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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

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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
- Accelerated Death Benefit 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.
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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		

**Note:**

- *The Accidental Death Rider amount may reduce the CCADR benefit amount.*

**ACCELERATED DEATH BENEFIT RIDER**

Available on	Life insured
Description	This rider, included with eligible certificates at no additional premium, provides the owner an option of accelerating a portion of the eligible death benefit and receiving an accelerated death benefit payment due to diagnosis of an eligible illness.
Eligible Illness	Subject to eligibility criteria and state variations, this rider can be issued with <u>one or more</u> of the following eligible illnesses: <ul style="list-style-type: none"> <li>• Chronic illness</li> <li>• Critical illness</li> <li>• Terminal illness</li> </ul>
Summary Definition of Illnesses	<p><b>Chronic Illness</b> means the insured:</p> <ul style="list-style-type: none"> <li>• Is unable to perform, without substantial assistance from another person, at least two of the activities of daily living for a period of at least 90 days, due to a loss of functional capacity; or</li> <li>• Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.</li> </ul> <p><b>Critical Illness</b> is the following illnesses:</p> <ul style="list-style-type: none"> <li>• Life Threatening (Invasive) Cancer</li> <li>• Myocardial Infarction</li> <li>• Stroke</li> <li>• Advanced Alzheimer's Disease (before the insured's 75<sup>th</sup> birthday)</li> <li>• End Stage Renal Failure</li> <li>• Major Organ Failure</li> </ul>

	<ul style="list-style-type: none"> <li>• ALS</li> </ul> <p><b>Terminal illness</b> means the insured has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.</p>
Eligibility Criteria	<p>Chronic and Critical Illnesses:</p> <ul style="list-style-type: none"> <li>• Issue face amount must be at least \$50,000;</li> <li>• Insured's issue age is 75 or younger; and</li> <li>• Standard rated cases</li> </ul> <p>Terminal Illness:</p> <ul style="list-style-type: none"> <li>• Issue face amount must be at least \$50,000;</li> <li>• All ages; and</li> <li>• Standard and substandard rated cases</li> </ul>
Minimum Acceleration Amount	\$4,500
Maximum Acceleration Amount	<p><b>Chronic Illness</b></p> <ul style="list-style-type: none"> <li>• In any 12-month period, 24% of the eligible death benefit on the effective date of the first accelerated payment due to chronic illness</li> </ul> <p><b>Critical Illness</b></p> <ul style="list-style-type: none"> <li>• Lesser of a) 95% of the eligible death benefit on the effective date of the applicable each accelerated payment due to critical illness; and b) \$500,000</li> </ul> <p><b>Terminal Illness</b></p> <ul style="list-style-type: none"> <li>• Lesser of a) 95% of the eligible death benefit on the effective date of the accelerated payment due to terminal illness; and b) \$500,000</li> <li>• One terminal illness payment is allowed – the rider will terminate after an ABR terminal illness payment</li> </ul>
Lifetime Maximum Acceleration Amount	<ul style="list-style-type: none"> <li>• Lesser of a) 95% of the eligible death benefit at the time of the first acceleration; and b) \$500,000</li> </ul>
Minimum Residual Base Face Amount	\$10,000

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Payment Amount	<p>The payment, due to diagnosis of eligible critical illness and chronic illness, will be less than the acceleration amount which will be <u>reduced</u> by the following:</p> <ul style="list-style-type: none"> <li>• Actuarial discount amount</li> <li>• Administration fee (current fee is \$300)</li> </ul> <p><b>The actuarial discount amount and administration fee will <u>not</u> be applied to a terminal illness claim.</b></p>
Actuarial Discount Amount	<p>It is determined by Foresters:</p> <ul style="list-style-type: none"> <li>• Based on factors specific to the insured, such as age, gender and premium class;</li> <li>• Based on future mortality of the insured using the mortality table determined by Foresters;</li> <li>• The accelerated death benefit interest rate Foresters applies;</li> <li>• Will take into account the present value of the acceleration amount.</li> </ul>
Effect of Acceleration	<p>ABR claim payment will reduce the face amount. The reduction to the face amount could be by more than the payment amount.</p> <p>Receipt of an accelerated death benefit payment is intended to qualify for favorable tax treatment under the IRC. However, depending on individual circumstances or changes to the IRC, the payment may be taxable, and may affect eligibility for public assistance or benefits. Your client should consult a qualified tax advisor and applicable government agency before receiving an accelerated death benefit payment.</p>

Issue ages (Age nearest birthday)	<p>10-year: 18 – 60          20-year: 18 – 60          25-year: 18 – 60 (55 for Tobacco)          30-year: 18 – 55 (50 for Tobacco)</p>
Minimum Benefit Amount	\$10,000
Maximum Benefit Amount	<p>Up to 100% of the base certificate face amount to a maximum of \$300,000.</p> <p><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></p>
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	<p>The earlier of:</p> <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.
<p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• <i>ADR may be added after issue.</i></li> <li>• <i>It's available for cases with substandard rating on the base certificate.</i></li> </ul>	

### WAIVER OF PREMIUM RIDER

Description	<p>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.</p> <p>To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.</p>
Issue ages (Age nearest birthday)	<p>10-year: 18 – 55          20-year: 18 – 55          25-year: 18 – 55          30-year: 18 – 55 (50 for Tobacco)</p>

## OPTIONAL RIDERS

### ACCIDENTAL DEATH RIDER

Description	<p>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.</p>
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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	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: <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>
<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>	

## 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.
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)
Benefit Amount	Minimum = \$5,000 Maximum = 75% of the base certificate amount to a maximum of \$250,000
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>
Covered Critical Illnesses and Procedures	<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> <ul style="list-style-type: none"> <li>Coronary heart disease requiring: <ul style="list-style-type: none"> <li>Coronary bypass surgery</li> <li>Angioplasty</li> </ul> </li> </ul>
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>

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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>
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>
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>
Death Claims	<p>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.</p> <p><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></p>
Expiry date	The end of the initial term period. <i>The rider may end before the rider expiry date.</i>
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>CIR CANNOT be added after issue.</li> <li>It is NOT available for cases with substandard rating on the base certificate.</li> </ul>	

## 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	90 days (from onset of total disability, not the date of injury). <i>DIR benefits will NOT be paid during the waiting period.</i>
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>

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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</b> (if applicable) - Insured's inability to work at own occupation</li> <li>• <b>2nd injury/sickness</b> (if applicable)- 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>
Changes After Issue	Rider benefit amount may be decreased after issue. However, a benefit amount increase after issue is not permitted.

- *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)	<p>10-year: 18 – 55  20-year: 18 – 55  25-year: 18 – 55  30-year: 18 – 55 (50 for Tobacco)</p>
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	<p>One premium rate to cover all insured children, and will remain the same for the entire initial term period.</p> <p><u>Rate/\$1,000</u>  Monthly-\$0.50; Quarterly-\$1.49  Semi-Annual-\$2.91; Annual-\$5.71</p>
Insured Children	<p>At issue each child who:</p> <ul style="list-style-type: none"> <li>• Is 15 days or older, on the application date, and</li> <li>• Has not reached their 18<sup>th</sup> birthday at issue of rider, and</li> <li>• Is not excluded by us.</li> </ul> <p><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 18<sup>th</sup> birthday.</i></p>
Child No Longer Insured	<p>A child ceases to be insured at the earliest of:</p> <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>
Convertibility	Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the

**Notes:**

- *It may be added after issue within the first 5 years of certificate issue date.*

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	conversion period.
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> <p><i>Any insurance above the conversion amount and riders added to the new permanent life insurance certificate are subject to underwriting approval.</i></p>
Conversion Period	<p>Begins when the child becomes an insured child until two months after the earliest of:</p> <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>
Expiry Date	<p>The earlier of:</p> <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>
<p><b>Notes:</b></p> <ul style="list-style-type: none"> <li><i>It may be added after issue.</i></li> <li><i>Evidence of insurability for insured child(ren) is required only at the time of the CTR application.</i></li> <li><i>It is available for cases with substandard ratings on the base certificates.</i></li> </ul>	

## KEY CONTACT INFORMATION

### SALES SUPPORT

We answer your call...with a live voice. Foresters Sales Support Team is your first, direct, live point-of-contact for all of your pre-sales needs! Our informed professionals pick up when you call, and provide the friendly assistance you need.

We are here for you! Call us at 1-866-466-7166 Option #1, Monday to Friday from 8:30 am to 7:00 pm ET. Our knowledgeable Foresters sales team is standing by to support your business with:

- A "live voice" to answer all of your Foresters questions
- Sales ideas and solutions
- Foresters product training
- Illustration software and website support
- Advanced marketing concepts, materials and education
- A Single Point-of-Contact with Foresters

### OUR PRODUCER SERVICE CENTER

Do you need to inquire about business you have recently submitted, or an existing inforce certificate? Visit our producer website ezbiz (foresters.com) for quick and easy 24 hour self-service options. Should you require additional assistance, please contact our Producer Support Line at 1-866-466-7166 Option #2 between Monday to Friday 8:00 am to 8:00 pm ET.

### MARKETING SUPPLIES

Visit our producer website ezbiz (foresters.com) for forms and marketing collateral. Here you will have the ability to download and/or order Foresters Sales Aids, which include: applications, product guides, consumer brochures, rate sheets, and advertising templates.

Up to a maximum of 50 forms can be ordered at a time. If you need to order more than the maximum allowed, please contact Sales Support to place your order.