



Foresters simple affordable protection

Lifefirst

Level Term Life Insurance

Foresters Lifefirst offers you and your family affordable and easily customizable protection for a variety of needs.

If you become a member, you can enjoy a surprising package of complimentary benefits that can help you and your family do more.

Your life insurance representative will use this worksheet to show you how life insurance coverage and Foresters benefits of membership can combine to offer real benefits in times of need.

Real benefits when you need them

As a Foresters™ member, you get so much more than a standard life insurance product. You can take advantage of opportunities to develop your personal skills, attend fun family events and make a difference in your community.

You may also be eligible for other valuable member benefits¹ that enhance your insurance coverage.

Although your situation may be quite different, let's look at an example of how member benefits can supplement the insurance coverage you're purchasing.

In this example, a married couple have three children, ages 1, 3 and 5. If the couple were to die, their beneficiaries would receive their life insurance death benefit. In addition:

- Foresters Orphan Scholarships could provide up to \$72,000 in scholarships (\$6,000 for each child for 4 years)
- Foresters Orphan benefits could pay up to \$486,000 toward the care of the children (\$900 a month for each child until they turn 18)

That's an additional \$558,000 in benefits – just for being a Foresters member!

Together, your Foresters life insurance and benefits of membership can help you and your family get more out of life – the protection you and your family need and a unique package of benefits you can enjoy.

Visit us to learn more about your membership at foresters.com.

¹ 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; its subsidiaries are licensed to use this mark.

Prepared for:

Name _____

Date _____

Prepared by _____

Contact info _____

Plus:

Complimentary Member Benefits¹

Base coverage	Benefit Amount	Planned Premium
Lifefirst Level Term Life Insurance (_____ Yrs)		
Common Carrier Accidental Death 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 while 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	Benefit Amount	Planned Premium
*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 eligible 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.		
Waiver of Premium Rider Waives the premium required on the premium due date after the insured is totally disabled for 6 months and unable to work (while the rider is in effect).	Waives monthly premium	

Total Planned Premium *Premium subject to increase
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For you and your family	Benefit Amount	Planned Premium
Terminal Illness loan² 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.	\$250,000 maximum	Complimentary for members
Competitive Scholarships³ Up to 350 renewable scholarships are available every year to eligible members and their family who can qualify for up to \$8,000 in support.	\$8,000 maximum per child	Complimentary for members
Orphan Scholarships Per year per child, renewable for up to 4 years of full-time postsecondary education upon the death of: both parents, up to \$6,000; a single parent, up to \$3,000; one of two parents, up to \$1,500.	\$24,000 maximum per child	Complimentary for members
Orphan benefits \$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
Family events Spend time with your family at sporting events, theme parks and more, at little to no cost.	Invaluable	Complimentary for members (or nominal fee)
Inspiring community activities Make a meaningful and lasting impact in your community. Support family well-being through our national partnerships.	Invaluable	Complimentary for members
Everyday Money & Legal Link Toll-free access to two services. Accredited counsellors can help with every day money issues, such as budgets and debt. Access complimentary or discounted legal services in many areas.	Invaluable	Complimentary for members

This worksheet 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

² Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

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

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