

Lifefirst

Level term life Insurance¹

Description	10-, 20- and 30-year convertible and renewable guaranteed level term insurance with living benefit options to help deal with life's unexpected events.																
Death Benefit	Level (reduced by loan or Critical Illness Rider benefits paid)	Face Amounts	<p>Non-Medical available up to \$250,000</p> <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 - \$250,000</td> <td>\$250,001 & up</td> </tr> <tr> <td>51-55:</td> <td>\$50,000 - \$200,000</td> <td>\$200,001 & up</td> </tr> <tr> <td>56+:</td> <td>\$50,000 - \$150,000</td> <td>\$150,001 & up</td> </tr> </tbody> </table> <p>Over \$10,000,000 subject to head office approval.</p> <p>Note: Please consult the Lifefirst producer guide for 10-year term underwriting limits.</p>	Ages	Non-Medical	Medical	18-50:	\$50,000 - \$250,000	\$250,001 & up	51-55:	\$50,000 - \$200,000	\$200,001 & up	56+:	\$50,000 - \$150,000	\$150,001 & up		
Ages	Non-Medical			Medical													
18-50:	\$50,000 - \$250,000	\$250,001 & up															
51-55:	\$50,000 - \$200,000	\$200,001 & up															
56+:	\$50,000 - \$150,000	\$150,001 & up															
Built-in Benefits (at no additional cost)	<p>Common Carrier Accidental Death Rider (automatically included) provides an additional death benefit if the insured dies of accidental injuries while riding on a common carrier, such as a bus or a train.</p> <p>Family Health Benefit Rider (automatically included) pays a benefit that can be used to pay some family health expenses that may occur as a result of natural disasters such as hurricanes, tornadoes and tsunamis.</p>	Certificate Fees	<p>Non-Medical: \$6.20/monthly, \$18.61/quarterly, \$36.05/semi-annually, \$70/annually</p> <p>Medical: \$6.20/monthly, \$18.61/quarterly, \$36.05/semi-annually, \$70/annually</p>														
Premiums	Guaranteed and level premiums for the entire initial term for the base certificate ² . After the initial term period, the certificate may be continued at annual renewable rates to the certificate anniversary nearest age 100.	Modal Factors	Monthly: 0.088652, Quarterly: 0.265957, Semi-annually: 0.515071, Annually: 1.00														
Minimum Premiums	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	Underwriting Classes	<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>Non-Tobacco</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		Non-Tobacco		Tobacco Plus		Tobacco
Non-Medical	Medical																
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Issue Ages	<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>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>	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	Optional Riders	<p>First Rewards Rider</p> <p>Critical Illness Rider (Accelerated Death Benefit)</p> <p>Disability Income Rider (Accident & Sickness)</p> <p>Disability Income Rider (Accident Only)</p> <p>Accidental Death Rider</p> <p>Children's Term Rider</p> <p>Waiver of Premium Rider</p>						
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																
		Loans	Not available for base plan. Available through First Rewards Rider.														

Sales Focus

Non-Medical underwriting up to \$250,000

- Available on 20- and 30-year terms
- No medical exams,³ no fluids, no APS, no routine Personal Health Interviews (PHIs)

First Rewards Rider

- Available on non-medical 20- and 30-year terms

¹ Foresters Lifefirst level term 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.

² Guaranteed premiums may not be applicable to Lifefirst optional riders.

³ Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines.

Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, Toronto, Canada M3C 1T9.

Whole Life¹ Participating Whole Life Insurance

Description	A participating whole life insurance product that offers lifetime death benefit protection (up to age 121), guaranteed cash values and lifetime guaranteed premium.	Face Amounts	Non-Medical available up to \$250,000											
Death Benefit	Face amount plus accumulated Paid-Up Additions and dividends on deposit minus debt (exclusive of all other riders).		Ages	Non-Medical	Medical - Band 1									
Life Insurance Options	Foresters 20-Pay Whole Life Foresters Whole Life Paid-Up at 100		0-15:	\$25,000-\$150,000	\$150,001-\$499,999									
Benefit Period	Endowment at age 121		16-55:	\$25,000-\$250,000	\$250,001-\$499,999									
Built-in Benefits (at no additional cost)	Common Carrier Accidental Death Rider (automatically included) 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.	Certificate Fees	56-70:	\$25,000-\$150,000	\$150,001-\$499,999									
	Family Health Benefit Rider (automatically included) 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 tsunamis.		71-85:	N/A	\$25,000-\$499,999*									
Premiums	<ul style="list-style-type: none"> Available as a 20-Pay or Paid-Up at 100 First Premium on PAC (FPOP) is available Cash on Delivery (COD) is only available on medically underwritten certificates where the face amount exceeds the limits of the Temporary Insurance Agreement (TIA) 	Modal Factors	Over \$10,000,000 subject to head office approval. *Ages 71-85: Preferred and Preferred Plus underwriting classes are only available if the face amount is at least \$100,000.											
Minimum Premiums	\$25/monthly (PAC), \$75/quarterly, \$150/semi-annually, \$300/annually	Underwriting Classes	Non-Medical	Medical										
Issue Ages (age nearest birthday)	<table border="0"> <tr> <td></td> <td>Non-Medical</td> <td>Medical</td> </tr> <tr> <td>20-Pay</td> <td>0-70</td> <td>0-75</td> </tr> <tr> <td>Paid-Up at 100</td> <td>0-70</td> <td>0-85</td> </tr> </table>		Non-Medical	Medical	20-Pay	0-70	0-75	Paid-Up at 100	0-70	0-85	Optional Riders	Non-Tobacco Tobacco Juvenile (issue ages 0-15)	Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Tobacco Plus Tobacco Juvenile (issue ages 0-15)	
	Non-Medical	Medical												
20-Pay	0-70	0-75												
Paid-Up at 100	0-70	0-85												
Dividends	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period.	Cash Values	Accidental Death Rider Children's Term Rider Guaranteed Insurability Rider Waiver of Premium Rider Disability Income Rider (Accident Only)											
	Available dividend options are: <ul style="list-style-type: none"> Paid-Up Additions (PUA), default option On deposit with interest (minimum 3.5% guaranteed) To reduce premiums Paid in cash 	Loans	Yes, cash values are guaranteed and vary based only on gender and tobacco status.											
		Partial Surrenders	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at current Foresters U.S. variable loan rates. Death benefit payable will be reduced by outstanding loan amount and interest.											
			Can be partially surrendered by surrendering Paid-Up Additions.											

Sales Focus

- Non-Medical underwriting up to \$250,000
- Face Amounts starting as low as \$25,000
- Competitive long-term cash value accumulation

¹ Foresters 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. Foresters Whole Life is a product that requires an illustration.

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SMART Universal Life¹ Insurance

Description	A flexible universal life insurance product that offers lifetime protection, non-medical underwriting and potential for cash value accumulation.	Minimum Premiums	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually
		Issue Ages (age nearest birthday)	0-70
Death Benefit	Level Increasing	Minimum Face Amounts	\$25,000
Definition of Life Insurance Options	Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)	Maximum Face Amounts	Issue Age 0-15: \$150,000 Issue Age 16-55: \$250,000 Issue Age 56-70: \$150,000
Built-in Benefits (at no additional cost)	Common Carrier Accidental Death Rider (automatically included) 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. Family Health Benefit Rider (automatically included) 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 tsunamis.	Underwriting Classes (Non-Medical)	Non-Tobacco Tobacco Juvenile (Issue Ages 0-15)
		Optional Riders	Waiver of Monthly Deductions Rider Disability Income Rider (Accident Only) Guaranteed Purchase Option Rider Accidental Death Rider Children's Term Rider
Minimum Premium No-Lapse Guarantee	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 Minimum Premium 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.	Guaranteed Minimum Interest Rate	3%
		Cash Values	Yes, there is a decreasing surrender charge schedule for 15 years.
		Loans	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.
Premiums	Flexible premiums, payable to age 100 Limited-pay premiums available Dump-ins and 1035 Exchanges	Withdrawals	\$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

- Simple application process - Non-Medical underwriting 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

¹ 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.

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PlanRight Whole Life Insurance

	Level	Graded	Modified
Description	Level, guaranteed premium whole life insurance. Three types of plans – one that immediately pays a full death benefit (Level) and two that provide a limited death benefit (Graded and Modified) in the first two years, and 100% of the face amount thereafter.		
Death Benefit ^{2,3}	Full Death Benefit in all years.	Year 1: 30% Year 2: 70% Year 3+: Full Death Benefit	Year 1: Return of Premium plus 10% annual interest ⁴ Year 2: Return of Premium plus 10% annual interest ⁴ 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 ⁵		
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	\$36 annually, subject to modal factors		
Modal Factors	Monthly: 0.0875, Quarterly: 0.26, Semi-Annually: 0.51		
Underwriting Classes ⁶	Non-Tobacco & Tobacco		
Cash Values	Available (on full surrender only)		
Loans	Available		

Sales Focus

- Face amounts range from \$2,000 to \$35,000
- Plan Qualification determined at point of sale⁷
 - No medical exam, no blood
- Personal Health Interviews (PHIs) available 7-days-a-week
 - Complete in the comfort of the client's home

¹ 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.

² 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.

³ Any outstanding loans will be deducted from the Death Benefit.

⁴ Interest is compounded annually and is accrued on a daily basis.

⁵ Minimum face amount to qualify for certain member benefits is \$10,000.

⁶ Ratings do not apply on the PlanRight plans.

⁷ 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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Prepared Accidental Death Term Insurance¹

Description	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.	Issue Face Amount Limits	\$50,000 - \$300,000 Note: The total accidental death term insurance coverage from all in force Foresters accidental death coverage cannot exceed \$300,000.
Payable Death Benefit	Paid to beneficiary if insured dies within 180 days from an accidental bodily injury.	Certificate Fees (commissionable)	\$5.50/monthly, \$16.50/quarterly \$32/semi-annually, \$60/annually
Guarantees	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.	Modal Factors	Monthly: 0.091667, Quarterly: 0.275000 Semi-annually: 0.533333, Annually: 1.00
Premiums	Payable to age 75 Rates vary by age band and gender	Underwriting Classes	Simplified Issue (non-medical basis) Sub-standard is not available
Minimum Premiums	\$10/monthly, \$30/quarterly \$60/semi-annually, \$120/annually	Optional Riders	Disability Income Rider (Accident Only) Waiver of Premium Rider (Accident Only) Return of Premium Rider ²
Issue Ages (age last birthday)	18 - 60	Expiry Date	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

¹ 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.

² 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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