

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

<b>Description</b>	10-, 20-, 25- and 30-year guaranteed level term life insurance.	<b>Face Amounts</b>	<b>Ages</b>	<b>Non-Medical</b>	<b>Medical</b>										
<b>Death Benefit</b>	Level (reduced by loan or Critical Illness Rider benefits paid)		18-55: \$50,000 - \$250,000	\$250,001 & up	\$250,001 & up										
<b>Convertability</b>	Prior to the earlier of: <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> Owner can convert to a new permanent life insurance certificate (without evidence of insurability).	<b>Certificate Fees</b>	\$6.13/monthly, \$18.20/quarterly, \$35.70/semi-annually, \$70/annually												
		<b>Modal Factors</b>	Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00												
<b>Built-in Benefits</b> (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 fare-paying 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 natural disasters such as hurricanes, tornadoes and tsunamis.	<b>Underwriting Classes</b>	<b>Non-Medical</b>	<b>Medical</b>											
			Non-Tobacco	Preferred Plus Non-Tobacco											
<b>Premiums</b>	Guaranteed and level premiums for the entire initial term for the certificate <sup>2</sup> 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.		Tobacco	Preferred Non-Tobacco											
<b>Minimum Premiums</b>	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	<b>Optional Riders</b>		Non-Tobacco Plus											
<b>Issue Ages</b>	<b>Non-Medical &amp; Medical</b> (10-year is not available on Non-Medical basis):			Tobacco Plus											
				Tobacco											
	<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			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.

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