

Additional benefits of becoming a Foresters member

When you trust Foresters with your life insurance or retirement needs, you're not only accessing our expertise; you're joining an organization with a 140-year history of giving back to families and communities. And for our more than one million members, we provide valuable member benefits and opportunities to enjoy quality family time or give back through volunteering efforts that directly benefit local communities.

Foresters members enjoy unique member benefits* including competitive academic scholarships, financial counseling and discounted legal services as well as opportunities to give back through volunteering opportunities.

*Description of member benefits that you may receive assumes you are a Foresters member. Foresters member benefits are non-contractual, subject to eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

Compliments of:

For more information about Foresters Financial go to foresters.com or call us toll-free at **800 828 1540**

This brochure is provided for information purposes only; it does not form part of the Foresters Lifefirst Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract.

Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society. Foresters Lifefirst and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters Lifefirst Insurance contract for your state for these terms and conditions.

Not a bank deposit. Not FDIC insured. Not guaranteed by any bank or credit union. Not insured by any federal government agency.

Foresters Lifefirst and its riders are filed under the following form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Lifefirst: ICC13-TERM-LF-US01, TERM-LF-XX01-2013 or TERM-LF-NY02-2013; Family Health Benefit Rider: FHB-XX01-2007 or FHB-NH02-2007; Common Carrier Accidental Death Rider: CCADR-US01-2007, ICC13-TERM-CCADR-US01 or TERM-CCADR-XX01-2013; Critical Illness Rider (Accelerated Death Benefit): SI-CIR-XX01-2006 or CIR-IL01-2008; Disability Income Rider (Accident & Sickness): DISR-XX01-2007; Disability Income Rider (Accident Only): SI-DIR-XX01-2006 or SI-DIR-MN02-2006 Waiver of Premium Rider: ICC13-TERM-WPR-US01 or TERM-WPR-XX01-2013; Children's Term Rider: ICC13-TERM-CTR-US01 or TERM-CTR-XX01-2013; Accidental Death Rider: SI-ADR-US01-2005, ICC13-TERM-ADR-US01 or TERM-ADR-XX01-2013 Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-TRAD-ABRCHCRTI-US01 or TRAD-ABRCHCRTI-XX01-2014; Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-TRAD-ABRCRTI-US01 or TRAD-ABRCRTI-XX01-2014; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 or TRAD-ABRTI-XX01-2014

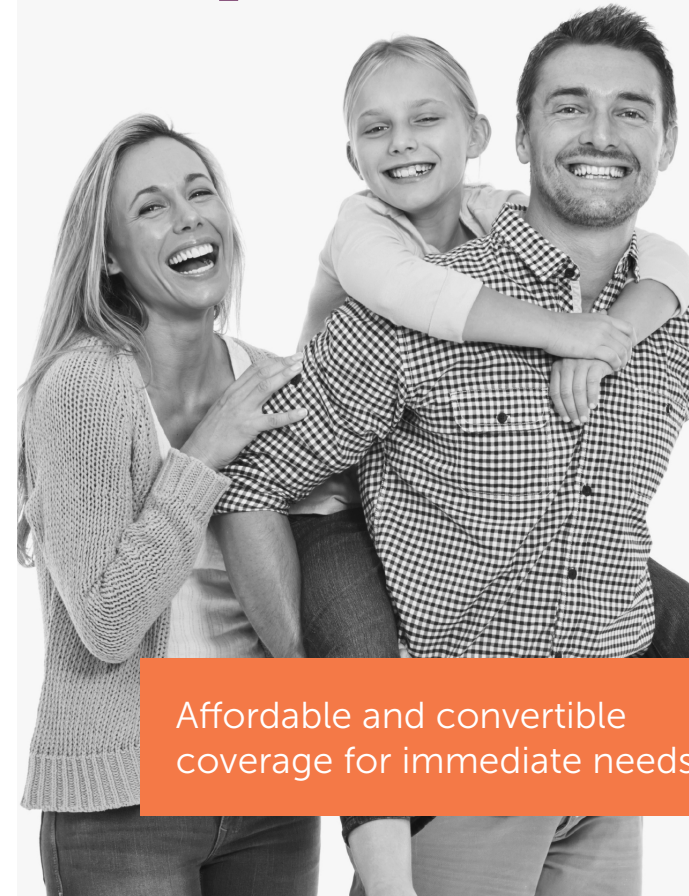
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Lifefirst

Level Term
Life Insurance

Financial protection & exceptional value



Affordable and convertible coverage for immediate needs

Foresters
Financial

The importance of term life insurance

Financial security for your family is not always easy to achieve. Life can be full of celebrations, positive changes and successes, but it can also include unforeseen challenges. Foresters Financial™ term life insurance can help provide protection along the way and help you prepare for the unexpected.

Start building your financial security plan

Foresters term life insurance, combined with the many available riders, can be an affordable starting point for your financial security plan. You can rely on Foresters term life insurance for the important changes and challenges in your life:

- Starting life with a new partner
- Caring for your family
- Covering short-term debts
- Covering longer-term debts, such as a mortgage
- Protecting income in case of total disability or critical illness

Flexibility to match your changing needs

As your life changes, term life insurance has the flexibility to help you build the financial security you need.

Foresters term life insurance is renewable, so you can extend the length of your coverage. And in many cases, it's convertible, which means you can switch to Foresters permanent life insurance should this option better meet your needs.

Give your children a head start

Foresters Lifefirst level term life insurance is a great way to give your children the gift of guaranteed insurability – even if their future health is uncertain. The optional **Children's Term Rider** can give them a head start on their own life insurance plans, by allowing them to convert their coverage to a new Foresters permanent insurance plan, guaranteed. Your future children, including any you may adopt are automatically covered when you buy this rider.



Choose the term that fits your needs

Because it's term life insurance, Foresters Lifefirst provides coverage for the period of time when you need it most. You can choose terms of 10, 20, 25 or 30 years which can match your needs.

Lock in your premiums

With guaranteed level premiums, for certain coverages you'll have the comfort of knowing exactly how much your life insurance protection will cost. The premiums for your base coverage and certain riders will never increase during the initial term of coverage you've chosen.

Applying is simple

Applying for Foresters Lifefirst is simple and convenient. The application is easy to understand and your life insurance representative will help you apply.

Foresters Lifefirst level term life insurance can help your family meet everyday financial responsibilities in the event of your death.

Extend your basic life insurance protection

Finding yourself unable to earn an income can have a devastating impact on you and your family. Fortunately, Foresters Lifefirst has riders available to help:

Critical Illness Rider

You can add the optional Critical Illness Rider¹ which allows you to accelerate a portion of your term insurance amount as a lump sum payment if you are diagnosed with certain illnesses or undergo certain medical procedures.

Disability Income Protection

Our optional disability income protection² is available in two versions: for accidents only or for both accidents and illness.

Waiver of Premium Rider

The optional Waiver of Premium Rider helps you maintain your valuable life insurance coverage if you are totally disabled and unable to work.

Accidental Death Coverage

Choosing the optional accidental death coverage can provide an additional benefit to help your family when they need it most.

Features that may be included with basic coverage with no additional premium:

Common Carrier Accidental Death Rider

The Common Carrier Accidental Death Rider provides an additional death benefit if you die of accidental injuries that occur while riding as a fare-paying passenger on a common carrier, such as a bus or train.

Family Health Benefit Rider

The Family Health Benefit Rider pays a benefit for family health expenses that may occur as a result of natural disasters, such as hurricanes, tornadoes and earthquakes.

Accelerated Death Benefit Rider³

Provides an option to accelerate a portion of the eligible death benefit and receive a payment.⁴

Subject to eligibility criteria and state variations, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness.

¹ 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.

² Premiums paid for the Disability Income Rider (Accident Only) and Disability Income Rider (Accident and Sickness) may be refundable on death, less any benefits that may have already been paid under this rider.

³ This rider is not available for certificates issued with a base face amount of less than \$50,000. On certificates where the insured's issue age is higher than 75 or issued as sub-standard, Terminal illness, where available, will be the only eligible illness issued.

⁴ The payment, due to diagnosis of an eligible illness, may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits.

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