
- Non-Tobacco (issue ages 16-85)
- Tobacco Plus (issue ages 16-85)
- Tobacco (issue ages 16-85)

### RATINGS

Substandard extras are available. Temporary and permanent flat extras are available. Rating classes are +50% to +400% and will be determined by Underwriting.

### FACE AMOUNT

*Non-Medical*

Issue Age 0 - 15: \$25,000 to \$150,000

Issue Age 16 - 55: \$25,000 to \$250,000

Issue Age 56 - 75: \$25,000 to \$150,000

*Medical*

Band I: Less than \$500,000

Issue Age 0 - 15: \$150,001 - \$499,999

Issue Age 16 - 70: \$100,000 - \$499,999

Issue Age 71 - 75: \$ 50,000 - \$499,999

Issue Age 76 - 85: \$ 25,000 - \$499,999

For Issue Ages 71-85: Preferred, Preferred Plus, and Tobacco Plus underwriting classes are only available if the face amount is at least \$100,000.

Band II: \$500,000 and up for all issue ages

### MINIMUM PREMIUM

- Annual: \$300
- Semi-Annual: \$150
- Quarterly: \$75
- PAC: \$25

### ILLUSTRATIONS

At the Point-of-Sale (POS) of a SMART UL, the producer must do the following:

- Complete an Illustration Certification form; or
- Provide to the Prospective Owner an illustration matching the product as applied for in the application. A copy of this illustration must be signed by the producer and the prospective Owner and submitted with the application to Foresters.

### GUIDELINE PREMIUM TEST (GPT) & CASH VALUE ACCUMULATION TEST (CVAT)

These two tests are used to determine whether a product meets the definition of a life insurance contract. Both tests define the relationship between cash value and death benefit that are required at all times for a certificate to qualify as life insurance under the IRC 7702. The client chooses between the two tests at the time of application and cannot be changed after issue. The test selected can have a significant impact on premiums, cash values and death benefits.

General Guidelines: CVAT limits cash value relative to the death benefit. GPT limits premiums paid relative to the death benefit.

## Cost Factors and Expenses

### COST OF INSURANCE (COI)

Both the guaranteed and current cost of insurance (COI) rates for the certificate vary by age, gender, insurance class, and ratings (if applicable). For medically underwritten certificates, Medical Extra rates will be a factor multiplied by the standard rates (e.g. +50 will be 1.5 x standard COI), and Occupational and Temporary Flat Extra rates may also apply (occupational flat extra default expiry at age 65). The COI rates currently charged are less than or equal to those stated in the insurance contract. The COI deduction is the COI rate per thousand multiplied by the amount at risk.

#### Increases and Decreases

It is important to keep in mind that changes in the face amount will have an impact on the total cost.

### MONTHLY DEDUCTIONS

On the issue date and on each monthly anniversary, up to insured's age 100, a **monthly deduction** for the following certificate month will be taken from the account value. The monthly deduction is the sum of the following:

#### Cost of insurance (COI) deduction

A charge for the cost of the amount at risk under the certificate.

#### Face amount deduction

A charge for the first 10 certificate years, based on the face amount. For each requested or automatic face amount increase an additional charge will be made for the first 10 years after the increase, for the increased portion. Rates vary by issue age and gender for Non-Medical and by issue age, gender and insurance class for Medical.

#### Monthly rider deduction

A charge made for each rider in effect.

#### Monthly administration deduction

A flat amount of \$12.

#### Premium expense charge

6% will be deducted from each premium paid in the first 20 certificate years, 0% thereafter.

### SURRENDER CHARGES

Surrender charges are in effect for 15 years from issue and for the first 15 years after each face amount increase to that increased portion. A

notification showing the surrender factors applicable to a face amount increase will be sent to the owner. The surrender factor decreases over the 15-year period.

The surrender factors vary by gender, issue age, duration and underwriting class.

Surrender charge	
	The surrender factor applicable
Multiplied by	<ul style="list-style-type: none"> <li>The face amount (if a surrender)</li> <li>The decrease in face amount (if a decrease)*</li> </ul>
Divided by	\$1,000

\*On Level death benefit certificates, a withdrawal automatically results in a decrease in face amount.

## Coverage and Flexibility

### LIFE INSURANCE DEATH BENEFIT OPTIONS

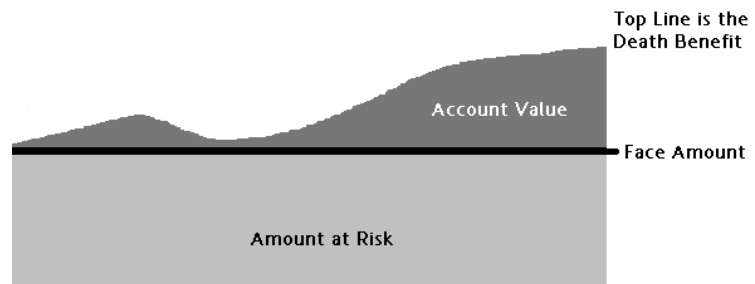
#### Level Death Benefit<sup>1</sup>

The death benefit is, at any time, equal to the Face Amount in effect at that time.



#### Increasing Death Benefit<sup>1</sup>

The death benefit is the Face Amount plus the Account Value, on the date of the Insured's death.



<sup>1</sup>Charts are hypothetical only to generally show the relationship between death benefit, amount at risk and the Account Value. Factors such as premiums paid, monthly deductions, withdrawals and interest affect the Account Value.

**DEATH BENEFIT OPTION CHANGES**

After the first Certificate Anniversary the owner may elect to change the death benefit option.

Level Death Benefit Changed To Increasing Death Benefit:

- The Face Amount is reduced to the then current Amount at Risk subject to the minimum face amount requirements
- The Amount at Risk will then remain the same unless the Face Amount changes
- Evidence of insurability may be required to effect this change
- The applicable Surrender Charge and Change Fee are taken from the Account Value

Increasing Death Benefit Changed To Level Death Benefit:

- The Face Amount is increased to be equal to the sum of the Face Amount plus the then current Account Value
- The Change Fee may be taken from the Account Value
- The Surrender Charge may be increased proportionately

**FACE AMOUNT INCREASES AND DECREASES**

Requests for increases or decreases in the face amount, after the certificate is issued, are subject to certain restrictions and the minimum and maximum face amount requirements. Increases are also subject to evidence of insurability.

*Note: Decrease in face amount is subject to a \$25 change fee and a surrender charge may also apply.*

**COVERAGE BEYOND AGE 100**

Should the insured reach age 100, no further deductions for cost of insurance (COI) or fees will be made for coverage under the certificate. Interest continues to be credited on the account value.

It is important to consider the effect of any outstanding loan amount at age 100 that could cause the certificate to terminate after age 100.

**CHANGE FEE**

A \$25 per transaction change fee is currently charged for certain types of transactions such as:

- Withdrawals
- In-force illustrations in excess of one per

- certificate year
- Face amount decreases
- Rider cancellations or decreases
- Change in tobacco use

Note that Foresters reserves the right to increase or decrease this fee in the future. The change fee is guaranteed not to exceed \$50.

**Account Value**

On the issue date, the account value is equal to the first net premium<sup>2</sup> paid minus the monthly deduction for the first certificate month. At anytime from the first day after the first certificate month, until the insured’s age 100, the account value equals:

	The account value on the last monthly anniversary,
Plus	The net premium received after the last monthly anniversary,
Plus	The interest accrued after the last monthly anniversary,
Minus	On a monthly anniversary, the monthly deduction for the next certificate month
Minus	The total of all withdrawals made after the last monthly anniversary.

At anytime after the insured’s age 100, the account value equals:

	The account value on the last monthly anniversary,
Plus	The interest accrued after the last monthly anniversary,
Minus	The total of all withdrawals made after the last monthly anniversary.

**CASH VALUE**

The account value minus the loan amount (see section on Loans), if any, minus surrender charges, if applicable, is the amount received if the certificate is surrendered.

**INTEREST RATE**

Interest is accrued on a daily basis and credited to the account value monthly. The rate is determined on a portfolio basis. This means that the same rate of interest is credited to the entire un-loaned account value.

<sup>2</sup> The net premium is the premium minus the premium expense charge.

The certificate guarantees a minimum credited interest rate of 3% throughout the lifetime of the certificate. Foresters regularly reviews credited interest rates and will declare the current rate of interest at its discretion.

**1035 EXCHANGES AND DUMP-INS**

1035 exchanges are allowed at the time the certificate is issued. Dump-ins are allowed at any time, subject to 7-pay and modified endowment contract (MEC) limits.

**Surrenders and Loans**

**SURRENDERS**

The certificate may be surrendered for its cash value at any time. The surrender charge is a charge made against the account value when the certificate is surrendered, or the face amount is decreased.

**INCREASES AND DECREASES**

Increases in the face amount will initiate a new surrender charge period for the increased amount, i.e. each increase has its own set of surrender charges. A portion of the surrender charge will also be applied to each decrease in the face amount (for more information on surrender charges, see section on Cost Factors and Expenses).

**WITHDRAWALS**

Withdrawals (of at least \$500) from the cash value will be permitted after the first certificate year. This will result in a decrease in the account value. The withdrawal amount requested is adjusted if the cash value at that time is insufficient.

<b>Maximum withdrawal amount</b>	
	Account value
Minus	Applicable surrender charges
Minus	Loan amount, if any
Minus	Three times the most recent monthly deduction prior to withdrawal
Minus	The change fee (see section on Change Fee)

*If the death benefit is level, the face amount will decrease by the amount of the withdrawal and may be subject to a surrender charge. The remaining face amount must meet the minimum face amount requirements.*

**LOANS**

Loan(s) may be obtained from Foresters using the certificate as collateral.

<b>Maximum Loan Request</b>	
	Account value
Minus	Applicable surrender charges
Minus	Three times the most recent monthly deduction prior to loan
Minus	Loan amount, if any

Interest is charged daily on the loan amount at 5% annually. The amount of the loan requested may be adjusted if the cash value at that time is insufficient. The loan amount at any time is the balance of the unpaid amount(s) borrowed plus accrued interest.

A portion of the account value equal to the then current loan amount is allocated to a loan collateral account. This loan collateral account will be credited with interest at a rate of 3% rather than the current declared rate.

**LOAN REPAYMENT**

All or part of a certificate loan may be repaid at any time while the certificate is in effect. Repayments will reduce the loan amount. The amounts paid will be applied as premium, unless otherwise specified (in writing) as a loan repayment.

**PREFERRED LOANS**

After the 7th certificate anniversary, the loan amount will be charged a preferred interest rate of 3% rather than 5%. The loan collateral account will still be credited with interest at 3%.

*The death benefit payable is reduced by the outstanding loan amount (and accrued interest). If the loan amount exceeds the account value (minus the applicable surrender charge), the certificate will terminate. In this case, notification will be sent to the certificate owner. Also, if the certificate terminates/lapses while there is a loan, the loan will be treated as a distribution from the certificate, and there may be tax consequences as a result.*

**Minimum Premium**

The Minimum Premium is the modal amount of premiums required to satisfy the ten year Minimum Premium No-Lapse Guarantee. The Minimum Premium varies by the insured's issue



age, gender, insurance class, and any ratings (if applicable), and on the face amount and rider(s) in effect. The calculation of the minimum premium includes amounts paid by the Waiver of Monthly Deductions Rider.

### **INCREASES AND DECREASES**

A new Minimum Premium will be determined if there is:

- An increase or decrease in the certificate face amount
- A rider is added or removed
- An increase or decrease in a rider benefit amount
- A change in the insurance class

### **MINIMUM PREMIUM NO-LAPSE GUARANTEE**

Foresters guarantees that the certificate will not lapse during the first ten certificate years, even if the cash value is not sufficient to cover monthly deductions as long as, on each monthly anniversary during that period, the sum of the premiums paid, to that anniversary, is at least equal to the sum of the Minimum Premium on the issue date plus the minimum premium on each monthly anniversary from the issue date, including the current monthly anniversary, plus the total of all withdrawals.

At the end of the minimum premium payment period, payment of an amount more than the minimum premium may be required to keep the certificate from lapsing.

*A certificate may still terminate due to a loan. See section on Loans.*

### **Lapse and Grace Period**

If, on a Monthly Anniversary, the Cash Value is less than the Monthly Deduction, or during the Minimum Premium Payment Period the requirements of the Minimum Premium No-Lapse Guarantee Provision are not met, the certificate will enter a 61 day grace period. The grace period allows additional time for the payment of sufficient premium to keep the insurance contract in force. If a sufficient amount is not paid within that grace period, the insurance contract will lapse. A notification will be sent to the Certificate Owner at least 31 days prior to lapse.

### **Reinstatement**

Foresters may approve the reinstatement of a lapsed certificate within three years of its lapse subject to:

- Evidence of insurability accepted by Foresters
- Payment of the premium that would have been required to keep the certificate and each applicable rider in effect during the grace period, without interest, plus the premium required to keep the certificate and each applicable rider from entering a grace period for three certificate months after the reinstatement effective date.

The loan amount, if any, on the date of lapse, will not be reinstated.

### **Software Help**

You can access/download Foresters software by logging onto Foresters producer website.

Please check the state availability map for currently approved states.

## Riders

### ACCIDENTAL DEATH RIDER

Available on	Life insured
Issue ages	16-60
Description	Provides additional coverage in the event of an accidental death, caused by an accidental bodily injury and death occurs within 365 days of the injury.
Issue amount	Minimum issue amount is \$25,000. Maximum issue amount is 100% of the face amount (subject to a maximum of \$300,000 across all Foresters certificates).
Expiry date	The certificate anniversary on which the insured is age 70.

### WAIVER OF MONTHLY DEDUCTIONS RIDER

Available on	Life insured
Issue ages	16-55
Description	<p>Pays the monthly deduction, in effect at that time, to the account value, should the insured become totally disabled.</p> <p>If total disability begins prior to the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after the rider expiry date, the benefit will continue to be provided until the earlier of:</p> <p>a) the date when the insured is no longer totally disabled or, b) the day the certificate is no longer in effect.</p> <p>If total disability begins on or after the certificate anniversary on which the insured is age 60 and the insured is continuously disabled after the rider expiry date, the benefit will continue to be provided until the earlier of:</p> <p>a) the date when the insured is no longer totally disabled, or b) the insured's age 65 or c) the day the certificate is no longer in effect</p>
Waiting period	Six months
Expiry date	The certificate anniversary on which the insured is age 65

### GUARANTEED PURCHASE OPTION RIDER

Available on	Life insured
Issue ages	0-37 (at issue only)
Description	Provides an opportunity to increase the face amount on an option date, by up to the rider benefit amount, without further evidence of insurability. Due to increase in face amount, there is a corresponding change to the minimum premium, monthly deductions and surrender charges
Scheduled option dates	Certificate anniversary on which the life insured is 25, 28, 31, 34, 37 and 40 years old. Special option dates include marriage, birth or adoption
Benefit Amount	Lesser of Face Amount or \$30K per option
Expiry date	The certificate anniversary on which the insured is age 40

### CHILDREN'S TERM RIDER

Available on	Children of life insured
Issue ages	16-55 (for Life insured)
Description	Provides level term life insurance for each child, listed on the application, who is 15 days or older, has not reached their 18 <sup>th</sup> birthday at issue of the rider and is not excluded by Foresters. A child is not covered past their 25 <sup>th</sup> birthday.
Issue amount	Any amount between and including \$10,000 - \$25,000.
Convertibility	To a permanent plan without evidence of insurability. For child up to age 21, that child can convert up to 1X the rider benefit amount. Between ages 21 and 25, up to 5X the rider benefit amount (max \$100,000/insured child on all Foresters child rider conversions for that child).
Expiry date	The certificate anniversary on which the insured is age 65

*Note: Coverage will be extended to each person who becomes an insured child while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.*

### FAMILY HEALTH BENEFIT RIDER

Available on	Life insured
Issue ages	0-75 (non-medical, at issue only) 0-84 (medical, at issue only)
Description	This rider, automatically included on all eligible certificates (no monthly rider deductions apply), provides benefits for qualified health situations for the insured and their immediate family, of up to \$650 per person per incident with a lifetime family maximum of \$5,000, who have had to be transferred to a hospital in the Continental United States, Alaska or Hawaii by ambulance, visit the emergency room or stay in hospital as a result of the following: <ul style="list-style-type: none"> <li>• Earthquake</li> <li>• Hurricane</li> <li>• Tornado</li> <li>• Tsunami</li> <li>• Typhoon</li> <li>• Struck by lightning</li> <li>• Volcanic eruption</li> </ul>
Qualified event and amount	<ul style="list-style-type: none"> <li>• Ambulance Transportation: \$50</li> <li>• Hospital Emergency Room Examination: \$100</li> <li>• Hospital Stay: \$100/day (up to 5 days)</li> </ul>
Max benefit amount	\$650 per person, per incident with a lifetime family maximum of \$5,000
Expiry date	The earlier of the certificate anniversary on which the insured is age 85 or the first day following the day the total of the specific benefit amounts paid under this rider equals the maximum family benefit amount

### DISABILITY INCOME RIDER (ACCIDENT ONLY)

Available on	Life insured
Issue ages	16-60
Description	Provides a monthly benefit for up to two years for total disability from one's own occupation, and for a second independent injury, up to two additional years for total disability from any occupation, if the insured becomes totally disabled due to injury within 180 days of that injury.
Waiting period	90 days
Min monthly benefit	\$300
Max monthly benefit	Lesser of (at time of application): <ul style="list-style-type: none"> <li>a) \$2,000 for Non-medical, \$3,000 for Medical</li> <li>b) 1.5% of the face amount (based upon total Foresters Disability Rider coverage), or</li> <li>c) 60% of the insured's earned income at certificate issue</li> </ul>
Increases and decreases	The benefit amount can be decreased after issue, however, increases are not permitted after issue.
Death claims	If the insured dies while this rider is in effect, Foresters will return 100% of the DIR premiums paid minus the sum of DIR benefits paid  <i>Note: If the sum of DIR payouts is equal to or greater than the sum of premiums paid then there will be no return of DIR premiums upon death.</i>
Number of claims	Up to 2 independent claims, not to exceed 24 months per independent claim.
Claim period	24 months, not required to be consecutive for a given claim.
Definition of total disability	Total disability is defined in the rider, and for the: <ul style="list-style-type: none"> <li><b>1st Injury</b> - Insured's inability to work at <b>own occupation</b></li> <li><b>2nd Injury</b> - Insured's inability to work at <b>any occupation</b></li> </ul>
Expiry date	The certificate anniversary on which the insured is age 65.

**COMMON CARRIER ACCIDENTAL DEATH  
RIDER**

Available on	Life insured
Issue ages	0-75 (non-medical, at issue only) 0-84 (medical, at issue only)
Description	This rider, automatically included on all eligible certificates (no monthly rider deductions apply), provides a death benefit of up to two times the face amount to a maximum of \$300,000, if the insured dies within 90 days of an accidental bodily injury that occurred on a common carrier as a fare-paying passenger.
Benefit amount	Two times the face amount (rider death benefit is subject to a maximum of \$300,000 across all Foresters accidental death coverage).
Expiry date	The certificate anniversary on which the insured is age 85