

Coverage at a glance

*A surprising package
of benefits*

Foresters Lifefirst *Level Term Life Insurance*

Benefits of Membership

Foresters™ members¹ get so much more than a traditional life insurance product.

Foresters valuable benefits of membership² provide eligible members a unique package of benefits. These may include opportunities to attend member events with family and friends, make a difference in their community, as well as access to a variety of complimentary life, health and education benefits.

Real benefits in times of need

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. Life insurance can be the foundation that helps you prepare for the unexpected.

As a member, when you purchase life insurance with Foresters you are eligible to get real benefits in times of need. There's more for you with Foresters complimentary member benefits. Suppose you are married with three children – ages 1, 3 and 5. If you and your spouse were to die, Foresters would pay your life insurance death benefit – just like other insurers.

Plus:

- Foresters Orphan Scholarship member benefit could provide up to \$72,000 in scholarships for your three children (\$6,000 for each child for four years).
- Foresters Orphan member benefit could pay up to \$486,000 in benefits for the care of your three children (\$900 a month per child until that child turns 18).

That's up to an additional \$558,000 in benefits – just for becoming a member when you apply for life insurance with Foresters.

Visit www.foresters.com/membership to learn about benefits of membership.



¹ Foresters members include primary insureds and annuitants under eligible Foresters life insurance and annuity certificates. Members' immediate family members may also be eligible for member benefits.

² 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.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, ON M3C 1T9 – T. 800 828 1540

Prepared for:

Name: _____

Date: _____

Prepared by: _____

Contact info: _____



**Complimentary
Member Benefits²**

Benefit Amount	Planned Premium
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For you and your family

Critical Illness member benefit¹ A one-time lump-sum payment upon the initial diagnosis of cancer, heart attack, stroke or multiple sclerosis.	\$2,000	Complimentary for members
Terminal Illness member benefit² An interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on a terminally ill insured person (not available in New York and Illinois as a member benefit).	\$250,000 maximum	Complimentary for members
Foresters Competitive Scholarships³ 350 scholarships of up to \$8,000 are available every year to eligible members and their family.	\$8,000 maximum per child	Complimentary for members
Orphan Scholarship member benefit \$1,500, \$3,000 or \$6,000 per year per child for up to 4 years of full-time postsecondary education, upon the death of one parent, a single parent, or both parents.	\$24,000 maximum per child	Complimentary for members
Orphan member benefit \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.	\$194,400 maximum per child	Complimentary for members
Member events Free or discounted Foresters-supported events and activities with family and friends.	Invaluable	Complimentary for members (or nominal fee)
Community involvement Raise funds or volunteer with an organization that matters to you; make a difference in your community.	Invaluable	Complimentary for members
Everyday Money & Legal Link member benefits Toll-free access to two services. Accredited counsellors to help with every day money issues, such as budgets and debt. Referrals to local lawyers for free and discounted legal services.	Invaluable	Complimentary for members

	Benefit Amount	Planned Premium
Base coverage		
Lifefirst Level Term Life Insurance (____ Yrs)		
Common Carrier Accidental Death Benefit Rider Pays up to double the death benefit if the insured dies within 90 days of, and due to, an accidental bodily injury that occurred on a common carrier as a fare-paying passenger, up to a maximum of \$300,000.		
Family Health Benefit Rider Provides hospital and ambulance benefits up to a maximum of \$650 per person to a limit of \$5,000 per family, if injured as a result of: hurricane, tornado, tsunami, earthquake, volcanic eruption, being struck by lightning, typhoon.		
Optional benefits		
*Critical Illness Rider (Accelerated Death Benefit) Provides a lump-sum payment of up to 75% of the base coverage to a maximum of \$250,000 for: Critical Illnesses – life threatening cancer, myocardial infarction (heart attack), stroke, advanced Alzheimer’s disease Critical Procedures – coronary bypass surgery and angioplasty		
*Disability Income Rider (Accident Only) or (Accident & Sickness) Provides a monthly income for up to 2 years (for two separate incidents) if the insured becomes totally disabled, within 180 days of the accident or sickness (90-day elimination period).	\$ _____ /month	
Children’s Term Rider Provides level term life insurance for each insured child of the insured, whether born, adopted or under legal guardianship, or a stepchild, of the insured.		
Accidental Death Rider Provides a maximum benefit of \$300,000 in case of accidental death due to accidental bodily injury.		
First Rewards Rider Can return to the owner 100% of the premiums paid for the base plan and First Rewards Rider (minus outstanding loans plus interest accrued, and any CI benefits paid) if the insured lives to the end of the initial term.		
Waiver of Premium Rider Waives the premium required on the premium due date as long as the insured is totally disabled and unable to work (while the rider is in effect).	\$ _____ /month	

Total Planned Premium

*Premium subject to increase.

This worksheet 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 Foresters 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, TERM-FRR-XX01-2009 or ICC09-TERM-FRR-US01
- Critical Illness Rider (Accelerated Death Rider): 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-US01-2007 or SI-WPR-XX01-2007
- Children’s Term Rider: CTR-US01-2007 or CTR-XX01-2007
- Accidental Death Rider: ADR-US01-2007 or ADR-XX01-2007

¹ Critical Illness refers to life-threatening cancer, heart attack, stroke or multiple sclerosis. The initial diagnosis must occur at least 24 months after date of membership and meet other eligibility requirements.

² Not available in NY, IL or on US Accidental Death products.

³ This program is administered by International Scholarship and Tuition Services, Inc.



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