

## Product highlights

<b>Introduction</b>	Foresters Lifefirst is a term life insurance product with a level death benefit and guaranteed level premiums on the base coverage for the entire initial term. The advantages of Lifefirst are: 1) competitively priced non-medical and medical underwriting combined in one product, 2) two built-in standard protection features at no additional premium, and 3) both non-medical and medical versions consolidated on all your sales and marketing materials.		
<b>Initial Term Periods</b>	Non-Medical: 20- and 30-year Medical: 10-, 20- and 30-year		
<b>Issue Ages</b> (Age nearest birthday)		<u>Non-Medical</u>	<u>Medical</u>
	<u>Non-Tobacco</u>		
	10-year	N/A	18 to 80
	20-year	18 to 65	18 to 65
	30-year	18 to 55	18 to 55
	<u>Tobacco</u>		
	10-year	N/A	18 to 80
	20-year	18 to 60	18 to 60
	30-year	18 to 50	18 to 50
<b>Face Amounts</b>		<u>Non-Medical</u>	<u>Medical</u>
	18 to 50	\$50,000 to \$250,000	\$250,001 and up
	51 to 55	\$50,000 to \$200,000	\$200,001 and up
	56 to max	\$50,000 to \$150,000	\$150,001 and up
<b>Insurance Classes</b> (Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract.)	<u>Non-medical</u>		<u>Medical</u>
	Non-Tobacco	<u>Non-Tobacco</u>	<u>Tobacco</u>
	Tobacco	Preferred Plus	Standard Plus
		Preferred	Standard
		Standard Plus	
		Standard	

**Standard protection features included at no additional premium!**

### Family Health Benefit Rider *First of its kind!*

Provides benefits up to \$5,000 (per family) if transferred to a hospital in the Continental United States, Alaska and Hawaii by ambulance, visit the emergency room or stay in a hospital (for up to 5 days) as a result of: earthquake, typhoon, hurricane, tornado, tsunami, volcanic eruption or being struck by lightning.

### Common Carrier Accidental Death Rider

Provides a death benefit of up to two times the base coverage (to a maximum of \$300,000) if the insured dies within 90 days of an accidental bodily injury that occurred while on a common carrier as a fare-paying passenger.



<p><b>Living Benefit Options</b></p>	<p><b>Critical Illness Rider (Accelerated Death Benefit)</b></p> <ul style="list-style-type: none"> <li>• Up to \$250,000 benefit amount</li> <li>• Covers several Critical Illnesses and Critical Procedures</li> <li>• Return of Premium Feature</li> </ul> <p><b>Disability Income Rider (Accident Only)</b></p> <ul style="list-style-type: none"> <li>• Up to \$2,000 benefit amount for non-medical</li> <li>• Up to \$3,000 benefit amount for medical</li> <li>• 24 month benefit period</li> <li>• Return of Premium Feature</li> </ul> <p><b>Waiver of Premium Rider</b></p> <ul style="list-style-type: none"> <li>• Will continue past the initial term period if on claim and totally disabled</li> </ul>																							
<p><b>Extended Protection Options</b></p>	<p><b>Children's Term Rider</b></p> <ul style="list-style-type: none"> <li>• Available from \$10,000 to \$25,000</li> <li>• Convertible to age 25, up to \$125,000</li> </ul> <p><b>Accidental Death Rider</b></p> <ul style="list-style-type: none"> <li>• Not limited to common carrier</li> </ul>																							
<p><b>Renewable</b></p>	<ul style="list-style-type: none"> <li>• Annually after the end of the initial term period to age 100</li> </ul>																							
<p><b>Convertible</b></p>	<ul style="list-style-type: none"> <li>• Until the earlier of age 65 or five years prior to the end of the initial term period</li> <li>• Conversion available to Foresters permanent life insurance</li> </ul>																							
<p><b>Premium Modes, Minimum Premium, and Certificate Fees</b></p>	<table border="1"> <thead> <tr> <th rowspan="2">Premium Mode</th> <th>Minimum Premium</th> <th colspan="2">Certificate Fees</th> </tr> <tr> <th>Non-Medical &amp; Medical</th> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>Monthly PAC</td> <td>\$25</td> <td>\$7.00</td> <td>\$6.25</td> </tr> <tr> <td>Quarterly</td> <td>\$75</td> <td>\$21.00</td> <td>\$18.75</td> </tr> <tr> <td>Semi-Annual</td> <td>\$150</td> <td>\$38.50</td> <td>\$34.25</td> </tr> <tr> <td>Annual</td> <td>\$300</td> <td>\$70.00</td> <td>\$62.50</td> </tr> </tbody> </table>	Premium Mode	Minimum Premium	Certificate Fees		Non-Medical & Medical	Non-Medical	Medical	Monthly PAC	\$25	\$7.00	\$6.25	Quarterly	\$75	\$21.00	\$18.75	Semi-Annual	\$150	\$38.50	\$34.25	Annual	\$300	\$70.00	\$62.50
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# Foresters age and amount requirements for: Foresters Lifefirst - Medical

To help your underwriter with the evaluation process you are responsible for ordering requirements from a third party provider (listed below). A representative from the selected third party provider will call your client to schedule an appointment to complete the necessary requirements (outlined in the chart below).

Age	to \$ 99,999	\$100,000 to \$150,000	\$150,001 to \$200,000	\$200,001 to \$250,000	\$250,001 to \$499,999	\$500,000 to \$999,999	\$1,000,000 to \$1,999,999	\$2,000,000 and up	Legend				
									Code	Requirement	Validity <sup>2</sup>		
18 to 40	NM				V/B	M/B/E/I			NM	Non-Medical	N/A		
41 to 45	NM				P/B	M/B/E/I			V	Vital Signs	1 Yr.		
46 to 50	NM				P/B		M/B/E/I			P	Paramedical (Nurse)	1 Yr. <sup>3</sup>	
51 to 55	NM				P/B/E		M/B/E/I			M	Medical (Doctor)	1 Yr. <sup>3</sup>	
56 to 60	NM				P/B	P/B/E	M/B/E	M/B/E/I			E	Electrocardiogram (ECG)	1 Yr.
61+ <sup>1</sup>	NM				P/B		M/B/E	M/B/T/I			T	Exercise (Treadmill ECG)	1 Yr.
	NM				P/B		M/B/E	M/B/T/I			I	Inspection Report	1 Yr.
	NM				P/B		M/B/E	M/B/T/I			B	Blood Profile	6 Mos.
	NM				P/B		M/B/E	M/B/T/I			APS	Attending Physicians Statement (ordered by Foresters)	

<sup>1</sup> At ages 75 and up, a completed Activities of Daily Living Questionnaire (ADLQ) is required with the application form.

<sup>2</sup> Requirements are valid for the time shown if the findings were as expected. If findings were unexpected, the underwriter may request that the requirement be repeated.

<sup>3</sup> For additional insurance within 12 months of a paramedical or medical exam, non-medical declarations will be required.

## Foresters US paramedical vendors

An APS or Inspection report, if required, will be requested by Foresters New Business Team.

Vendor	Requirements				
	Paramedical	Medical exam	Vitals	Electrocardiogram/Exercise (ECG)	Urine (HOS)
APPS, EMSI & Portamedic					

### Vendor contact information

1. APPS: <http://appslive.com/>

Contact number: 800 727 2101 or 516 822 6230

Should you wish to follow-up on the progress, or about results being sent to Foresters, you may call APPS directly, where you will be given the appropriate telephone number for your state. In addition you may also visit the APPS website to obtain APPS local numbers for your state.

2. Portamedic/Hooper Holmes: <http://www.portamedic.com/>

3. EMSI: <http://eol5.emsinet.com>

Should you need to contact EMSI please contact Partners Plus: 800 872 3674

Note: Use the 'Search' function of each website to find the contact information for the servicing office in your client's area.

