

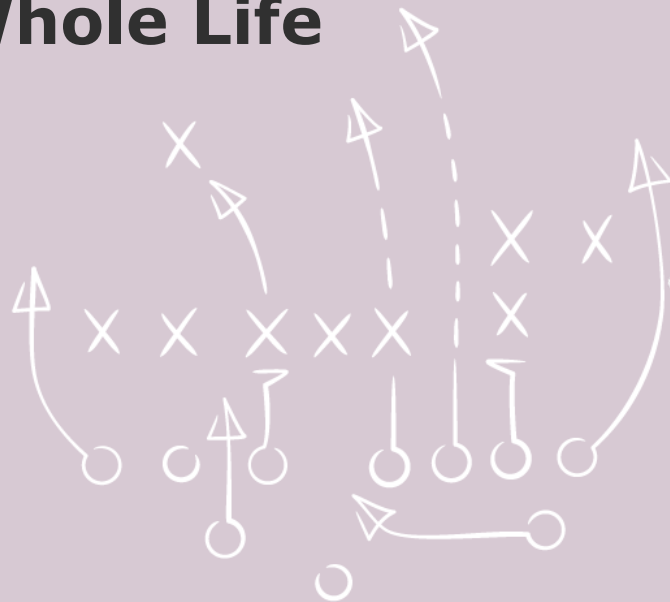
# Competitive Rankings

**Advantage Max**

**Participating Whole Life**

**Foresters**  
Financial

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# Pay to age 100, \$5,000 annual premium, Paid-Up Additional Insurance Option

<b>MNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
25	1	1	1	1	3	1	1	1
35	1	1	1	1	2	1	1	1
45	2	1	1	1	2	1	1	1
55	1	1	1	1	1	1	1	1
65	1	1	1	N/A	1	1	1	N/A

<b>FNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
25	1	1	1	1	5	5	1	1
35	1	1	1	1	5	5	1	1
45	1	1	1	1	5	1	1	1
55	1	1	1	1	1	1	1	1
65	1	1	1	N/A	2	1	1	N/A

Standard rates based on eleven insurers' illustration software as of May 2025. Data is subject to change and may not be accurate. Comparison is not for public use or distribution. Cannot be used to promote sales to clients.

Advantage Max underwritten by The Independent Order of Foresters.

# 20 Pay, \$10,000 annual premium, Paid-Up Additional Insurance Option

<b>MNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
25	2	1	1	1	7	7	1	1
35	3	1	1	1	7	6	1	1
45	2	1	1	1	6	5	1	1
55	2	1	1	1	5	1	1	1
65	2	1	1	N/A	1	1	1	N/A

<b>FNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
25	2	1	1	1	9	5	1	1
35	3	1	1	1	9	6	1	1
45	3	1	1	1	7	5	1	1
55	2	1	1	1	5	1	1	1
65	2	1	1	N/A	2	1	1	N/A

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Advantage Max underwritten by The Independent Order of Foresters.

# 10 Pay, \$25,000 annual premium, Paid-Up Additional Insurance Option

<b>MNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
25	3	1	1	1	2	1	1	1
35	5	1	1	1	1	1	1	1
45	5	1	1	1	1	1	1	1
55	5	1	1	1	1	1	1	1
65	6	1	1	N/A	1	1	1	N/A

<b>FNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
25	3	1	1	1	3	1	1	1
35	4	1	1	1	2	1	1	1
45	5	1	1	1	1	1	1	1
55	5	1	1	1	1	1	1	1
65	5	1	1	N/A	1	1	1	N/A

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# Joint Last-to-die

# Pay to age 100, \$500,000 annual premium, Enhanced Insurance Option

Insured 1	Insured 2	Death Benefit Ranking					Internal Rate of Return Ranking				
		Year					Year				
		15	20	25	30	35	15	20	25	30	35
MNS 70	FNS 70	1	1	1	1	N/A	4	1	1	1	N/A
MNS 70	FNS 65	1	1	1	1	N/A	3	1	1	1	N/A
MNS 65	FNS 65	1	1	1	1	1	4	1	1	1	1
MNS 60	FNS 60	1	1	1	1	1	4	1	1	1	1
FNS 60	MNS 55	1	1	1	1	1	4	2	1	1	1
MS 70	FNS 65	1	1	1	1	N/A	3	1	1	1	N/A
MS 65	FNS 60	1	1	1	1	1	4	1	1	1	1
MS 65	FS 65	1	1	1	1	1	4	1	1	1	1

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Advantage Max underwritten by The Independent Order of Foresters.

# 20 Pay, \$500,000 annual premium, Enhanced Insurance Option

Insured 1	Insured 2	Death Benefit Ranking					Internal Rate of Return Ranking				
		Year					Year				
		15	20	25	30	35	15	20	25	30	35
MNS 70	FNS 70	1	1	1	1	N/A	3	1	1	1	N/A
MNS 70	FNS 65	1	1	1	1	N/A	3	1	1	1	N/A
MNS 65	FNS 65	1	1	1	1	1	4	1	1	1	1
MNS 60	FNS 60	1	1	1	1	1	5	1	1	1	1
FNS 60	MNS 55	1	1	1	1	1	4	1	1	1	1
MS 70	FNS 65	1	1	1	1	N/A	2	1	1	1	N/A
MS 65	FNS 60	1	1	1	1	1	3	1	1	1	1
MS 65	FS 65	1	1	1	1	1	1	1	1	1	1

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Advantage Max underwritten by The Independent Order of Foresters.

# 10 Pay, \$500,000 annual premium, Enhanced Insurance Option

Insured 1	Insured 2	Death Benefit Ranking					Internal Rate of Return Ranking				
		Year					Year				
		15	20	25	30	35	15	20	25	30	35
MNS 70	FNS 70	1	1	1	1	N/A	1	1	1	1	N/A
MNS 70	FNS 65	1	1	1	1	N/A	1	1	1	1	N/A
MNS 65	FNS 65	1	1	1	1	1	1	1	1	1	1
MNS 60	FNS 60	1	1	1	1	1	2	1	1	1	1
FNS 60	MNS 55	1	1	1	1	1	2	1	1	1	1
MS 70	FNS 65	1	1	1	1	N/A	1	1	1	1	N/A
MS 65	FNS 60	1	1	1	1	1	1	1	1	1	1
MS 65	FS 65	1	1	1	1	1	1	1	1	1	1

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Advantage Max underwritten by The Independent Order of Foresters.

# Juvenile

# Pay to age 100, \$250 monthly premium, Paid-Up Additional Insurance Option

<b>MNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
5	3	1	1	1	3	3	2	2
15	1	1	1	1	3	2	2	3

<b>FNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
5	3	1	1	1	3	3	3	2
15	3	1	1	1	3	3	2	2

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# 20 Pay, \$250 monthly premium, Paid-Up Additional Insurance Option

<b>MNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
5	3	1	1	1	5	3	4	3
15	2	1	1	1	5	4	4	4

<b>FNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
5	3	1	1	1	3	3	3	2
15	4	1	1	1	4	3	3	3

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# 10 Pay, \$500 monthly premium, Paid-Up Additional Insurance Option

<b>MNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
5	3	1	1	1	4	4	4	4
15	3	1	1	1	4	4	4	4

<b>FNS</b>	<b>Cash Value Ranking</b>				<b>Death Benefit Ranking</b>			
Ages	Year 10	Year 20	Year 30	Year 40	Year 10	Year 20	Year 30	Year 40
5	3	2	1	1	3	3	3	2
15	3	1	1	1	3	3	2	3

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