Product Summary

Product Name	U/W	Riders	Premium Paying Period	Issue Ages	Minimum Face Amount	Annual Policy Fee	Multiple Policy Discount	Premium Guaranteed³	CSV	Application Type	
Term products (renewable & convertible)											
Term 10 ¹	Standard Preferred	CTR/ADB WPB/T10	10 year renewable to age 85	18-75 ANB	\$100,000 \$250,000	\$50.00	N/A N/A	Yes Yes	No No	Life/CI	
Term 20 ¹	Standard Preferred	CTR/ADB WPB/T10/T20	20 year renewable to age 85	18-65 ANB	\$100,000 \$250,000	\$50.00	N/A N/A	Yes Yes	No No	Life/CI	
Term 30 ¹	Standard Preferred	CTR/ADB/WPB T10/T20/T30	30 year renewable to age 85	18-55 ANB	\$50,000 \$250,000	\$50.00	N/A N/A	Yes Yes	No No	Life/CI	
E-Z Term ¹	Simplified	N/A	10 year renewable to age 75	18-65 ALB	Min. \$25,000 Max \$250,000	\$35.00	N/A	No	No	E-Z Term	
Critical illness products											
LifeCare ¹	Standard	ROP/WPB Child CI	T10 and T75	18-65 ANB	Min. \$25,000 Max \$2,000,000	\$75.00	\$25.00	Yes	No	Life/CI	
Health Security Plus ¹	Simplified	ROP/WPB INDEXING	10 year renewable to age 75	20-55 ANB	Min. \$10,000 Max \$100,000	\$0.00	N/A	No	No	Health Security Plus	

¹ Underwritten by Foresters Life Insurance Company.



ALB - Age Last Birthday
ANB - Age Nearest Birthday

APO - Additional Purchase Option Rider

AWP - Applicant Waiver of Premium Rider Child CI - LifeCare Juvenile Rider

CTR - Children's Term Rider

GIR - Guaranteed Insurability Rider

OWP - Owner Waiver of Premium

- Return of Premium Rider

- Reduced Paid-Up

- Term 10 Rider - Term 20 Rider

- Term 20 Rider - Term 30 Rider

ROP

RPU

T10

T20

T30

WPB

WPR

- Waiver of Premium (Disability) Benefit

- Walver of Premium (Disability) benefit

- Waiver of Premium Rider



² Underwritten by The Independent Order of Foresters.

³ Premium amount may change if an attached rider expires, is added after the issue date or the premium for an attached rider changes.

⁴ Basic Coverage Guaranteed.

⁵ Issue Ages 76-85 available by special quote only.

⁶ Basic Insurance Amount.

⁷ Basic Insurance Amount if dividend option is Enhanced Insurance.

⁸ Basic Insurance Amount if adding a term rider.

⁹ Enhanced Insurance Option available Ages 0-70.

Product Summary

Product Name	U/W	Riders	Premium Paying Period	Issue Ages	Minimum Face Amount	Annual Policy Fee	Multiple Policy Discount	Premium Guaranteed³	CSV	Application Type
	•	·	Perma	nent products (co	onversion produc	ts)	•	•		
Advantage Plus ²	Standard	T10/T20/T30 ADB/APO/CTR WPR/AWP/GIR	10 Pay & 20 Pay	0-75 ANB ⁹	\$10,000 ⁶ \$15,000 ⁷ \$15,000 ⁸	\$50.00	N/A	Yes	Yes ⁴	Life/Cl
			To age 100	0-85 ANB ⁵						
Non-Par Whole Life ¹	Standard Preferred	T10/T20/T30 ADB/CTR/WPB	20 Pay	18-65 ANB	\$50,000 \$250,000	\$50.00	N/A	Yes	Yes	Life/CI
			To age 100	18-80 ANB						
Simplified Non-Par Whole Life ¹	Simplified	ADB/CTR/WPB	To age 100	18-70 ANB	\$10,000	\$50.00	N/A	Yes	Yes	Simplified Non- Par Whole Life
Child Non-Par Whole Life ¹	Simplified	OWP	20 Pay	0-17 ANB	\$10,000	\$50.00	N/A	Yes	Yes	Child Non-Par Whole Life
				Annuity plus defe	erred annuity					
Annuity Plus²	None	N/A	N/A	Non Reg'd 0-90 Reg'd 16-68	Min. \$50 for DIA and \$1,000 for GIAs	\$0.00	N/A	N/A	Yes	Annuity Plus Application
Annuity TFSA ²				Min Age 18						TFSA App
Underwritten by Foresters Lift Underwritten by The Indeper Premium amount may chang	ndent Order of F ge if an attached	Foresters. I rider expires, is added		A	ADB - Accidental ALB - Age Last B ANB - Age Neare	,		OWP - Owner N ROP - Return o RPU - Reduce	of Premiu	

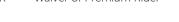
after the issue date or the premium for an attached rider changes.



- Term 10 Rider T10 T20 - Term 20 Rider - Term 30 Rider

WPB

- Waiver of Premium (Disability) Benefit - Waiver of Premium Rider





⁴ Basic Coverage Guaranteed.

⁵ Issue Ages 76-85 available by special quote only.

⁶ Basic Insurance Amount.

⁷ Basic Insurance Amount if dividend option is Enhanced Insurance.

⁸ Basic Insurance Amount if adding a term rider.

⁹ Enhanced Insurance Option available Ages 0-70.