

# lifefirst

## Product Guide

This document is intended for producer use only. The information contained in this guide is general in nature and subject to the appropriate certificate and rider wording. State restrictions, variations and eligibility requirements may apply.

For producer use only

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The information contained in this Product Guide is intended for information purposes only and is not intended as a substitute for training. There are several other tools available to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Products and features may not be available in all jurisdictions and certain restrictions may apply. Consult ezbiz for more detailed product information and availability. This certificate and its riders are filed under the certificate form numbers LFEN-US01-2007, LFEN-XX01-2007, FHB-US01-2007, FHB-XX01-2007, CCADR-US01-2007, CCADR-XX01-2007, TERM-FRR-US01-2009, TERM-FRR-XX01-2009, ICC09-TERM-FRR-US01, CIR-US01-2007, CIR-XX01-2007, DISR-US01-2007, DISR-XX01-2007, DIR-US01-2007, DIR-XX01-2007, SI-WPR-US01-2005, SI-WPR-XX01-2005, CTR-US01-2007, CTR-XX01-2007, ADR-US01-2007 or ADR-XX01-2007, where "XX" stands for the state's postal abbreviation and may not be available for sale in all states.

Foresters™, their employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisor(s) on their specific situations.

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## Foresters Lifefirst

Foresters Lifefirst level term life insurance is designed with your customers' needs in mind.

Featuring 10-, 20- and 30-year level premiums and a variety of optional benefits that can enhance the basic coverage.

Non-Medical and Medical Underwriting (based on face amount) are available.

### Base Certificate Specifications

	Non-Medical			Medical		
Initial Term Periods	20- and 30-year			10-, 20- and 30-year		
Issue Ages (Age nearest birthday)		<u>Non-Tobacco</u>	<u>Tobacco</u>		<u>Non-Tobacco</u>	<u>Tobacco</u>
	20-year	18 to 65	18 to 60	10-year	18 to 80	18 to 80
	30-year	18 to 55	18 to 50	20-year	18 to 65	18 to 60
				30-year	18 to 55	18 to 50
Death Benefit	<ul style="list-style-type: none"> <li>▪ Level for the entire term</li> <li>▪ Reduced by loan and Critical Illness Rider benefits paid</li> </ul>					
Minimum Face Amount	For all ages: \$50,000			18 to 50	\$250,001	
				51 to 55	\$200,001	
				56 to max	\$150,001	
Maximum Face Amount	18 to 50	\$250,000		No maximum – subject to underwriting approval		
	51 to 55	\$200,000				
	56 to max	\$150,000				
Certificate Fees	Commissionable:			Non-commissionable:		
	Monthly PAC	\$7.00		Monthly PAC	\$6.25	
	Quarterly	\$21.00		Quarterly	\$18.75	
	Semi-annual	\$38.50		Semi-annual	\$34.50	
	Annual	\$70.00		Annual	\$62.50	
Premium Modes, Modal Factors & Minimum Premium	<u>Premium Mode</u>	<u>Modal Factor</u>		<u>Minimum Premium</u>		
	Monthly PAC	0.088652		\$25		
	Quarterly	0.265957		\$75		
	Semi-annual	0.515071		\$150		
	Annual	1		\$300		
Premium Banding	One premium band for all ages				<u>Band 1</u>	<u>Band 2</u>
				18 to 50	\$250,001 – \$999,999	\$1,000,000+
				51 to 55	\$200,001 – \$999,999	\$1,000,000+
				56+	\$150,001 – \$999,999	\$1,000,000+

## Base Certificate Specifications

	Non-Medical	Medical
Insurance Classes	<ol style="list-style-type: none"> <li>Standard Non-Tobacco                             <ul style="list-style-type: none"> <li>Applicants who have not used any product containing nicotine within the 12 months</li> </ul> </li> <li>Standard Tobacco                             <ul style="list-style-type: none"> <li>Applicants who have used any product containing nicotine within the past year</li> </ul> </li> </ol>	Preferred Plus Non-Tobacco Preferred Non-Tobacco Standard Plus Non-Tobacco Standard Non-Tobacco Standard Plus Tobacco Standard Tobacco
Renewable	After the initial term period, the certificate may be continued at annual renewable rates to age 100, without providing evidence of insurability	
Convertibility	As a contractual right, the owner can convert to a new permanent life insurance certificate (without evidence of insurability) during the conversion period.	
Conversion Period	Prior to the earlier of: <ul style="list-style-type: none"> <li>The end of the initial term period less five (5) years, and</li> <li>The certificate anniversary on which the insured is 65</li> </ul>	
Expiry Date	Certificate expiry date is the certificate anniversary on/after the insured's 100 <sup>th</sup> birthday <i>Note: The certificate may end before the certificate expiry date.</i>	
Standard Riders	<ul style="list-style-type: none"> <li>Family Health Benefit Rider</li> <li>Common Carrier Accidental Death Rider</li> </ul>	
Optional Riders	<ul style="list-style-type: none"> <li>Critical Illness Rider (Accelerated Death Benefit)</li> <li>Disability Income Rider (Accident Only) &amp; Disability Income Rider (Accident and Sickness)</li> <li>Waiver of Premium Rider</li> <li>Accidental Death Rider</li> <li>Children's Term Rider</li> <li>First Rewards Rider (available with Non-Medical on 20- &amp; 30-year term periods)</li> </ul>	

Any insurance above the conversion amount or any riders added to the new permanent life insurance certificate are subject to underwriting approval.

The optional riders are not renewable at the end of the initial term period

## Standard Rider Specifications

### Family Health Benefit Rider

#### Important details for FHB:

- Automatically included at no additional premium on all eligible Lifefirst certificates.

Automatically included at no additional premium, the Family Health Benefit Rider (FHB) provides benefits for qualified health situations for the insured and their immediate family of up to \$650 per person per incident with a lifetime family maximum of \$5,000, who have had to be transferred to a hospital in the Continental United States, Alaska or Hawaii by ambulance, visit the emergency room or stay in hospital (up to 5 days) as a result of certain catastrophic events.

#### Issue Ages (age last birthday)

	10-year	20-year	30-year
Non-Tobacco	18 to 80	18 to 65	18 to 55
Tobacco	18 to 80	18 to 60	18 to 50

#### Benefit Amount

Qualified Event	Amount
Ambulance Transportation	\$50
Hospital Emergency Room Examination	\$100
Hospital Stay (up to 5 days)	\$100

#### Catastrophic events

- Means a typhoon, hurricane, tornado, earthquake, volcanic eruption, tsunami or lightning strike, that is officially recognized and recorded by either the U.S. National Weather Service or U.S. Geological Survey

#### Maximum Benefit Amount

- \$650 per person, per incident with a lifetime family maximum of \$5,000

#### Expiry Date

- The earlier of the last day of the end of the initial term period and when the maximum benefit amount is paid out

### Common Carrier Accidental Death Rider

#### Important details for CCADR:

- Automatically included at no additional premium on all eligible Lifefirst certificates.
- The Accidental Death Rider Amount reduces the CCADR benefit amount.

Automatically included at no additional premium, the Common Carrier Accidental Death Rider (CCADR) 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 on a common carrier as a fare-paying passenger.

#### Issue Ages (age last birthday)

	10-year	20-year	30-year
Non-Tobacco	18 to 80	18 to 65	18 to 55
Tobacco	18 to 80	18 to 60	18 to 50

#### Benefit Amount

- 2 times the base face amount to a maximum of \$300,000

#### Expiry Date

- The end of the initial term period

*Note: This rider may end before the rider expiry date.*

## Optional Rider Specifications

### Critical Illness Rider (Accelerated Death Benefit)

#### Important details for CIR:

- It can NOT be added after issue.
- It is NOT available for cases with substandard ratings on the base certificates.

The Critical Illness Rider (CIR) pays a portion of the death benefit of the base certificate in a lump sum when the insured, while this rider is in effect, is diagnosed with one of the covered critical illnesses or has completed a covered critical procedure.

#### Issue Ages (age last birthday)

10-year	20-year	30-year
18 to 65	18 to 60	18 to 50*

*\*Maximum issue age is 45 for male and unisex Tobacco classes*

#### Minimum Benefit Amount

\$5,000

#### Maximum Benefit Amount

- 75% of the base certificate amount to a maximum of \$250,000

#### Benefit Payout

- **100%** of rider benefit amount if diagnosed with one of the covered critical illnesses as defined in the contract
- **25%** of rider benefit amount to a maximum of \$25,000 for Coronary Bypass Surgery
- **12.5%** of rider benefit amount to a maximum of \$12,500 for Angioplasty
- Payable for the first diagnosis of each covered critical illness or each completed covered critical procedure
- Payment of more than one benefit under this rider is possible if the amount of the benefit paid is less than 100% of the rider benefit amount

#### Covered Critical Illnesses and Procedures

(For definitions, refer to the sample contract available on ezbiz)

#### Covered Critical Illnesses:

- Life threatening cancer (invasive cancer)
- Myocardial infarction (heart attack)
- Stroke
- Advanced Alzheimer's disease (before age 75)

#### Covered Critical Procedures:

Coronary heart disease requiring:

- Coronary bypass surgery
- Angioplasty

#### Diagnosis

- Diagnosis (including each symptom and medical problem leading to) of life threatening cancer must be made, for the first time, after **30 days** from when the rider is issued or reinstated
- For other critical illnesses and for coronary heart disease requiring a completed procedure, the diagnosis (including each symptom and medical problem leading to) must be made, for the first time, after the rider is issued or reinstated

## Optional Rider Specifications

### Critical Illness Rider (Accelerated Death Benefit) – con't

**If 100% of rider benefit amount paid:**

- Base certificate face amount would be reduced by the amount paid under this rider
- Premium for the base certificate would be adjusted accordingly
- CIR would terminate

**If less than 100% of rider benefit amount paid:**

- Rider benefit amount and base certificate face amount would be reduced by the amount paid under this rider. Future rider benefit payments will be based on the reduced rider benefit amount
- Premium for the base certificate and rider would be reduced accordingly

**Premium guarantees**

- Not guaranteed
- There will be no premium increase because the insured's health worsens.
- Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.

**Death Claims**

If the insured dies from a cause other than a condition covered by this rider, while this rider is in effect, Foresters will return 100% of the CIR premiums paid minus the amount of CIR benefits paid

*Note: If the sum of the CIR payouts is equal to or greater than the sum of premiums paid then there will be no return of CIR premiums upon death.*

**Expiry Date**

CIR expires on the last day of the initial term period

*Note: The rider may end before the rider expiry date.*

**Changes After Issue**

Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted

**Important details for DIR:**

- Both riders cannot be selected – the applicant must select either the Accident Only or Accident and Sickness version.

### Disability Income Rider (Accident Only) & Disability Income Rider (Accident and Sickness)

The Disability Income Rider (DIR) is available in two versions: Accident Only or Accident and Sickness. It provides a monthly benefit for up to two years (for two separate and independent claims) if the insured becomes totally disabled, within 180 days of an accidental bodily injury or sickness if applicable.

**Issue Ages (age last birthday)**

	10-year	20-year	30-year
Accident Only	18 to 60	18 to 60	18 to 55*
Accident & Sickness	18 to 55	18 to 55	18 to 55*

*\*Maximum issue age is 50 for Tobacco classes*

## Optional Rider Specifications

### Disability Income Rider (Accident Only) & Disability Income Rider (Accident and Sickness) – con't

#### Important details for DIR:

- It may be added after issue within the first 5 years of certificate issue date.
- DIR (Accident Only) may be considered for cases with substandard ratings on the base certificates. However, the rider itself cannot be rated.
- DIR (Accident and Sickness) will not be considered for cases with substandard ratings on the base certificates
- The DIR benefits are **non-coordinated** – benefits are not reduced or offset by other DI benefits received from other sources.

<b>Minimum Benefit Amount</b>	\$300 per month
<b>Maximum Benefit Amount</b>	The lowest of: <ul style="list-style-type: none"> <li>\$2,000 (for Non-Medical) or \$3,000 (for Medical) per month</li> <li>1.5% of the current base certificate face amount, and</li> <li>60% of the insured's monthly pay (at time of application)</li> </ul>
<b>Waiting Period</b>	<b>90</b> days (from onset of total disability, not the date of injury) <i>Note: DIR benefits will NOT be paid during the waiting period.</i>
<b>Benefit Payout</b>	If insured becomes totally disabled within 180 days of the injury, DIR provides a monthly benefit for up to two years
<b>Definition of Total Disability</b>	Total disability due to sickness (if applicable) or accidental bodily injury resulting from an accident, is defined in the rider, and for the: <ul style="list-style-type: none"> <li><b>1st Injury</b> - Insured's inability to work at <b>own occupation</b></li> <li><b>2nd Injury</b> - Insured's inability to work at <b>any occupation</b></li> </ul>
<b>Number of Claims</b>	Up to two (2) independent claims, not to exceed 24 months per independent claim
<b>Occupation Classification</b>	There are two occupation categories for Accident and Sickness. Please refer to the Foresters Accident & Sickness Disability Income Occupational Classification Listing on Foresters ezbiz.
<b>Claim Period</b>	24 months, not required to be consecutive for a given claim
<b>Premium guarantees</b>	<ul style="list-style-type: none"> <li>Not guaranteed</li> <li>There will be no premium increase because the insured's health worsens.</li> <li>Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.</li> </ul>
<b>Death Claims</b>	If the insured dies while this rider is in effect, Foresters will return 100% of the DIR premiums paid minus the sum of DIR benefits paid <i>Note: If the sum of DIR payouts is equal to or greater than the sum of premiums paid then there will be no return of DIR premiums upon death.</i>
<b>Expiry Date</b>	The DIR expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 65th birthday <i>Note: The rider may end before the rider expiry date.</i>
<b>Changes After Issue</b>	Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted

## Optional Rider Specifications

### Important details for WPR:

- It may be added after issue.
- It is available for cases with substandard ratings on the base certificates.

### Waiver of Premium Rider

The Waiver of Premium Rider (WPR) will waive the total premium required on a premium due date if the insured is totally disabled on that date, while this rider is in effect.

To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.

Issue Ages (age last birthday)	10-year	20-year	30-year
	18 to 55	18 to 55	18 to 55*

*\*Maximum issue age is 50 for Tobacco classes*

<b>Benefit Payout</b>	If insured becomes totally disabled for a continuous period of at least six (6) months, WPR will waive the total premium required on a premium due date
<b>Definition of Total Disability</b>	Total disability is defined in the rider
<b>Premium guarantees</b>	Premiums will remain the same for the entire initial term period
<b>Expiry Date</b>	The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 60th birthday. <i>Note: The rider may end before the rider expiry date.</i>
<b>Waiving Premium Beyond Expiry Date</b>	If the total premium is being waived under this rider on the rider expiry date, the waiver will continue as long as the insured remains totally disabled and the certificate remains in effect.

### Important details for ADR:

- It may be added after issue.
- It is available for cases with substandard rating on the base certificates.

### Accidental Death Rider

The Accidental Death Rider (ADR) is a relatively inexpensive way to provide additional coverage in the event of an accidental death. This rider will pay the accidental death benefit in addition to the death benefit of the certificate, to the beneficiary, should an accidental death occur within 365 days of, and due to, the accidental bodily injury.

Issue Ages (age last birthday)	10-year	20-year	30-year
	18 to 60	18 to 60	18 to 55*

*\*Maximum issue age is 50 for Tobacco classes*

<b>Minimum Benefit Amount</b>	\$10,000
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## Optional Rider Specifications

### Accidental Death Rider – con't

<b>Maximum Benefit Amount</b>	Up to 100% of the base certificate face amount to a maximum of \$300,000 <i>Note: Total ADR insurance from all companies cannot exceed \$300,000 and the Accidental Death Rider Amount reduces the Common Carrier Accidental Death Rider Amount.</i>
<b>Benefit Payout</b>	ADR provides the ADR benefit if insured died within 365 days of, and due to, the accidental bodily injury
<b>Premium guarantees</b>	Premiums will remain the same for the entire initial term period
<b>Expiry Date</b>	The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 70th birthday. <i>Note: The rider may end before the rider expiry date.</i>
<b>Changes After Issue</b>	Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted

### Children's Term Rider

The Children's Term Rider (CTR) provides level term insurance for each insured child (i.e. whether born, adopted, under the legal guardianship, or a stepchild, of the insured).

<b>Issue Ages (age last birthday)</b>	<b>10-year</b>	<b>20-year</b>	<b>30-year</b>
	18 to 55	18 to 55	18 to 55*

*\*Maximum issue age is 50 for Tobacco classes*

**CTR Benefit Amount**

- In increments of \$1,000
- Minimum of \$10,000
- Maximum \$25,000

**Premium guarantees**

One premium rate to cover all insured children, and will remain the same for the entire initial term period

Monthly Rate/1000	Quarterly Rate/1000	Semi-Annual Rate/1000	Annual Rate/1000
\$0.50	\$1.50	\$2.91	\$5.64

**Insured Children**

At issue each child who:

- Is 15 days or older, on the application date, and
- Has not reached their 18th birthday at issue of rider, and
- Is not excluded by us

*Note: Coverage will be extended to each person who becomes a child of the insured while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.*

Important details for CTR:

- It may be added after issue.
- Evidence of insurability for insured child(ren) is required only at the time of the CTR application.
- It is available for cases with substandard ratings on the base certificates.

## Optional Rider Specifications

### Children's Term Rider – con't

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<b>Child No Longer Insured</b>	<p>A child ceases to be insured at the earliest of:</p> <ul style="list-style-type: none"><li>▪ That child's 25th birthday</li><li>▪ The conversion date for that child's coverage under the rider's conversion provision</li><li>▪ Date the rider ends</li></ul>
<b>Convertibility</b>	<p>Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period.</p>
<b>Conversion Amount</b>	<ul style="list-style-type: none"><li>▪ 1 times of CIR benefit on or before insured child's 21st birthday</li><li>▪ Up to 5 times the CTR benefit amount after insured child's 21st birthday and before their 25th birthday, subject to an overall conversion maximum, from all Foresters products, of \$100,000 for each insured child</li></ul> <p><i>Note: Any insurance above the conversion amount or any riders added to the new permanent life insurance certificate are subject to underwriting approval.</i></p>
<b>Conversion Period</b>	<p>Begins when the child becomes an insured child until two months after the earliest of:</p> <ul style="list-style-type: none"><li>▪ Date the rider ends</li><li>▪ Death of the insured</li><li>▪ Insured child's 25th birthday</li></ul>
<b>Expiry Date</b>	<p>The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 65th birthday.</p> <p><i>Note: The rider may end before the rider expiry date.</i></p>

### First Rewards Rider

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The First Rewards Rider (FRR) can return 100% of the eligible premiums paid, to the owner, at the end of the initial term period, (minus outstanding loan(s) plus interest accrued, and any CIR benefits paid) if the insured lives to the end of the initial term period. **FRR is available on 20- & 30-year term certificates issued on a Non-Medical basis.**

<b>Availability</b>	<p>Non-Medical:</p> <ul style="list-style-type: none"><li>▪ 20-year term</li><li>▪ 30-year term</li></ul> <p>Medical:</p> <ul style="list-style-type: none"><li>▪ Not available</li></ul>
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#### Important details for FRR:

- It can NOT be added after issue.

## Optional Rider Specifications

### First Rewards Rider – con't

#### Issue Ages (age last birthday)

Non-Medical – 20-year	
Non-Tobacco	18 – 60
Tobacco	18 – 50

Non-Medical – 30-year	
Non-Tobacco	18 – 50
Tobacco	18 – 50

#### Premium Banding

Non-Medical: For both 20- & 30-year terms
One premium band for all ages

#### Benefit Payout & Eligible Premiums

FRR returns the eligible premiums paid:

- Multiplied by a percentage (reaches 100% by the end of the initial term period)
- Minus any CIR benefits paid
- Minus outstanding loan amount plus interest accrued

Eligible premiums mean premiums paid for:

- Base certificate – including certificate fees
- First Rewards Rider (FRR)

*Notes: 1) Only a portion of eligible premiums can be returned if the FRR ends, other than due to the death of the insured, before the last day of the initial term period. 2) The FRR benefit payout includes base certificate and FRR premiums waived under the Waiver of Premium Rider. 3) For state availability, refer to the State Availability Map document on ezbiz.*

#### Loans

The First Rewards Rider benefit grows over the initial term period. Certificate owners can access that growing value through an easy access loan. No qualification is necessary and the loan can be used at the owner's discretion

<b>Maximum Loan Amount</b>	To avoid coverage from lapsing, it is recommended not to exceed 90% of the FRR benefit amount at the time of the loan request
<b>Loan Interest Rate</b>	Fixed loan rate of 8%
<b>Accrued Interest</b>	Interest accrued daily

#### How Lapse or Cancellation Affects the First Rewards Rider

Should a client either lapse or cancel the base certificate with a First Rewards Rider benefit amount, the FRR benefit amount may either be:

1. Applied as reduced paid up life insurance
2. Paid to the owner

The client can choose either option 1 or 2 before the lapse or cancellation. If no election is made, option 1 will automatically apply.

*Note: When the First Rewards Rider benefit is applied under option 1, or paid under option 2, there is no First Rewards Rider benefit remaining.*

#### Important details for FRR loan:

- Outstanding loan amount reduces the FRR benefit payable
- If no FRR benefit is payable due to the death of the insured, the outstanding loan amount is deducted from the death proceed of the base certificate amount.

## Software Help

You can access/download Lifefirst software by logging on to ezbiz at <https://portal.foresters.biz>.

Go to Tools & Resources -> Illustration Software

Please check the state availability map on ezbiz for currently approved states.

## Benefits of Membership

Our customers are our members<sup>1</sup>. Foresters members may be eligible for a valuable package of benefits<sup>2</sup> – at no additional premium. They can attend member events with family and friends, make a difference in their community, and shape personal growth through our member programs; as well as access life, health, and education member benefits – all compliments of Foresters! Member benefits include Competitive Scholarships, Orphan Scholarships, Critical Illness member benefit, Terminal Illness member benefit, Young Family member benefit, and Everyday Money member benefit.

This is the Foresters difference. This is why membership with Foresters means so much more. For more than 135 years, Foresters has used its financial strength and prosperity to help improve the lives of its members and their communities.

For more information on member benefits, please visit [www.foresters.com](http://www.foresters.com).

## For More Information

Log on to ezbiz at <https://portal.foresters.biz>

<sup>1</sup> Foresters members are the insureds and annuitants under Foresters life insurance and annuity certificates. For details on eligibility and benefits of membership, go to [www.foresters.com/membership](http://www.foresters.com/membership)

<sup>2</sup> Foresters member benefits are non-contractual and not part of the Lifefirst life insurance contract. Member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time by Foresters. For details, consult the current version of the "Benefits of Membership" brochure.