

## 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 Rider<sup>2</sup> 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 protection<sup>3</sup> 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.

## Foresters Lifefirst also offers riders that are automatically included with your basic coverage:

### 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.

## Compliments of:

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

For more information about Foresters, go to [foresters.com](http://foresters.com) or call us toll-free at **800 828 1540**

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Lifefirst

Level Term  
Life Insurance



# Foresters a flexible foundation

Foresters 

# 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™ 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.

# Additional benefits of becoming a Foresters member

Foresters 140-year heritage as a fraternal benefit society — a member-based life insurance provider for everyday families — is the foundation for our guiding principle: enriching the lives of our members, their families and the communities in which they live. We're not a faceless financial institution. We stand for something more. Foresters is an active part of your life, at every stage.

As a Foresters member you can enjoy a package of benefits<sup>1</sup> — many of them complimentary — that can help you and your family do more.

And you can take advantage of available opportunities to make a difference in your community, develop your personal skills and attend fun family events.

To learn more about membership, visit us at [foresters.com](http://foresters.com) or call 800 444 3043.

With Foresters Lifefirst level term life insurance you will have the peace of mind that your family may continue to meet everyday financial responsibilities in the event of your death.

## Choose the term that fits your needs

Because it's term life insurance, 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.

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

## 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.

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

# 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 **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.



<sup>1</sup> Foresters member benefits are non-contractual, subject to eligibility requirements and limitations and may be changed or cancelled without notice. Third parties administer Legal Link, Everyday Money and Foresters Competitive Scholarships.

<sup>2</sup> 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.

<sup>3</sup> 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.

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