

# Features comparison

	SMART UL	BIG UL	Lifefirst
<b>Plan type</b>	Flexible Universal Life	Flexible Universal Life	Term Life
<b>Flexible payments</b>	Yes	Yes	No
<b>Adjustable death benefit</b>	Yes	Yes	No
<b>Death benefit options</b>	Level Increasing	Level	Level
<b>Key message</b>	Universal life insurance that offers non-medical underwriting, lifetime coverage and potential for solid cash accumulation.	Medically underwritten universal life insurance that offers lifetime no-lapse guarantee coverage with a unique feature that provides a death benefit enhancement at no extra cost.	Term insurance that offers a variety of protections all in one package – including living benefit options designed to help deal with life's unexpected events when it's most needed.
<b>Product description</b>	A flexible premium universal life insurance product with non-medical underwriting that provides lifetime insurance coverage on the Life Insured. It may generate cash value and allows considerable flexibility in making coverage changes, as life needs change.	A flexible premium universal life insurance product that offers no-lapse guarantee lifetime insurance coverage with the potential of cash value accumulation (with medical underwriting). It also provides an additional death benefit of up to the face amount (up to \$1-million), at no extra cost, for up to 15 years.	Choice of initial terms for convertible and renewable term insurance that is offered on non-medical and medical basis. Base certificate premiums are guaranteed and level for the entire initial period. After the initial term, coverage is renewable annually to age 100.
<b>Underwriting</b>	Non-Medical	Medical	Non-Medical and Medical
<b>Definition of life insurance test options</b>	Guideline Premium Test Cash Value Accumulation Test	Guideline Premium Test	N/A
<b>Key features</b>	<ul style="list-style-type: none"> <li>• Non-medical underwriting up to \$250,000 available (depending on issue age)</li> <li>• Offers lifetime insurance coverage</li> <li>• Offers no-lapse guarantee protection for the first 10 years</li> <li>• Minimum coverage as low as \$25,000</li> <li>• Flexible premium payment options</li> <li>• Disability Income Rider (Accident Only) – optional</li> <li>• Family Health Benefit Rider and Common Carrier Accidental Death Rider at no additional cost</li> </ul>	<ul style="list-style-type: none"> <li>• Offers no-lapse guarantee coverage</li> <li>• Offers guaranteed lifetime insurance coverage at predictable premiums</li> <li>• Death Benefit enhancement that provides an additional death benefit at no extra cost, for up to 15 years</li> <li>• Flexible premium payment options</li> <li>• Disability Income Rider (Accident Only) – optional</li> <li>• Death Benefit Enhancement Rider, Family Health Benefit Rider and Common Carrier Accidental Death Rider at no additional cost</li> </ul>	<ul style="list-style-type: none"> <li>• Choice of initial terms of 10, 20 &amp; 30 years (10-year term is available for medical only)</li> <li>• Minimum coverage as low as \$50,000</li> <li>• Premium to accommodate any budget needs</li> <li>• Can convert to Foresters permanent insurance when insurance need changes</li> <li>• Return of Premium Rider (ROP) offers easy access loan – optional</li> <li>• Critical Illness Accelerated Death Benefit -optional</li> <li>• Disability Income Riders – optional                             <ul style="list-style-type: none"> <li>• (Accident Only)</li> <li>• (Accident and Sickness)</li> </ul> </li> <li>• Family Health Benefit Rider and Common Carrier Accidental Death Rider at no additional cost</li> </ul>
<b>Tax-deferred cash value accumulation</b>	Yes	Yes	N/A

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	SMART UL	BIG UL	Lifefirst
Cash value	Yes (Strong focus on cash value accumulation)	Yes	No. However, with ROP, eligible premiums will be refunded at the end of initial term, or the insured can access a percentage, if any, of the eligible premium prior to the end of initial term through a loan or a full surrender.
Guaranteed minimum interest rate	3%	3%	N/A
Loan access	Yes (Preferred loans starting after the 7th certificate year)	Yes	Yes (with ROP)
Monthly administration charge/Policy fee	\$12	None	\$7.00 for Non-medical \$6.25 for Medical
Surrender charge	Decreasing for 15 years	Decreasing for 19 years	N/A
Underwriting classes available	<ul style="list-style-type: none"> <li>• Standard Non-Tobacco</li> <li>• Standard Tobacco</li> <li>• Juvenile (issue ages 0-15)</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred Plus Non-Tobacco</li> <li>• Preferred Non-Tobacco</li> <li>• Standard Plus Non-Tobacco</li> <li>• Standard Non-Tobacco</li> <li>• Standard Plus Tobacco</li> <li>• Standard Tobacco</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred Plus Non-Tobacco (FU only)</li> <li>• Preferred Non-Tobacco (FU only)</li> <li>• Standard Plus Non-Tobacco (FU only)</li> <li>• Standard Non-Tobacco</li> <li>• Standard Plus Tobacco (FU only)</li> <li>• Standard Tobacco</li> </ul>
Riders available	<p>Riders included at no extra cost:</p> <ul style="list-style-type: none"> <li>• Family Health Benefit Rider</li> <li>• Common Carrier Accidental Death Rider</li> </ul> <p>Optional riders:</p> <ul style="list-style-type: none"> <li>• Accidental Death Rider</li> <li>• Children's Term Rider</li> <li>• Disability Income Rider (Accident Only)</li> <li>• Waiver of Monthly Deductions Rider</li> <li>• Guaranteed Purchase Option Rider</li> </ul>	<p>Riders included at no extra cost:</p> <ul style="list-style-type: none"> <li>• Death Benefit Enhancement Rider</li> <li>• Family Health Benefit Rider</li> <li>• Common Carrier Accidental Death Rider</li> </ul> <p>Optional riders:</p> <ul style="list-style-type: none"> <li>• Accidental Death Rider</li> <li>• Children's Term Rider</li> <li>• Disability Income Rider (Accident Only)</li> <li>• Waiver of Specified Premium Rider</li> </ul>	<p>Riders included at no extra cost:</p> <ul style="list-style-type: none"> <li>• Family Health Benefit Rider</li> <li>• Common Carrier Accidental Death Rider</li> </ul> <p>Optional riders:</p> <ul style="list-style-type: none"> <li>• Return of Premium Rider</li> <li>• Disability Income Rider (Accident Only)</li> <li>• Disability Income Rider (Accident &amp; Sickness)</li> <li>• Critical Illness Rider (Accelerated Death Benefit)</li> <li>• Accidental Death Rider</li> <li>• Children's Term Rider</li> <li>• Waiver of Premium Rider</li> </ul>
Supported sales concept examples	<ul style="list-style-type: none"> <li>• Mortgage protection</li> <li>• Estate preservation</li> <li>• Wealth Transfer</li> <li>• College funding</li> <li>• Supplemental retirement income</li> <li>• Income Replacement</li> <li>• Term conversion</li> </ul>	<ul style="list-style-type: none"> <li>• Mortgage protection</li> <li>• Final expense</li> <li>• Estate preservation</li> <li>• Wealth transfer</li> <li>• Irrevocable Life Insurance Trust</li> <li>• Income replacement</li> <li>• Term conversion</li> </ul>	<ul style="list-style-type: none"> <li>• Mortgage protection</li> <li>• Final expense</li> <li>• Disability income replacement (through DIR)</li> <li>• Supplemental retirement savings (through ROP)</li> <li>• Income replacement</li> </ul>
CSO mortality table	2001	2001	2001

This is an outline of some of the features of these life insurance products, subject to certificate and rider terms, and may not be available in all states. State variations and restrictions may apply.

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