

Lifefirst

Level Term Life Insurance¹

10-, 20-, 25- and 30-year guaranteed level term life insurance.

Death Benefit	Level (reduced by loan or Critical Illness Rider benefits paid)	<table border="1"> <tr> <td rowspan="2">Face Amounts</td> <td>Ages</td> <td>Non-Medical⁵</td> <td>Medical</td> </tr> <tr> <td>18-55:</td> <td>\$50,000 - \$400,000</td> <td>\$100,000 & up</td> </tr> <tr> <td>56+:</td> <td>\$50,000 - \$150,000</td> <td>\$100,000 & up</td> <td></td> </tr> <tr> <td colspan="4">Over \$10,000,000 subject to head office approval.</td> </tr> <tr> <td>Certificate Fees</td> <td colspan="3">\$6.13/monthly, \$18.20/quarterly, \$35.70/semi-annually, \$70/annually</td> </tr> <tr> <td>Modal Factors</td> <td colspan="3">Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00</td> </tr> <tr> <td>Underwriting Classes</td> <td>Non-Medical Non-Tobacco Tobacco</td> <td colspan="2">Medical Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Plus Tobacco</td> </tr> <tr> <td>Optional Riders</td> <td colspan="3">Accidental Death Rider Children's Term Rider Critical Illness Rider (Accelerated Death Benefit) Disability Income Rider (Accident & Sickness) Disability Income Rider (Accident Only) Waiver of Premium Rider</td> </tr> <tr> <td>Underwritten by</td> <td colspan="3">The Independent Order of Foresters</td> </tr> </table>	Face Amounts	Ages	Non-Medical⁵	Medical	18-55:	\$50,000 - \$400,000	\$100,000 & up	56+:	\$50,000 - \$150,000	\$100,000 & up		Over \$10,000,000 subject to head office approval.				Certificate Fees	\$6.13/monthly, \$18.20/quarterly, \$35.70/semi-annually, \$70/annually			Modal Factors	Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00			Underwriting Classes	Non-Medical Non-Tobacco Tobacco	Medical Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Plus Tobacco		Optional Riders	Accidental Death Rider Children's Term Rider Critical Illness Rider (Accelerated Death Benefit) Disability Income Rider (Accident & Sickness) Disability Income Rider (Accident Only) Waiver of Premium Rider			Underwritten by	The Independent Order of Foresters		
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Convertibility	<p>Prior to the earlier of:</p> <ul style="list-style-type: none"> The end of the initial term period less five (5) years and, The certificate anniversary on which the insured is age 65 <p>Owner can convert to a new permanent life insurance certificate (without evidence of insurability).</p>																																				
Built-in Benefits (at no additional premium)	<p>Common Carrier Accidental Death Rider can provide an additional death benefit if the insured dies of accidental injuries that occurred while riding as a fare-paying passenger on a common carrier, such as a bus or a train.</p> <p>Family Health Benefit Rider can pay a benefit that can be used to pay some family health expenses that may occur as a result of some natural disasters.</p> <p>Accelerated Death Benefit Rider³ provides an option to accelerate a portion of the eligible death benefit and receive a payment⁴. Subject to eligibility criteria and state variations, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness.</p>																																				
Premiums	Guaranteed and level premiums for the entire initial term for the certificate term life insurance coverage. After the initial term period, this coverage may be continued at annual renewable rates to age 100, without providing evidence of insurability.																																				
Minimum Premiums	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually																																				
Issue Ages (age nearest birthday)	<p>Non-Medical & Medical (10-year is not available on Non-Medical basis):</p> <table border="1"> <thead> <tr> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>10-year: 18 to 80</td> <td>10-year: 18 to 80</td> </tr> <tr> <td>20-year: 18 to 65</td> <td>20-year: 18 to 60</td> </tr> <tr> <td>25-year: 18 to 60</td> <td>25-year: 18 to 55</td> </tr> <tr> <td>30-year: 18 to 55</td> <td>30-year: 18 to 50</td> </tr> </tbody> </table>	Non-Tobacco	Tobacco	10-year: 18 to 80	10-year: 18 to 80	20-year: 18 to 65	20-year: 18 to 60	25-year: 18 to 60	25-year: 18 to 55	30-year: 18 to 55	30-year: 18 to 50																										
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Sales Focus

Non-Medical underwriting up to \$400,000

- Available on 20-, 25- and 30-year terms
- No medical exams, no fluids, no APS, no routine Personal Health Interviews (PHIs)

Seamless e-App² process with point-of-sale eligibility decisions

¹ Foresters Lifefirst Level Term Life Insurance and its riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the Foresters Lifefirst Level Term Life Producer Guide and the insurance contract for your state for these terms and conditions.

² e-App is not available in MA, NY and VT.

³ This rider is not available for certificates issued with a base face amount of less than \$50,000. On certificates where the insured's issue age is higher than 75 or issued as sub-standard, Terminal illness, where available, will be the only eligible illness issued. Not available in CA and CT.

⁴ The payment, due to diagnosis of an eligible illness, may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits.

⁵ Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines