

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

*A great option for final expense planning*

	Level	Graded	Modified
<b>Description</b>	Provides full face amount coverage from the issue date.	Provides 30% of the face amount in the first year, 70% of the face amount in the second year and 100% thereafter.	Provides coverage equal to premiums paid plus 10% interest for years 1 and 2 and 100% of the face amount thereafter.
<b>Death Benefit<sup>2,3</sup></b>	Full Death Benefit payable in all years.	Year 1: 30% Year 2: 70% Year 3+: Full Death Benefit payable	Year 1: Return of Premium plus 10% annual interest <sup>4</sup> Year 2: Return of Premium plus 10% annual interest Year 3+: Full Death Benefit payable
<b>Riders</b>	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
<b>Premiums</b>	Level, payable to age 121		
<b>Minimum Premiums</b>	\$10/month		
<b>Issue Ages (age last birthday)</b>	50-85	50-85	50-80
<b>Minimum Face Amount</b>	\$2,000 <sup>5</sup>		
<b>Maximum Face Amounts</b>	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
<b>Certificate Fee</b>	\$36 annually subject to modal factors		
<b>Modal Factors</b>	Monthly: 0.0875, Quarterly: 0.26, Semi-Annually: 0.51		
<b>Underwriting Classes<sup>6</sup></b>	Non-Tobacco & Tobacco		
<b>Cash Values</b>	Available (on full surrender only)		
<b>Loans</b>	Available		

*Sales  
Focus*

- Affordable face amounts from \$2,000 to \$35,000
- Plan qualification determined at point of sale
  - No medical exam, no blood
- Personal Health Interviews (PHIs) available 7-days-a-week
  - Completed in the comfort of the client's home

<sup>1</sup>Foresters PlanRight whole 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.

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

<sup>3</sup>Any outstanding loans will be deducted from the Death Benefit.

<sup>4</sup>Interest is compounded and is accrued on a daily basis.

<sup>5</sup>Minimum face amount to qualify for member benefits is \$10,000.

<sup>6</sup>Ratings do not apply on the PlanRight plans.

This page current as of September 25, 2009.

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

A guaranteed no-lapse protection UL with extra protection that is easy to sell

<b>Description</b>	Flexible premium universal life insurance with lifetime guaranteed protection subject to the No-Lapse Guarantee (NLG) requirements.	<b>Base Face Amounts</b>	\$50,000 - \$10,000,000 Over \$10,000,000 subject to head office approval.										
<b>Death Benefit</b>	Level	<b>Underwriting Classes</b>	<b>6 Fully Underwritten Classes</b> <table border="1"> <thead> <tr> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>Preferred Plus Non-Tobacco</td> <td>Tobacco Plus</td> </tr> <tr> <td>Preferred Non-Tobacco</td> <td>Tobacco</td> </tr> <tr> <td>Non-Tobacco Plus</td> <td></td> </tr> <tr> <td>Non-Tobacco</td> <td></td> </tr> </tbody> </table>	Non-Tobacco	Tobacco	Preferred Plus Non-Tobacco	Tobacco Plus	Preferred Non-Tobacco	Tobacco	Non-Tobacco Plus		Non-Tobacco	
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<b>Built-in Benefits (no extra cost)</b>	<p>Death Benefit Enhancement Rider, which provides an <b>additional death benefit</b> of up to the face amount (up to \$1,000,000) to the earlier of 15 certificate years or the insured's age 66.</p> <p>Common Carrier Accidental Death Rider provides an additional death benefit of up to two times the face amount to a maximum of \$300,000 if the insured dies from an accidental bodily injury while a fare-paying passenger on a common carrier.</p> <p>Family Health Benefit Rider provides benefits for certain medical expenses resulting from a covered natural disaster for the insured and their immediate family of up to \$650/person per incident, with a lifetime family maximum of \$5,000.</p>	<b>Optional Riders</b>	Accidental Death Rider Waiver of Specified Premium Rider Children's Term Rider Disability Income Rider (Accident Only)										
<b>Premiums</b>	Guaranteed level lifetime premium <sup>2</sup> Guaranteed Quick-Pay option also available	<b>Guaranteed Min. Interest Rate</b>	3%										
<b>Minimum Premiums</b>	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	<b>Cash Values</b>	Yes, subject to a decreasing surrender charge schedule for the first 19 certificate years.										
<b>Issue Ages (age nearest birthday)</b>	18-75	<b>Loans</b>	Can be taken if certificate is in effect and has a positive cash value. Interest is charged on the loan at 5% annually.										
		<b>Withdrawals</b>	\$500 minimum available after the first certificate anniversary, if cash value available.										

## • Up to 2X the life insurance at no extra cost!

### How does it work?

- Your client applies for \$250,000 – they could get up to an additional \$250,000 at no extra cost – that's total life insurance coverage of up to \$500,000<sup>3</sup>!
- PLUS** • With \$300,000 from the Common Carrier Accidental Death Rider, at no extra cost, the same client's beneficiaries could receive up to \$800,000 in total insurance proceeds if the client dies as a result of an accident on a common carrier.

Sales  
Focus

<sup>1</sup>Foresters BIG 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.

<sup>2</sup>To keep the certificate in effect, the certificate holder will need to pay premiums sufficient to: (a) ensure that the certificate's cash value is enough to cover the monthly deductions or (b) meet the requirements of the minimum premium no-lapse guarantee during the minimum premium payment period (first five certificate years) and the continuation value no-lapse guarantee after that (lifetime of the certificate). At the end of the minimum premium payment period, payment of an amount more than the minimum premium may be required to keep this certificate from lapsing. Premiums are guaranteed level as long as no changes to the insurance contract are made.

<sup>3</sup>The age and amount requirements will be determined by face amount at issue plus the benefit amount under the Death Benefit Enhancement Rider.

BIG UL is a product that requires an illustration. If you require assistance please contact the Sales Desk at 866 466 7166 (Option 1).

This page current as of September 25, 2009.

# SMART Universal Life

*Flexibility combined with long-term growth potential*

<b>Description</b>	A flexible universal life insurance product that offers lifetime protection, non-medical underwriting and cash value accumulation	<b>Minimum Premiums</b>	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually
<b>Death Benefit</b>	Level Increasing	<b>Issue Ages (age nearest birthday)</b>	0-70
<b>Definition of Life Insurance Options</b>	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)	<b>Minimum Face Amounts</b>	\$25,000
<b>Built-in Benefits (no extra cost)</b>	Common Carrier Accidental Death Rider provides an additional death benefit of up to two times the face amount to a maximum of \$300,000 if the insured dies from an accidental bodily injury while a fare-paying passenger on a common carrier.  Family Health Benefit Rider provides benefits for certain medical expenses resulting from a covered natural disaster for the insured and their immediate family of up to \$650/person per incident, with a lifetime family maximum of \$5,000.	<b>Maximum Face Amounts</b>	Issue Age 0-15: \$150,000 Issue Age 16-55: \$250,000 Issue Age 56-70: \$150,000
<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 the sum of the premiums paid 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>Underwriting Classes (Non-Medical)</b>	Non-Tobacco Tobacco Juvenile (Issue Ages 0-15)
<b>Premiums</b>	Flexible premiums, payable to age 100 Limited-pay premiums available Dump-ins and 1035 Exchanges	<b>Optional Riders</b>	Waiver of Monthly Deductions Rider Disability Income Rider (Accident Only) Common Carrier Accidental Death Rider Guaranteed Purchase Option Rider Accidental Death Rider Children's Term Rider Family Health Benefit Rider
		<b>Guaranteed Minimum Interest Rate</b>	3%
		<b>Cash Values</b>	Yes, there is a decreasing surrender charge schedule for the first 15 years
		<b>Loans</b>	Can be taken if the certificate is in effect and has a positive cash values. Interest is charged on the loan at 5% annually, preferred loan rate (after the 7th certificate anniversary) is charged at 3% annually.
		<b>Withdrawals</b>	\$500 minimum, available after the first certificate anniversary, if cash value is available.

## Sales Focus

- Simple application process - Non-Medical up to \$250,000
- Face Amounts starting as low as \$25,000
- Common Carrier Accidental Death Rider and Family Health Benefit Rider at no additional cost

<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. Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9.

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

Competitive non-medical and fully underwritten term life insurance all-in-one

<b>Description</b>	10-, 20- and 30-year convertible and renewable guaranteed level term insurance with living benefit options to help deal with life's unexpected events.														
<b>Death Benefit</b>	Level	<b>Face Amounts</b>	<b>Non-Medical now available up to \$350,000</b> (Limited time special offer maximum)												
	Common Carrier Accidental Death Rider provides an additional death benefit of up to two times the face amount to a maximum of \$300,000 if the insured dies from an accidental bodily injury while a fare-paying passenger on a common carrier.		<table border="1"> <thead> <tr> <th>Ages</th> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>18-50:</td> <td>\$50,000 - \$350,000</td> <td>\$350,001 &amp; up</td> </tr> <tr> <td>51-55:</td> <td>\$50,000 - \$350,000</td> <td>\$350,001 &amp; up</td> </tr> <tr> <td>56+:</td> <td>\$50,000 - \$200,000</td> <td>\$200,001 &amp; up</td> </tr> </tbody> </table> <p>Over \$10,000,000 subject to head office approval. Note: Please consult the Lifefirst product guide for 10-year term underwriting limits</p>	Ages	Non-Medical	Medical	18-50:	\$50,000 - \$350,000	\$350,001 & up	51-55:	\$50,000 - \$350,000	\$350,001 & up	56+:	\$50,000 - \$200,000	\$200,001 & up
Ages	Non-Medical	Medical													
18-50:	\$50,000 - \$350,000	\$350,001 & up													
51-55:	\$50,000 - \$350,000	\$350,001 & up													
56+:	\$50,000 - \$200,000	\$200,001 & up													
<b>Built-in Benefits (no extra cost)</b>	Family Health Benefit Rider provides benefits for certain medical expenses resulting from a covered natural disaster for the insured and their immediate family of up to \$650/person per incident with a lifetime family maximum of \$5,000.	<b>Certificate Fees</b>	<p><b>Non-Medical:</b> \$7/monthly, \$21/quarterly, \$38.50/semi-annually, \$70/annually</p> <p><b>Medical:</b> \$6.25/monthly, \$18.75/quarterly, \$34.25/semi-annually, \$62.50/annually</p>												
<b>Premiums</b>	Guaranteed and level premiums <sup>2</sup> for the entire initial term. After the initial term period, the certificate may be continued at annual renewable rates to the certificate anniversary nearest age 100.	<b>Modal Factors</b>	Monthly: 0.088652, Quarterly: 0.265957, Semi-annually: 0.515071, Annually: 1												
<b>Minimum Premiums</b>	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	<b>Underwriting Classes</b>	<table border="1"> <thead> <tr> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td>Preferred Plus Non-Tobacco</td> </tr> <tr> <td>Tobacco</td> <td>Preferred Non-Tobacco</td> </tr> <tr> <td></td> <td>Non-Tobacco Plus</td> </tr> <tr> <td></td> <td>Tobacco Plus</td> </tr> <tr> <td></td> <td>Tobacco</td> </tr> </tbody> </table>	Non-Medical	Medical	Non-Tobacco	Preferred Plus Non-Tobacco	Tobacco	Preferred Non-Tobacco		Non-Tobacco Plus		Tobacco Plus		Tobacco
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<b>Issue Ages</b>	<table border="1"> <thead> <tr> <th colspan="2">Non-Medical &amp; Medical</th> </tr> <tr> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>10-year: 18 to 80</td> <td>18 to 80</td> </tr> <tr> <td>20-year: 18 to 65</td> <td>18 to 60</td> </tr> <tr> <td>30-year: 18 to 55</td> <td>18 to 50</td> </tr> </tbody> </table> <p>(10-year is not available on Non-Medical basis):</p>	Non-Medical & Medical		Non-Tobacco	Tobacco	10-year: 18 to 80	18 to 80	20-year: 18 to 65	18 to 60	30-year: 18 to 55	18 to 50	<b>Optional Riders</b>	Return of Premium Rider Critical Illness Rider Disability Income Rider (Accident & Sickness) Disability Income Rider (Accident Only) Accidental Death Rider Children's Term Rider Waiver of Premium Rider		
Non-Medical & Medical															
Non-Tobacco	Tobacco														
10-year: 18 to 80	18 to 80														
20-year: 18 to 65	18 to 60														
30-year: 18 to 55	18 to 50														
		<b>Loans</b>	Not available for base plan. Available through Return of Premium Rider.												

**SPECIAL OFFER**

## • Non-Medical up to \$350,000

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

## • Return of Premium Rider

- Available on 20- and 30-year terms

*Sales Focus*

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<sup>2</sup>Guaranteed premiums may not be applicable to Lifefirst optional riders.