

Term Life Insurance

Solid protection and the flexibility to change

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

Build your foundation with term life insurance

Term life insurance and applicable riders can be an affordable starting point for your financial plan, whether you are:

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

A flexible foundation

As you move through life, your needs change and you may outgrow the foundation of your financial plan. It's comforting to know that you can adapt your Foresters term life insurance coverage to meet those changing needs. It's "renewable" so you can extend the length of your coverage if needed. And in certain cases, it's "convertible" so you can change to permanent life insurance should this option better meet your needs in the future.

Compliments of:

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. Refer to the Foresters Lifefirst contract for your state for these terms and conditions. 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 state variations may apply. Foresters Lifefirst and its riders are filed under the form numbers listed below, where "XX" represents either "U.S." or your state's postal abbreviation, as applicable.

Foresters Lifefirst: LFEN-XX01-2007, LFEN-ME02-2007, LFEN-OR03-2007, LFEN-WA10-2007, LFEN-WA20-2007, LFEN-US01-2012
Family Health Benefit Rider: FHB-XX01-2007 or FHB-NH02-2007
Common Carrier Accidental Death Rider: CCADR-XX01-2007
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: SI-WPR-XX01-2005 or SI-WPR-MA02-2005
Children's Term Rider: SI-CTR-XX01-2006
Accidental Death Rider: SI-ADR-XX01-2005

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

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Lifefirst

Level Term Life Insurance



Foresters simple affordable protection

Foresters 

Foresters membership—real value

For over 135 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. Turn to us for affordable life insurance products and all the many benefits of membership.*

If you become a Foresters member, you can enjoy a surprising package of complimentary benefits that can help you and your family do more. And, you can take advantage of opportunities to develop your personal skills, attend fun family events and make a difference in your community.

Visit us to learn more about your membership at: foresters.com or call 800 444 3043

* Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled without notice.

Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9.

Foresters Lifefirst level term life insurance offers you and your family affordable and easily customizable protection for a variety of needs – all in one package.

Build protection your way

You can build a personal protection plan that matches your unique needs with a choice of 10- or 20-year terms.

Protect your greatest asset

Becoming unable to earn an income can have a severe impact on you and your family. So, Lifefirst offers optional **critical illness coverage** and you can choose **disability income protection** for accidents only or for both accidents and illness.¹ You can also choose the optional rider to waive your premiums during part of this difficult time, protecting your valuable coverage while totally disabled.

Extend your basic life insurance protection

The last thing you want is for an accident to put a financial strain on your family. Choosing the optional accidental death coverage can provide an additional benefit to help your family when they need it most.

Give your children a head start

Lifefirst is a great way to give your children the gift of guaranteed insurability – even if their future health is uncertain. The optional insurance coverage for children can give them a head start on their own life insurance plans.



Protection for the important things in your life

Lifefirst Level term life Insurance

Extra help to cope with life's unexpected events

There are two features of Lifefirst that are **automatically included** with your basic coverage that can help you and your family in times of need.

The **Family Health Benefit Rider** pays a benefit you can use to pay some family health expenses that may occur as a result of natural disasters such as hurricanes, tornadoes and tsunamis.

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 a train.

Applying is simple

Applying for Lifefirst is simple and convenient. Complete an easy-to-understand application and you could be eligible for life insurance coverage.²

Remember, in most cases, the younger and healthier you are, the lower your insurance premiums. For both today's peace of mind and tomorrow's possibilities, Lifefirst gives you many good reasons to apply.

Ask your insurance representative how Foresters Lifefirst can work for you.

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

² Insurability depends on answers to questions in the application and on the outcome of the underwriting review based on underwriting requirements and guidelines.

See the back cover of this brochure for important information about Foresters Lifefirst and its riders.