

Foresters Strong Foundation Protection Plan Features

- **Choice of Beneficiary:** With the Strong Foundation Protection Plan that you choose, you decide who receives the proceeds from the program in the event of death. At such time, the beneficiary has several options. Three of which could be:
 - **Pay off the mortgage in one lump sum**
 - **Invest the benefit and continue to make mortgage payments**
 - **Make a partial pay off of the mortgage and invest the remainder**
- **Portable:** If you sell your home and buy another or refinance your present home, this plan can simply move with you to continue to protect your next mortgage. This means regardless of how many times you move, you will never need to qualify for another plan or risk losing the one you have.
- **Death Benefit Remains Level:** The death benefit remains level for the length of your mortgage protection. With many plans, the benefits decrease each year while the premium remains the same.
- **Guaranteed Rates:** Premium rates are guaranteed for the full length of the term.
- **Critical Illness:** A \$2,000 lump sum payment provided upon initial diagnosis of one of Cancer (life threatening), Heart Attack, Stroke, or Multiple Sclerosis for ANY immediate family member.
- **Terminal Illness:** Interest-free loan is provided for any insured individual who becomes terminally ill. Total loan can be up to 75% of the face amount.
- **Competitive Scholarship:** \$2,000. Per year for Four years towards college tuition.
- **Orphan Scholarship:** Provides children of a deceased parent with a renewable scholarship to help cover tuition and maintenance. Death of one Parent \$ 1,500; Single Parent \$3,000.; Both Parents \$6,000. Annually for up to 4 years.
- **Young Family:** If your child loses both parents, Foresters will pay \$900 per month per child to the legal guardian for the children under age 18.
- **Emergency Response System:** With strong foundation products, you can set up to 5 emergency contacts on your policy. In the event of your death, this can expedite delivery of death benefit to your family.
- **RX Card:** A Prescription drug savings card available to clients designed to provide the lowest possible cost on some medications.
- **24 Hour Coverage Accident or Health:** Unlike many mortgage protection plans, this will pay benefits regardless of whether the death or disability occurs from accident or sickness.

Optional Benefits

- **Children's Term Coverage:** If chosen, this benefit will provide \$10,000 in Term Life Insurance for all children in the family 18 years of age and under, all for one small monthly premium.
- **Disability Income:** Provides a monthly check for up to 2 years for 2 separate and independent injuries if you become disabled. Payments start after 90 days. Premiums are refunded if death occurs and benefit is not used.
- **Waiver of Premium:** Usually included along with the Disability feature, this feature will pay your policy premium if you should become disabled. After a 180-day period of disability, Foresters will pay the monthly premium on the coverage up to age 60.
- **Accidental Death:** You can double your death benefit if you die of an accident.
- **Money Back Option:** You have the option of receiving a refund on all premiums that were paid in by you into this program should you not receive any benefits during the coverage period. You also have the option to borrow money from your refund during the life of the policy.

*** Not Available In All States***