

# Lifefirst

## Level Term Life Insurance<sup>1</sup>

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

<b>Death Benefit</b>	Level (reduced by loan or Critical Illness Rider benefits paid)	<b>Face Amounts</b>	<b>Ages</b>	<b>Non-Medical</b>	<b>Medical</b>										
<b>Convertability</b>	<p>Prior to the earlier of:</p> <ul style="list-style-type: none"> <li>The end of the initial term period less five (5) years and,</li> <li>The certificate anniversary on which the insured is age 65</li> </ul> <p>Owner can convert to a new permanent life insurance certificate (without evidence of insurability).</p>		18-55: \$50,000 - \$250,000	\$250,001 & up	\$150,001 & up										
<b>Built-in Benefits</b> (at no additional premium)	<p>Common Carrier Accidental Death Rider provides an additional death benefit if the insured dies of accidental injuries while riding as a fare-paying passenger on a common carrier, such as a bus or a train.</p> <p>Family Health Benefit Rider (pays a benefit that can be used to pay some family health expenses that may occur as a result of natural disasters.</p> <p>Accelerated Death Benefit Rider<sup>3</sup> provides an option to accelerate a portion of the eligible death benefit and receive a payment<sup>4</sup>. 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>	<b>Certificate Fees</b>	\$6.13/monthly, \$18.20/quarterly, \$35.70/semi-annually, \$70/annually												
<b>Premiums</b>	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.	<b>Modal Factors</b>	Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00												
<b>Minimum Premiums</b>	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	<b>Underwriting Classes</b>	<b>Non-Medical</b> Non-Tobacco Tobacco	<b>Medical</b> Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Plus Tobacco											
<b>Issue Ages</b> (age nearest birthday)	<p><b>Non-Medical &amp; Medical</b> (10-year is not available on Non-Medical basis):</p> <table border="0"> <tr> <td><b>Non-Tobacco</b></td> <td><b>Tobacco</b></td> </tr> <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> </table>	<b>Non-Tobacco</b>	<b>Tobacco</b>	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	<b>Optional Riders</b>	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		
<b>Non-Tobacco</b>	<b>Tobacco</b>														
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														

## Sales Focus

### Non-Medical underwriting up to \$250,000

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

Seamless e-App<sup>2</sup> process as well as Decision Express Service with real-time point-of-sale eligibility decisions to help you get paid fast

<sup>1</sup> Foresters Lifefirst level term life insurance and its riders may not be available or approved in all states, are subject to the terms and conditions of the applicable contract and state variations may apply.

<sup>2</sup> e-App is not available in MA, NY and VT.

<sup>3</sup> 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, CT and NY.

<sup>4</sup> 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.

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503296 US (03/15)

# SMART Universal Life Insurance<sup>1</sup>

A flexible universal life insurance product that offers lifetime protection, non-medical and medical underwriting and potential for cash value accumulation.

<b>Death Benefit</b>	Level or Increasing	<b>Face Amounts</b>	<b>Non-Medical<sup>2</sup> available up to \$250,000</b> <b>Medical as low as \$100,000 for ages 16-70</b>						
<b>Definition of Life Insurance Options</b>	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)		<b>Non-Medical Issue Age</b> 0-15 \$25,000-\$150,000 16-55 \$25,000-\$250,000 56-75 \$25,000-\$150,000  <b>Medical Band 1 Issue Age</b> 0-15 \$150,001-\$499,999 16-70 \$100,000-\$499,999 71-75* \$50,000-\$499,999 76-85* \$25,000-\$499,999  <b>Medical-Band 2</b> All Issue Ages – \$500,000+						
<b>Built-in Benefits</b> (at no additional premium)	<p>Common Carrier Accidental Death Rider provides an additional death benefit if the insured dies of accidental injuries while riding as a passenger on a common carrier, such as a bus or a train.</p> <p>Family Health Benefit Rider pays a benefit that can be used to pay some family health expenses that may occur as a result of some natural disasters such as hurricanes, tornadoes and earthquakes.</p> <p>Accelerated Death Benefit Rider<sup>3</sup> provides an option to accelerate a portion of the eligible death benefit and receive a payment<sup>4</sup>. 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>		<b>Underwriting Classes</b>	<b>Non-Medical</b> Non-Tobacco Tobacco Juvenile (issue ages 0-15)  <b>Medical</b> Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Plus Tobacco Juvenile (issue ages 0-15)					
<b>Minimum Premium No-Lapse Guarantee</b>	Foresters™ guarantees that the certificate will not lapse during the first ten certificate years, even if the cash value is not sufficient to cover monthly deductions as long as, on each monthly anniversary during that period, the sum of the premiums paid to that anniversary is at least equal to the sum of the <b>Minimum Premium</b> on the issue date plus the minimum premium on each monthly anniversary from the issue date, including the current monthly anniversary, plus the total of all withdrawals as of the current monthly anniversary.	<b>Optional Riders</b>	Waiver of Monthly Deductions Rider Disability Income Rider (Accident Only) Guaranteed Purchase Option Rider Accidental Death Rider Children's Term Rider						
<b>Premiums</b>	Flexible premiums, payable to age 100 Limited-pay premiums available Dump-ins and 1035 Exchanges	<b>Guaranteed Minimum Interest Rate</b>	3%						
<b>Minimum Premiums</b>	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	<b>Cash Values</b>	Yes. Cash values are reduced by any outstanding loans (and accrued interest) and a decreasing surrender charge schedule for 15 years.						
<b>Issue Ages</b> (age nearest birthday)	<table border="0"> <tr> <td><b>Non-Medical</b></td> <td><b>Medical</b></td> </tr> <tr> <td>0-75</td> <td>0-85</td> </tr> <tr> <td>0-75</td> <td>0-85</td> </tr> </table>	<b>Non-Medical</b>	<b>Medical</b>	0-75	0-85	0-75	0-85	<b>Loans</b>	Can be taken if the certificate is in effect and has a positive cash value. Interest is charged on the loan at 5% annually, preferred loan rate (after the 7th certificate anniversary) is charged at 3% annually. Death benefit payable will be reduced by outstanding loan amount (unpaid amount borrowed plus interest).
<b>Non-Medical</b>	<b>Medical</b>								
0-75	0-85								
0-75	0-85								
		<b>Withdrawals</b>	\$500 minimum, available after the first certificate anniversary, if cash value is available. Withdrawals may be taxable when the cost basis is exceeded.						

## Sales Focus

- Non-Medical underwriting up to \$250,000
- Medical underwriting as low as \$100,000 for ages 16-70
- Face Amounts starting as low as \$25,000

<sup>1</sup> Foresters SMART Universal Life insurance and its optional riders may not be available or approved in all states, are subject to the terms and conditions of the applicable contract and state variations may apply. SMART UL is a product that requires an illustration.

<sup>2</sup> Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines.

<sup>3</sup> This rider is not available for certificates issued with a base face amount of less than \$25,000. 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, CT and NY.

<sup>4</sup> 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. Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9; its subsidiaries are licensed to use this mark.

# Advantage Plus

## Participating Whole Life Insurance<sup>1</sup>

A participating whole life insurance product that offers lifetime death benefit protection (to age 121), guaranteed cash values and lifetime guaranteed premium.

<b>Death Benefit</b>	Face amount plus accumulated Paid-up Additions and dividends on deposit minus debt (exclusive of all other riders).	<b>Face Amounts</b>	<b>Non-Medical<sup>2</sup> available up to \$250,000</b> <b>Medical as low as \$100,000 for ages 16-70</b>	
<b>Life Insurance Options</b>	20-Pay or Paid-up at 100		<b>Non-Medical</b> <b>Issue Age</b> 0-15 \$25,000-\$150,000 16-55 \$25,000-\$250,000 56-75 \$25,000-\$150,000	
<b>Benefit Period</b>	Endowment at age 121		<b>Medical Band 1</b> <b>Issue Age</b> 0-15 \$150,001-\$499,999 16-70 \$100,000-\$499,999 71-75* \$50,000-\$499,999 76-85* \$25,000-\$499,999	
<b>Built-in Benefits</b> (at no additional premium)	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.  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.  Accelerated Death Benefit Rider <sup>3</sup> provides an option to accelerate a portion of the eligible death benefit and receive a payment <sup>4</sup> . 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.		<b>Medical-Band 2</b> All Issue Ages - \$500,000+	
		<b>Certificate Fees</b>	\$6.30/monthly (PAC), \$18.72/quarterly, \$36.72/semi-annually, \$72/annually	
		<b>Modal Factors</b>	Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00	
<b>Premiums</b>	<ul style="list-style-type: none"> <li>Available as a 20-Pay or Paid-up at 100</li> <li>First Premium on PAC (FPOP) is available</li> <li>Cash on Delivery (COD) is only available where the coverage amount applied for (face amount) and/or the Proposed Insured's age exceeds the limits of the Temporary Insurance Agreement (TIA).</li> </ul>	<b>Underwriting Classes</b>	<b>Non-Medical</b> Non-Tobacco Tobacco Juvenile (issue ages 0-15)	<b>Medical</b> Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Tobacco Plus Tobacco Juvenile (issue ages 0-15)
<b>Minimum Premiums</b>	\$25/monthly (PAC), \$75/quarterly, \$150/semi-annually, \$300/annually (Not including Paid-up Additions Rider payments)	<b>Optional Riders</b>	Paid-up Additions (PUA) Rider 10-Year Term Rider 20-Year Term Rider Accidental Death Rider Guaranteed Insurability Rider Waiver of Premium Rider Disability Income Rider (Accident Only) Children's Term Rider	
<b>Issue Ages</b> (age nearest birthday)				
<b>Dividends</b>	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period.  Available dividend options are: <ul style="list-style-type: none"> <li>Paid-up Additions (PUA)</li> <li>On deposit with interest (minimum 3.5% guaranteed)</li> <li>To reduce premiums</li> <li>Paid in cash</li> </ul>	<b>Cash Values</b>	Cash values are guaranteed and vary based on gender and tobacco status.	
		<b>Loans</b>	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest)	
		<b>Partial Surrenders</b>	Dividends can be partially surrendered by surrendering Paid-up Additions. (\$500 minimum)	

### Sales Focus

- Non-Medical underwriting up to \$250,000
- Medical underwriting as low as \$100,000 for ages 16-70
- Term Riders for additional low-cost coverage (20-year on Paid-up at 100 only available on non-med and medically underwritten plans)
- PUA Rider provides additional coverage and cash value

<sup>1</sup> Foresters Advantage Plus insurance and its optional riders may not be available or approved in all states, are subject to the terms and conditions of the applicable contract and state variations may apply. Foresters Advantage Plus is a product that requires an illustration.

<sup>2</sup> Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines

<sup>3</sup> This rider is not available for certificates issued with a base face amount of less than \$25,000. 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, CT and NY.

<sup>4</sup> 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.

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# PlanRight Whole Life Insurance

Level, guaranteed premium whole life insurance. Three types of coverage – one that can immediately pay a full death benefit (Level) and two that provide a limited benefit (Graded and Modified) in the first two years, and can provide a full death benefit thereafter.

	Level	Graded	Modified
Death Benefit <sup>2,3</sup>	Based on <sup>4</sup> 100% of face amount in effect	For years 1 and 2 based on <sup>4</sup> , the greater of: 1. Return of Premium (ROP) plus 4.5% annual interest <sup>5</sup> or; 2. In year 1 - 30% of the face amount in effect. In year 2 - 70% of the face amount in effect. In year 3+ - full death benefit payable	Year 1: Based on <sup>4</sup> Premium paid plus 10% annual interest <sup>5</sup> Year 2: Based on <sup>4</sup> Premium paid plus 10% annual interest <sup>5</sup> Year 3+: Full Death Benefit
Riders	Accidental Death Rider available (issue ages 50-80) Common Carrier Accidental Death Rider included at no additional cost	Accidental Death Rider not available Common Carrier Accidental Death Rider included at no additional cost	Accidental Death Rider not available Common Carrier Accidental Death Rider included at no additional cost
Premiums	Level, payable to age 121		
Minimum Premiums	\$10/month		
Issue Ages (age last birthday)	50-85	50-85	50-80
Minimum Face Amount	\$2,000 <sup>6</sup>		
Maximum Face Amounts	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A
Certificate Fee (commissionable)	\$36 annually, subject to modal factors		
Modal Factors	Monthly: 0.0875, Quarterly: 0.26, Semi-Annually: 0.51, Annually: 1.00		
Underwriting Classes <sup>7</sup>	Non-Tobacco & Tobacco		
Cash Values	Available (on full surrender only)		
Loans <sup>4</sup>	Available		

## Sales Focus

- Face amounts range from \$2,000 to \$35,000
- Plan eligibility determined at point of sale<sup>8</sup>
  - No medical exam, no blood
- Personal Health Interviews (PHIs) available 7-days-a-week
- Complete in the comfort of the client's home

<sup>1</sup> Foresters PlanRight whole life insurance and its riders may not be available or approved in all states, are subject to the terms and conditions of the applicable contract and state variations may apply. Refer to PlanRight Producer Guide for more detailed information.

<sup>2</sup> For PlanRight – Graded and Modified, the Death Benefit is 100% of the face amount plus unearned premium minus debt in the event of accidental death during the first two years.

<sup>3</sup> Each outstanding certificate loan amount will be deducted from the Death Benefit.

<sup>4</sup> Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.

<sup>5</sup> Interest is compounded annually and is accrued on a daily basis to the date of death.

<sup>6</sup> Minimum face amount to qualify for certain non-contractual member benefits is \$10,000, subject to benefit specific eligibility requirements and limitations.

<sup>7</sup> Ratings do not apply on the PlanRight plans.

<sup>8</sup> Insurability depends on answers to questions in the applications and on the outcome of the underwriting review, based on underwriting requirements and guidelines.

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# Your Legacy

## Single Premium Whole Life Insurance<sup>1</sup>

Product Type	Participating Whole Life	Issue Ages (age nearest birthday)	0-85 (non-medical)
Premium Period	Single Pay	Minimum Premium	Issue Age 0 - 15: \$1,500 Issue Age 16 - 29: \$5,000 Issue Age 30 - 85: \$10,000
Underwriting Classification (Non-Medical) <sup>2</sup>	Juvenile (issue ages 0-15) Non-Tobacco (issue ages 16-85) Tobacco (issue ages 16-85) Substandard (issue ages 16-80)	Maximum Premium	\$500,000 (subject to maximum net amount at risk)
Loans	Can be taken if the certificate is in effect and has a positive cash surrender values. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest).	Maximum Net Amount at Risk	Issue Age 0 - 15: \$150,000 Issue Age 16 - 55: \$250,000 Issue Age 56 - 75: \$175,000 Issue Age 76 - 85: \$150,000
Loan Rate	Variable	Minimum/Maximum Face Amounts	The minimum face amount is the amount that the minimum single premium will purchase based on issue age, gender, underwriting classification, and rating (if applicable). The maximum face amount is the initial face amount less the single premium, subject to the maximum net amount at risk (per the chart above).
Dividend Options	Paid-up Additions (PUA) On deposit with interest Paid in cash	Insurer	The Independent Order of Foresters (Foresters)
Illustrations	Required for certificate issue	Built-in Benefits (at no additional premium)	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.  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.  Accelerated Death Benefit Rider <sup>4</sup> provides an option to accelerate a portion of the eligible death benefit and receive a payment <sup>5</sup> . 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.

## Sales Focus

- Non-medical underwriting with point-of-sale decisioning<sup>3</sup>
- Available on issue ages up to age 85
- Juvenile coverage available on ages 0-15
- Ideal for estate creation and protection
- Builds guaranteed and non-guaranteed values

<sup>1</sup> Foresters Your Legacy insurance and its riders may not be available or approved in all states, are subject to the terms and conditions of the applicable contract and state variations may apply.

<sup>2</sup> In some situations, substandard underwriting classification may require an attending physician's statement (APS).

<sup>3</sup> Point-of-sale decisioning provides medical eligibility only. Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines.

<sup>4</sup> This rider is not available for certificates issued with a base face amount of less than \$20,000. On certificates where the insured's issue age is higher than 80 or issued as sub-standard, Terminal illness, where available, will be the only eligible illness issued. Not available in CA, CT and NY.

<sup>5</sup> 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.



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# Prepared Accidental Death Term Insurance<sup>1</sup>

Foresters Prepared Accidental Death Term Insurance is a simple and low cost way to help your clients protect their family from financial hardship in the event of an accidental death.

<b>Payable Death Benefit</b>	Paid to beneficiary if insured dies within 180 days from an accidental bodily injury.	<b>Issue Face Amount Limits</b>	\$50,000 - \$300,000 Note: The total accidental death term insurance coverage from all in force Foresters accidental death coverage cannot exceed \$300,000.
<b>Guarantees</b>	Non-cancelable – the certificate, excluding riders, cannot be canceled by Foresters™ if premiums are paid as due. The premium rate is guaranteed to remain level and unchanged for the life of the certificate.	<b>Certificate Fees (commissionable)</b>	\$5.50/monthly, \$16.50/quarterly \$32/semi-annually, \$60/annually
<b>Premiums</b>	Payable to age 75 Rates vary by age band and gender	<b>Modal Factors</b>	Monthly: 0.091667, Quarterly: 0.275000 Semi-annually: 0.533333, Annually: 1.00
<b>Minimum Premiums</b>	\$10/monthly, \$30/quarterly \$60/semi-annually, \$120/annually	<b>Underwriting Classes</b>	Simplified Issue (non-medical basis) Sub-standard is not available
<b>Issue Ages (age last birthday)</b>	18 - 60	<b>Optional Riders</b>	Disability Income Rider (Accident Only) Waiver of Premium Rider (Accident Only) Return of Premium Rider <sup>2</sup>
		<b>Expiry Date</b>	The expiry date is the certificate anniversary on which the insured is age 75. Note: The certificate may end before the certificate expiry date.

## Sales Focus

- Simplified Issue up to \$300,000
- Only a few health and lifestyle questions, no exams, no fluids, no APS, no routine Personal Health Interviews (PHIs)
- Non-cancelable

<sup>1</sup> Foresters Prepared Accidental Death Term Insurance may not be available or approved in all states, is subject to the terms and conditions of the applicable contract and state variations may apply.

<sup>2</sup> In some states the Return of Premium Rider is a mandatory rider and will automatically be included, at an additional cost, on all Prepared contracts issued in those states.

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