

Lifefirst Level Term Life Insurance¹

Competitive non-medical and medical term life insurance all-in-one

Description	10-, 20- and 30-year convertible and renewable guaranteed level term insurance with living benefit options to help deal with life's unexpected events.														
Death Benefit	Level (reduced by loan or Critical Illness Rider benefits paid)	Face Amounts	Non-Medical available up to \$250,000 <table border="1"> <thead> <tr> <th>Ages</th> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>18-50:</td> <td>\$50,000 - \$250,000</td> <td>\$250,001 & up</td> </tr> <tr> <td>51-55:</td> <td>\$50,000 - \$200,000</td> <td>\$200,001 & up</td> </tr> <tr> <td>56+:</td> <td>\$50,000 - \$150,000</td> <td>\$150,001 & up</td> </tr> </tbody> </table> Over \$10,000,000 subject to head office approval. Note: Please consult the Lifefirst product guide for 10-year term underwriting limits.	Ages	Non-Medical	Medical	18-50:	\$50,000 - \$250,000	\$250,001 & up	51-55:	\$50,000 - \$200,000	\$200,001 & up	56+:	\$50,000 - \$150,000	\$150,001 & up
Ages	Non-Medical			Medical											
18-50:	\$50,000 - \$250,000	\$250,001 & up													
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Built-in Benefits (no extra cost)	Common Carrier Accidental Death Rider provides an additional death benefit of up to two times the face amount to a maximum of \$300,000 if the insured dies from an accidental bodily injury while a fare-paying passenger on a common carrier. Family Health Benefit Rider provides benefits for certain medical expenses resulting from a covered natural disaster for the insured and their immediate family of up to \$650/person per incident with a lifetime family maximum of \$5,000.	Certificate Fees	Non-Medical: \$7/monthly, \$21/quarterly, \$38.50/semi-annually, \$70/annually Medical: \$6.25/monthly, \$18.75/quarterly, \$34.25/semi-annually, \$62.50/annually												
Premiums	Guaranteed and level premiums for the entire initial term for the base certificate ² . After the initial term period, the certificate may be continued at annual renewable rates to the certificate anniversary nearest age 100.	Modal Factors	Monthly: 0.088652, Quarterly: 0.265957, Semi-annually: 0.515071, Annually: 1												
Minimum Premiums	\$25/monthly, \$75/quarterly, \$150/semi-annually, \$300/annually	Underwriting Classes	<table border="1"> <thead> <tr> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td>Preferred Plus Non-Tobacco</td> </tr> <tr> <td>Tobacco</td> <td>Preferred Non-Tobacco</td> </tr> <tr> <td></td> <td>Non-Tobacco Plus</td> </tr> <tr> <td></td> <td>Tobacco Plus</td> </tr> <tr> <td></td> <td>Tobacco</td> </tr> </tbody> </table>	Non-Medical	Medical	Non-Tobacco	Preferred Plus Non-Tobacco	Tobacco	Preferred Non-Tobacco		Non-Tobacco Plus		Tobacco Plus		Tobacco
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Issue Ages	<table border="1"> <thead> <tr> <th colspan="2">Non-Medical & Medical</th> </tr> <tr> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>10-year: 18 to 80</td> <td>18 to 80</td> </tr> <tr> <td>20-year: 18 to 65</td> <td>18 to 60</td> </tr> <tr> <td>30-year: 18 to 55</td> <td>18 to 50</td> </tr> </tbody> </table> (10-year is not available on Non-Medical basis):	Non-Medical & Medical		Non-Tobacco	Tobacco	10-year: 18 to 80	18 to 80	20-year: 18 to 65	18 to 60	30-year: 18 to 55	18 to 50	Optional Riders	First Rewards Rider Critical Illness Rider (Accelerated Death Benefit) Disability Income Rider (Accident & Sickness) Disability Income Rider (Accident Only) Accidental Death Rider Children's Term Rider Waiver of Premium Rider		
Non-Medical & Medical															
Non-Tobacco	Tobacco														
10-year: 18 to 80	18 to 80														
20-year: 18 to 65	18 to 60														
30-year: 18 to 55	18 to 50														
		Loans	Not available for base plan. Available through First Rewards Rider.												

Sales Focus

- **Non-Medical up to \$250,000**
 - Available on 20- and 30-year terms
 - No exams, no fluids, no APS, no routine Personal Health Interviews (PHIs)
- **First Rewards Rider**
 - Available on non-medical 20- and 30-year terms

¹ Foresters Lifefirst level term life insurance and its optional 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.

² Guaranteed premiums may not be applicable to Lifefirst optional riders.

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