

# Term Life Insurance

## Solid protection and the flexibility to change

A comfortable lifestyle and security. It's the simple dream that many Americans have for themselves and their families. Fulfilling that dream is not always easy. While life is filled with celebrations, daily routines and successes, we can also face unforeseen challenges. Term life insurance can be the foundation that helps you prepare for the unexpected.

## Build your foundation with term life insurance

Term life insurance can be an affordable starting point for your financial plan, whether you are:

- Starting a new life with your partner
- Purchasing or refinancing a home
- Providing for your children's education
- Providing for loved ones or yourself in the event of total disability or critical illness

## A flexible foundation

As you move through life, your needs change and you may outgrow the foundation of your financial plan. It's comforting to know that term life insurance can adapt to your changing needs. It's "renewable" so you can extend the length of your coverage if needed. And in certain cases, it's "convertible" so you can change to permanent life insurance should this option better meet your needs in the future.

### Compliments of:

This brochure is provided for information purposes only; it does not form part of the Foresters Lifefirst level term life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Lifefirst contract for your state for these terms and conditions. Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters Lifefirst and its optional riders are filed with state insurance regulators under the following form numbers. "XX" stands for your state's postal abbreviation. Foresters Lifefirst and its riders may not be available or approved in all states, and state variations may apply.

Foresters Lifefirst: LFEN-US01-2007, LFEN-XX01-2007

Family Health Benefit Rider: FHB-US01-2007 or FHB-XX01-2007

Common Carrier Accidental Death Rider: CCADR-US01-2007 or CCADR-XX01-2007

First Rewards Rider: TERM-FRR-US01-2009 or TERM-FRR-XX01-2009, ICC09-TERM-FRR-US01

Critical Illness Rider (Accelerated Death Benefit): CIR-US01-2007 or CIR-XX01-2007

Disability Income Rider (Accident & Sickness): DISR-US01-2007 or DISR-XX01-2007

Disability Income Rider (Accident Only): DIR-US01-2007 or DIR-XX01-2007

Waiver of Premium Rider: SI-WPR-US01-2005 or SI-WPR-XX01-2005

Children's Term Rider: CTR-US01-2007 or CTR-XX01-2007

Accidental Death Rider: ADR-US01-2007 or ADR-XX01-2007



The Independent Order of Foresters  
789 Don Mills Road  
Toronto, Canada M3C 1T9

U.S. Mailing Address:  
PO Box 179  
Buffalo, NY 14201-0179

[www.foresters.com](http://www.foresters.com)  
T. 800 828 1540

503269 US (11/09)



# The value of your Foresters membership

## Get more out of life



For over 135 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. We do this through affordable life insurance and annuity products, and the benefits of membership.

As an eligible member, you can access complimentary benefits, including opportunities to develop your personal skills, attend fun family events and make a difference in your community.

You also have access to a variety of complimentary life, health and education benefits\* that go beyond life insurance to help you and your family get more out of life. Current member benefits include benefits for critical and terminal illness, competitive scholarships, and orphan benefits to help your children if they lose one or both of their parents.

For details on membership, visit our website at: [www.foresters.com/membership](http://www.foresters.com/membership)

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.

\* The insured is the Foresters member. These non-contractual benefits, provided at no extra cost, are subject to eligibility requirements and limitations and may be changed or canceled at any time. The terminal illness member benefit is not available in the states of New York and Illinois.

**Foresters Lifefirst**  
Level Term Life Insurance

### Cover your needs

With Foresters Lifefirst, you have the convenience of a variety of protection options all in one package – with affordable, guaranteed level premiums for your base life insurance protection during the initial term.

### Build protection – your way

Build a personal protection plan that matches your specific needs with a choice of 10-, 20- and 30-year terms.

### Protect your most valuable asset

When you're critically ill or totally disabled and not able to earn an income, the optional **critical illness** coverage and **disability income** coverage can help<sup>1</sup>. You can also choose the optional rider to **waive your premiums** during this difficult time, protecting your valuable coverage while totally disabled.

### Get your premiums back

Choosing the optional **First Rewards Rider**<sup>2</sup> with your Lifefirst coverage means you may get back all of the eligible premiums you've paid, if you outlive the initial term of your certificate.

### Extend your basic life insurance protection

Don't let an accident put your family in financial difficulty. The optional **accidental death** coverage can provide an additional benefit to help your family survive financially.

### Give your children a head start

Foresters Lifefirst is a great way to give your children the gift of guaranteed insurability – even if their future health is uncertain. The optional **insurance coverage for children** features conversion options and is a great head start for their own life insurance plans.



# lifefirst

### Life has changed? No problem

Life doesn't stand still. When your needs change in the future, you may in certain cases convert your Foresters Lifefirst plan to a Foresters permanent life insurance product.

### Applying is simple

Applying for Foresters Lifefirst level term life insurance is simple and convenient.<sup>3</sup> Just complete a simple and easy-to-understand application. Remember, in most cases, the younger and healthier you are, the lower your insurance premiums. What better reason is there to apply for your insurance protection today?

### Fits like a glove

Foresters Lifefirst can be a comfortable fit for anyone that you need to protect. Try it on for size.

*Ask your life insurance representative how Foresters Lifefirst can work for you.*

## Protection for the important things in your life

### Extra protection at no additional premium

Foresters Lifefirst provides two key benefits at no additional premium to help you and your family cope with unexpected events.

The **Family Health Benefit Rider** can help pay for some medical expenses for you and your immediate family members in case of certain natural disasters, such as earthquakes, hurricanes and even lightning strikes. The **Common Carrier Accidental Death Rider** provides an additional death benefit of up to two times your Lifefirst base coverage (to a maximum of \$300,000), that can help with costs your loved ones did not anticipate.

<sup>1</sup> Premiums paid for the Critical Illness Rider (Accelerated Death Benefit) may be refundable if death occurs from a cause other than a covered critical illness, less any benefits that have already been paid under this rider. Premiums paid for the Disability Income Rider (Accident & Sickness) and Disability Income Rider (Accident Only) may be refundable on death, less any benefits that have already been paid under this rider.

<sup>2</sup> Refunds of premium under the First Rewards Rider are reduced by any outstanding loans and by any benefits paid under the Critical Illness Rider.

<sup>3</sup> Insurability depends on answers to questions in the application and on the outcome of the underwriting review based on underwriting requirements and guidelines.

*See the back cover for important information about Lifefirst and its riders.*