

PlanRight Plan Availability Variations

This document summarizes state availability and product and rider variations. Although some point of sale disclosures and Certificate Issue Package variations are captured in this document not all are summarized herein. For information on which states require point of sale disclosures, visit the Producer website. Refer to the certificate and rider for each state for complete product terms.

State	PlanRight Level	PlanRight Graded	PlanRight Modified	Common Carrier Accidental Death Rider	Accidental Death Rider (level only)
AK	✓	✓	✓	✓	✓
AL	✓	✓	✓	✓	✓
AZ	✓	✓	✓	✓	✓
AR	✓	✓	✓	✓	✓
CA	✓	✓	✓		
CO	✓	✓	✓	✓	✓
CT	✓	✓	✓	✓	✓
DE	✓	✓	✓	✓	✓
DC	✓	✓	✓	✓	✓
FL	✓	✓	✓	✓	✓
GA	✓	✓	✓	✓	✓
HI	✓	✓	✓	✓	✓
ID	✓	✓	✓	✓	✓
IL	✓	✓	✓	✓	✓
IN	✓	✓	✓	✓	✓
IA	✓	✓	✓	✓	✓
KS	✓	✓	✓	✓	✓
KY	✓	✓	✓	✓	✓
LA	✓	✓	✓	✓	✓
ME	✓	✓	✓	✓	✓
MD	✓	✓	✓	✓	✓
MA	✓	✓	✓	✓	✓
MI	✓	✓	✓	✓	✓
MN	✓	✓	✓	✓	✓
MS	✓	✓	✓	✓	✓
MO	✓	✓	✓	✓	✓
MT	✓	✓	✓	✓	✓
NE	✓	✓	✓	✓	✓
NV	✓	✓	✓	✓	✓
NH	✓	✓	✓	✓	✓
NJ	✓	✓	✓	✓	✓
NM	✓	✓	✓	✓	✓
NY	✓	✓	✓		✓
NC	✓	✓	✓	✓	✓
ND	✓	✓	✓	✓	✓
OH	✓	✓	✓	✓	✓
OK	✓	✓	✓	✓	✓
OR	✓	✓	✓	✓	✓
PA	✓	✓	✓	✓	✓
RI	✓	✓	✓	✓	✓
SC	✓	✓	✓	✓	✓
SD	✓	✓	✓	✓	✓
TN	✓	✓	✓	✓	✓
TX	✓	✓	✓	✓	✓
UT	✓	✓	✓	✓	✓
VT	✓	✓	✓	✓	✓
VA	✓	✓	✓	✓	✓
WA	✓	✓	✓	✓	✓
WV	✓	✓	✓	✓	✓
WI	✓	✓	✓	✓	✓
WY	✓	✓	✓	✓	✓

California

- No CCADR
- No ADR
- For both PRG and PRM the accidental death-benefit boost, if death occurred by accident in the first 2 years, is not available.
- Senior Disclosure 102910 CA 11/09 must be submitted with application for owners who are 65 or older.

Iowa

- All certificates with a face amount \leq \$15,000 will have a small face amount disclosure (SFADISC1-US01-2010) in the issue package.

Kansas

- Conditional receipt. Valid only if check submitted with application. Conditional Receipt is not valid for FPoP.

Maine

- "Preliminary Statement of Policy Cost" point of sale form 105351 ME 05/11 is required to be completed. One copy is left with the owner and the other is submitted to Foresters with the application.

Minnesota

- Copy of completed application must be provided, at the time of application, to owners who are 65 and older.

Montana

- Unisex State – uses male rates

North Carolina

- All certificates with a face amount \leq \$15,000 will have a small face amount disclosure (SFADISC2-US01-2010) in the issue package.

Nevada

- All certificates with a face amount \leq \$15,000 will have a small face amount disclosure (SFADISC1-US01-2010) in the issue package.

New Jersey

- If the certificate cover page shows the certificate state governing is not NJ it cannot be delivered in NJ.
- If the certificate cover page shows the certificate state governing is NJ the certificate must be delivered in NJ.

New York

- No CCADR
- Product Name is "Whole Life Insurance".
- PRG and PRM Issue Age restrictions: 50-75
- OF65 not mandatory with every PlanRight certificate issued.
- "Preliminary Statement of Policy Cost and Benefit Information" point of sale form 105347 NY 05/11 is required to be completed. One copy is left with the owner and the other is submitted to Foresters with the application.
- Riders cannot be added after issue.
- Terminal Illness Rider included at no additional premium, if face amount \geq \$10,000.

New York (continued)

- If issued as a result of a term conversion a special endorsement must be attached to the new certificate ENDR-CONV-NYOR01-98.
- Conditional receipt - valid only if check submitted with application (not valid for FPoP)
- If the certificate cover page shows the certificate state governing is not NY it cannot be delivered in NY.
- If the certificate cover page shows the certificate state governing is NY the certificate must be delivered in NY.

Oregon

- No consumer brochure available for use in OR
- All certificates with a face amount \leq \$15,000 will have a small face amount disclosure (SFADISC2-US01-2010) in the issue package.
- If the certificate cover page shows the certificate state governing is not OR it cannot be delivered in OR.
- If the certificate cover page shows the certificate state governing is OR the certificate must be delivered in OR.

Pennsylvania

- 'Whole Life Insurance Disclosure Statement' (770587 PA 03/12) must be completed, signed and submitted with the application. One copy must be left with the owner at point of sale.
- 'Surrender Comparison Index Disclosure' (105373 PA 07/11) is included in the Certificate Issue Package.
- Producer delivery: A signed 'Surrender Comparison Index Disclosure Certification' (105386 PA 08/11) must be returned to Foresters.

South Carolina

- SC consumer brochure variation (cannot use US general consumer brochure)

Virginia

- VA consumer brochure variation (cannot use US general consumer brochure)

Washington

- Minimum Face Amount = \$5,000