

# Foresters Lifefirst Producer Guide

## Level Term Life Insurance

This guide is intended to answer your questions, provide ideas to help you sell Foresters Lifefirst Level Term Insurance and is for information purposes only. Check Foresters™ producer website for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state. Products and features may not be available in all jurisdictions, and certain restrictions may apply. Consult Foresters producer website for more detailed product information and availability.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisors on their specific situations.

This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable certificate and rider wording.

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State variations and restrictions may apply to the features and benefits outlined in this document

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# PRODUCT SPECIFICATIONS

## DESCRIPTION

Foresters Lifefirst level term life insurance is designed with your customers' needs in mind.

Featuring 10-, 20-, 25- and 30-year level premiums and a variety of optional benefits that can enhance the basic coverage.

Non-Medical and Medical Underwriting (based on face amount) are available.

## INITIAL TERM PERIOD

### Non-Medical

- 20-, 25- and 30-year

### Medical

- 10-, 20-, 25- and 30-year

## ISSUE AGES

(Age nearest birthday)

### Non-Medical

	<u>Non-Tobacco</u>	<u>Tobacco</u>
20-year	18 to 65	18 to 60
25-year	18 to 60	18 to 55
30-year	18 to 55	18 to 50

### Medical

	<u>Non-Tobacco</u>	<u>Tobacco</u>
10-year	18 to 80	18 to 80
20-year	18 to 65	18 to 60
25-year	18 to 60	18 to 55
30-year	18 to 55	18 to 50

## DEATH BENEFIT

- Level for the entire term
- Reduced by any debt and Critical Illness Rider benefit paid

## MINIMUM FACE AMOUNT

### Non-Medical

For all ages: \$50,000

### Medical

18 to 55: \$250,001  
56 to max: \$150,001

## MAXIMUM FACE AMOUNT

### Non-Medical

18 to 55: \$250,000  
56 to max: \$150,000

### Medical

- No maximum – subject to underwriting approval

## PREMIUM MODES

- Annual
- Semi-Annual
- Quarterly
- Monthly (PAC)

## CERTIFICATE FEES

### Non-Medical (Commissionable)

- Annual: \$70.00
- Semi-Annual: \$35.70
- Quarterly: \$18.20
- Monthly (PAC): \$6.13

### Medical (Non-commissionable)

- Annual: \$70.00
- Semi-Annual: \$35.70
- Quarterly: \$18.20
- Monthly (PAC): \$6.13

## MODAL FACTORS

- Annual: 1.00
- Semi-Annual: 0.51
- Quarterly: 0.26
- Monthly: 0.0875

## MINIMUM PREMIUM

- Annual: \$300
- Semi-Annual: \$150
- Quarterly: \$75
- PAC: \$25

## PREMIUM BANDING

### *Non-Medical*

- One premium band for all ages

### *Medical*

#### Band 1:

- 18 to 55: \$250,001 - \$999,999
- 56 to max: \$150,001 - \$999,999

#### Band 2:

- 18 to 55: \$1,000,000+
- 56 to max: \$1,000,000+

## UNDERWRITING CLASSIFICATIONS

### *Non-Medical*

- Standard Non-Tobacco  
Applicants who have not used any product containing nicotine within the past 12 months
- Standard Tobacco  
Applicants who have used any product containing nicotine within the past 12 months

### *Medical*

- Preferred Plus Non-Tobacco
- Preferred Non-Tobacco
- Standard Plus Non-Tobacco
- Standard Non-Tobacco
- Standard Plus Tobacco
- Standard Tobacco

## RENEWABLE

After the initial term period, the certificate may be continued at annual renewable rates to age 100, without providing evidence of insurability

### Note:

- Riders are not renewable at the end of the initial term period

## CONVERTIBILITY

As a contractual right, the owner can convert to a new permanent life insurance certificate (without evidence of insurability) during the conversion period.

Insurance above the conversion amount or riders added to the new permanent life insurance certificate are subject to underwriting approval.

## CONVERSION PERIOD

Prior to the earlier of:

- The end of the initial term period less five (5) years, and
- The certificate anniversary on which the insured is age 65

## EXPIRY DATE

Certificate expiry date is the certificate anniversary on which the insured is age 100

Note: The certificate may end before the certificate expiry date.

## STANDARD RIDERS

Family Health Benefit Rider  
Common Carrier Accidental Death Rider

## OPTIONAL RIDERS

- Accidental Death Rider
- Children's Term Rider
- Critical Illness Rider (Accelerated Death Benefit)
- Disability Income Rider (Accident Only)
- Disability Income Rider (Accident and Sickness)
- Waiver of Premium Rider

## STANDARD RIDERS

### FAMILY HEALTH BENEFIT RIDER

Description	Automatically included at no additional premium, the Family Health Benefit Rider (FHB) provides benefits for qualified health situations for the insured and their immediate family of up to \$650 per person per incident with a lifetime family maximum of \$5,000, who have had to be transferred to a hospital in the Continental United States, Alaska or Hawaii by ambulance, visit the emergency room or stay in hospital (up to 5 days) as a result of certain catastrophic events		
Issue ages (Age nearest birthday)		<u>Non-Tobacco</u>	<u>Tobacco</u>
	10-year	18 – 80	18 – 80
	20-year	18 – 65	18 – 60
	25-year	18 – 60	18 – 55
	30-year	18 – 55	18 – 50
Benefit Amount	<u>Qualified Event</u>	<u>Amount</u>	
	Ambulance Transportation	\$50	
	Hospital Emergency Room Examination	\$100	
	Hospital Stay (up to 5 days)	\$100	
Catastrophic events	Means a <b>typhoon, hurricane, tornado, earthquake, volcanic eruption, tsunami or lightning strike</b> , that is officially recognized and recorded by either the U.S. National Weather Service or U.S. Geological Survey		
Maximum Benefit Amount	\$650 per person, per incident with a lifetime family maximum of \$5,000		
Expiry date	The earlier of: <ul style="list-style-type: none"> <li>The end of the initial term period; and</li> <li>When the maximum benefit amount is paid out</li> </ul>		

### COMMON CARRIER ACCIDENTAL DEATH RIDER

Description	Automatically included at no additional premium, the Common Carrier Accidental Death Rider (CCADR) provides a death benefit of up to two times the base coverage to a maximum of \$300,000, if the insured dies within 180 days of an accidental bodily injury that occurred while on a common carrier as a fare-paying passenger		
Issue ages (Age nearest birthday)		<u>Non-Tobacco</u>	<u>Tobacco</u>
	10-year	18 – 80	18 – 80
	20-year	18 – 65	18 – 60
	25-year	18 – 60	18 – 55
	30-year	18 – 55	18 – 50
Benefit Amount	2 times the base face amount to a maximum of \$300,000		
Expiry date	The end of the initial term period		
<i>Note:</i>	<ul style="list-style-type: none"> <li>The Accidental Death Rider amount may reduce the CCADR benefit amount.</li> </ul>		

## OPTIONAL RIDERS

### ACCIDENTAL DEATH RIDER

Description	The Accidental Death Rider (ADR) is a relatively inexpensive way to provide additional coverage in the event of an accidental death. This rider will pay the accidental death benefit in addition to the death benefit of the certificate, to the beneficiary, should an accidental death occur within 180 days of, and due to, an accidental bodily injury		
Issue ages (Age nearest birthday)	10-year:	18 – 60	
	20-year:	18 – 60	
	25-year:	18 – 60 (55 for Tobacco)	
	30-year:	18 – 55 (50 for Tobacco)	
Minimum Benefit Amount	\$10,000		
Maximum Benefit Amount	Up to 100% of the base certificate face amount to a maximum of \$300,000		
	<i>Total ADR insurance from all companies cannot exceed \$300,000 and the ADR Amount may reduce the Common Carrier Accidental Death Rider Amount</i>		

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## ACCIDENTAL DEATH RIDER (CON'T)

Benefit Payout	ADR provides the ADR benefit if insured dies within 180 days of, and due to, an accidental bodily injury
Premium Guarantees	Premium will remain the same for the entire initial term period
Expiry date	The earlier of: <ul style="list-style-type: none"> <li>The end of the initial term period; and</li> <li>The certificate anniversary on which the insured is age 70</li> </ul> <p><i>The rider may end before the rider expiry date</i></p>
Changes After Issue	Rider benefit amount may be decreased after issue. However, a benefit amount increase after issue is not permitted
<b>Notes:</b> <ul style="list-style-type: none"> <li>ADR may be added after issue.</li> <li>It's available for cases with substandard rating on the base certificate.</li> </ul>	

## WAIVER OF PREMIUM RIDER

Description	The Waiver of Premium Rider (WPR) will waive the total premium required on a premium due date if the insured is totally disabled on that date, while this rider is in effect  To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months
Issue ages (Age nearest birthday)	10-year: 18 – 55 20-year: 18 – 55 25-year: 18 – 55 30-year: 18 – 55 (50 for Tobacco)
Definition of Total Disability	Total disability is defined in the rider
Premium guarantees	Premiums will remain the same for the entire initial term period
Expiry date	The earlier of: <ul style="list-style-type: none"> <li>The end of the initial term period; and</li> <li>The certificate anniversary on which the insured is age 65</li> </ul> <p><i>The rider may end before the rider expiry date</i></p>

Waiving Premium	<p>If total disability begins prior to the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after the rider expiry date, the premium will continue to be waived until the earlier of:</p> <ol style="list-style-type: none"> <li>The date when the insured is no longer totally disabled; or</li> <li>The day the certificate is no longer in effect</li> </ol> <p>If total disability begins on or after the certificate anniversary on which the insured is age 60 and the insured is continuously totally disabled after that anniversary, the premium will continue to be waived until the earlier of:</p> <ol style="list-style-type: none"> <li>The date when the insured is no longer totally disabled; or</li> <li>The certificate anniversary on which the insured is age 65; or</li> <li>The day the certificate is no longer in effect</li> </ol>
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<b>Notes:</b> <ul style="list-style-type: none"> <li>WPR may be added after issue.</li> <li>It's available for cases with substandard rating on the base certificate.</li> </ul>	
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## CRITICAL ILLNESS RIDER (ACCELERATED DEATH BENEFIT)

Description	The Critical Illness Rider (CIR) pays a portion of the death benefit of the base certificate in a lump sum when the insured, while this rider is in effect, is diagnosed with one of the covered critical illnesses or has completed a covered critical procedure	If Less Than 100% of Rider Benefit Amount Paid	<ul style="list-style-type: none"> <li>Rider benefit amount and base certificate face amount would be reduced by the amount paid under this rider. Future rider benefit payments will be based on the reduced rider amount</li> <li>Premium for the base certificate and rider would be reduced accordingly</li> </ul>
Issue ages (Age nearest birthday)	10-year: 18–65 20-year: 18–60 25-year: 18–55 30-year: 18–50(45 for male Tobacco)	Premium Guarantees	<ul style="list-style-type: none"> <li>Not guaranteed but there will be no premium increase because the insured's health worsens.</li> <li>Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.</li> </ul>
Benefit Amount	Minimum = \$5,000 Maximum = 75% of the base certificate amount to a maximum of \$250,000	Diagnosis	<ul style="list-style-type: none"> <li>Diagnosis (including each symptom and medical problem leading to) of life threatening cancer must be made, for the first time, after 30 days from when the rider is issued or reinstated</li> <li>For other critical illnesses and for coronary heart disease requiring a completed procedure, the diagnosis (including each symptom and medical problem leading to) must be made, for the first time, after the rider is issued or reinstated</li> </ul>
Benefit Payout	<ul style="list-style-type: none"> <li><b>100%</b> of rider benefit amount if diagnosed with one of the covered critical illnesses as defined in the contract</li> <li><b>25%</b> of rider benefit amount to a maximum of \$25,000 for Coronary Bypass Surgery</li> <li><b>12.5%</b> of rider benefit amount to a maximum of \$12,500 for Angioplasty</li> <li>Payable for the first diagnosis of each covered critical illness or each completed covered critical procedure</li> <li>Payment of more than one benefit under this rider is possible if the total amount of the benefit paid is less than 100% of the issued rider benefit amount</li> </ul>	Death Claims	If the insured dies from a cause other than a condition covered by this rider, while this rider is in effect, Foresters will return 100% of the CIR premiums paid minus the amount of CIR benefits paid <i>If the sum of the CIR payouts is equal to or greater than the sum of premiums paid then there will be no return of CIR premiums upon death</i>
Covered Critical Illnesses and Procedures  <i>For definition refer to the sample contract available on Foresters producer website</i>	<p><b>Covered Critical Illnesses:</b></p> <ul style="list-style-type: none"> <li>Life threatening cancer (invasive cancer)</li> <li>Myocardial infarction (heart attack)</li> <li>Stroke</li> <li>Advanced Alzheimer's disease (before age 75)</li> </ul> <p><b>Covered Critical Procedures:</b></p> <p>Coronary heart disease requiring:</p> <ul style="list-style-type: none"> <li>Coronary bypass surgery</li> <li>Angioplasty</li> </ul>	Expiry date	The end of the initial term period <i>The rider may end before the rider expiry date</i>
If 100% of Rider Benefit Amount Paid	<ul style="list-style-type: none"> <li>Base certificate face amount would be reduced by the amount paid under this rider</li> <li>Premium for the base certificate would be adjusted accordingly</li> <li>CIR would terminate</li> </ul>	Changes After Issue	Rider benefit amount may be decreased after issue. However, a benefit amount increase after issue is not permitted
		<p><b>Notes:</b></p> <ul style="list-style-type: none"> <li><i>CIR CANNOT be added after issue.</i></li> <li><i>It is NOT available for cases with substandard rating on the base certificate.</i></li> </ul>	

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**DISABILITY INCOME RIDER (ACCIDENT ONLY) & DISABILITY INCOME RIDER (ACCIDENT AND SICKNESS)**

Description	The Disability Income Rider (DIR) is available in two versions: Accident Only or Accident and Sickness. It provides a monthly benefit for up to two years (for two separate and independent claims) if the insured becomes totally disabled, within 180 days of an accidental bodily injury or sickness if applicable
Issue ages (Age nearest birthday)	<p><u>Accident Only</u>            10- &amp; 20- year: 18 – 60            25-year: 18 – 60 (55 for Tobacco)            30-year: 18 – 55 (50 for Tobacco)</p> <p><u>Accident &amp; Sickness</u>            10-, 20- &amp; 25- year: 18 – 55            30-year: 18 – 55 (50 for Tobacco)</p>
Minimum Benefit Amount	\$300 per month
Maximum Benefit Amount	<p>The lowest of:</p> <ul style="list-style-type: none"> <li>\$2,000 (for Non-Medical) or \$3,000 (for Medical) per month</li> <li>1.5% of the current base certificate face amount, and</li> <li>60% of the insured's monthly pay (at time of application)</li> </ul> <p><i>The maximum total disability income benefit amount to apply for, including accident only or accident &amp; sickness coverage, from all in force Foresters' non-medical and medical products cannot exceed \$3,000, subject to a maximum of \$2,000 for all non-medical products</i></p>
Waiting Period	<p>90 days (from onset of total disability, not the date of injury)</p> <p><i>DIR benefits will NOT be paid during the waiting period</i></p>
Benefit Payout	<p>If the insured is totally disabled, within 180 days of an injury or sickness (if applicable) that occurs while this rider is in effect, DIR can provide a monthly benefit for up to two years. As described in the rider, the insured must be:</p> <ul style="list-style-type: none"> <li>Actively employed when total disability begins,</li> <li>Continuously totally disabled during the waiting period, and</li> <li>Under the care of a physician while totally disabled</li> </ul>

Definition of Total Disability	<p><i>Total disability due to sickness (if applicable) or accidental bodily injury resulting from an accident, is defined in the rider, and for the:</i></p> <ul style="list-style-type: none"> <li><b>1st injury/sickness (if applicable)</b> - Insured's inability to work at own occupation</li> <li><b>2nd injury/sickness (if applicable)</b>- Insured's inability to work at any occupation</li> </ul>
Number of Claims	Up to two (2) independent claims, not to exceed 24 months per independent claim
Occupation Classification	There are two occupation categories for Accident and Sickness. Please refer to the Foresters Accident & Sickness Disability Income Occupational Classification Listing on Foresters producer website
Claim Period	24 months, not required to be consecutive for a given claim
Premium Guarantees	<ul style="list-style-type: none"> <li>Not guaranteed</li> <li>There will be no premium increase because the insured's health worsens.</li> <li>Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured</li> </ul>
Death Claims	<p>If the insured dies while this rider is in effect, Foresters will return 100% of the DIR premiums paid minus the sum of DIR benefits paid</p> <p><i>If the sum of DIR payouts is equal to or greater than the sum of premiums paid then there will be no return of DIR premiums upon death</i></p>
Expiry Date	<p>The earlier of the end of the initial term period and the certificate anniversary on which the insured is age 65</p> <p><i>The rider may end before the rider expiry date</i></p>

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**DISABILITY INCOME RIDER (ACCIDENT ONLY) & DISABILITY INCOME RIDER (ACCIDENT AND SICKNESS) – CON'T**

Changes After Issue	Rider benefit amount may be decreased after issue. However, a benefit amount increase after issue is not permitted
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**Notes:**

- *It may be added after issue within the first 5 years of certificate issue date.*
- *DIR (Accident Only) may be considered for cases with substandard ratings on the base certificates. However, the rider itself cannot be rated.*
- *DIR (Accident and Sickness) will not be considered for cases with substandard ratings on the base certificates*
- *The DIR benefits are non-coordinated – benefits are not reduced or offset by other DI benefits received from other sources.*

**CHILDREN'S TERM RIDER**

Description	The Children's Term Rider (CTR) provides level term insurance for each insured child (i.e. whether born, adopted, under the legal guardianship, or a stepchild, of the insured)
Issue Ages (age nearest birthday of the life insured)	10-year: 18 – 55 20-year: 18 – 55 25-year: 18 – 55 30-year: 18 – 55 (50 for Tobacco)
CTR Benefit Amount	<ul style="list-style-type: none"> <li>• In increments of \$1,000</li> <li>• Minimum of \$10,000</li> <li>• Maximum \$25,000</li> </ul>
Premium Guarantees	One premium rate to cover all insured children, and will remain the same for the entire initial term period <u>Rate/\$1,000</u> Monthly-\$0.50; Quarterly-\$1.49 Semi-Annual-\$2.91; Annual-\$5.71
Insured Children	At issue each child who: <ul style="list-style-type: none"> <li>• Is 15 days or older, on the application date, and</li> <li>• Has not reached their 18th birthday at issue of rider, and</li> <li>• Is not excluded by us</li> </ul> <i>Coverage will be extended to each person who becomes a child of the insured while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday</i>

Child No Longer Insured	A child ceases to be insured at the earliest of: <ul style="list-style-type: none"> <li>• That child's 25th birthday</li> <li>• The conversion date for that child's coverage under the rider's conversion provision</li> <li>• Date the rider ends</li> </ul>
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Convertibility	Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period
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Conversion Amount	<ul style="list-style-type: none"> <li>• Up to 1 times the CTR benefit amount on or before insured child's 21st birthday</li> <li>• Up to 5 times the CTR benefit amount after insured child's 21st birthday and before their 25th birthday, subject to an overall conversion maximum, from all Foresters products, of \$100,000 for each insured child</li> </ul>
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*Any insurance above the conversion amount and riders added to the new permanent life insurance certificate are subject to underwriting approval*

Conversion Period	Begins when the child becomes an insured child until two months after the earliest of: <ul style="list-style-type: none"> <li>• Date the rider ends</li> <li>• Death of the insured</li> <li>• Insured child's 25th birthday</li> </ul>
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Expiry Date	The earlier of <ul style="list-style-type: none"> <li>• The end of the initial term period, and</li> <li>• The certificate anniversary on which the insured is age 65</li> </ul>
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*The rider may end before the rider expiry date*

**Notes:**

- *It may be added after issue.*
- *Evidence of insurability for insured child(ren) is required only at the time of the CTR application.*
- *It is available for cases with substandard ratings on the base certificates.*

## **SOFTWARE HELP**

You can access/download Lifefirst software by logging onto Foresters producer website.

Please check the state availability map on the website for currently approved states.

## **FOR MORE INFORMATION**

Log on to Foresters producer website.