

- Affordable, competitive premiums
- Coverage amounts from \$5,000 - \$30,000
- Electronic Funds Transfer (EFT) for monthly payment plans
- Death benefits are not considered taxable income
- Reduced rates for non-smokers
- Issue ages 50 - 80

Maximum build chart

Feet	Inches	Weight	Feet	Inches	Weight	Feet	Inches	Weight	Height/Weight Standards
4	7	172	5	6	248	6	3	318	
4	8	179	5	7	255	6	4	326	
4	9	186	5	8	263	6	5	333	
4	10	193	5	9	270	6	6	342	
4	11	199	5	10	277	6	7	351	
5	0	206	5	11	285	6	8	359	
5	1	213	6	0	293	6	9	367	
5	2	220	6	1	301	6	10	376	
5	3	227	6	2	309	6	11	385	
5	4	234							
5	5	241							

Individuals that exceed the height and weight standards are not eligible for multi-pay coverage.

Premiums

Refer to the non-smoker or smoker premium factor charts for annual premium amounts for \$1,000 of coverage. Multiply the annual premium by the amount of coverage desired. Add the \$39.00 annual policy fee for the total annual premium. To calculate monthly, quarterly, and semiannual premium amounts, multiply the annual premium amount by the selected premium mode factor.

Premium mode factors

Semiannual	0.5150
Quarterly	0.2600
Monthly APA	0.0865

Annual policy fee \$39.00

Example:

- 60 year old, non-smoker, male
- \$10,000 face amount
- Monthly APA premium
- Life pay: Full death benefit

\$47.00 annual premium x 10 = \$470.00
 Annual policy fee + 39.00
 Annual premium \$509.00
 Monthly APA mode factor x 0.0865
 Monthly APA premium \$44.03

Death benefit	Months 1-12	Months 13-24	Months 25-36	Months 37+
Full benefit	100% of face	100% of face	100% of face	100% of face
Graded benefit** (Accidental Death - 100% of face)	25% of face	50% of face	75% of face (NH, NJ – 100% of face)	100% of face

* Not available in KY, MA, NC ** Not available in MA, NC

APPLICATION AND UNDERWRITING PROCESS

- ✓ While obtaining information from the proposed insured, legibly complete all items and obtain signatures on the application.

- ✓ While in the presence of the proposed insured, call **1-800-417-1707** for a phone interview, identifying yourself as a Forethought agent. The underwriter will need to speak with the proposed insured.

- ✓ Once the interview and underwriting process is complete, the underwriter will advise you the type of coverage that can be offered.