

Your Term Level Term Life Insurance¹

Description	Guaranteed level term life insurance available on a non-medical ² and medically underwritten basis.		Certificate Fees	Monthly: \$6.13
Term Lengths	10-, 15-, 20-, 25-, 30-year terms available for all underwriting classes.			Quarterly: \$18.20
Death Benefit	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 100. Evidence of insurability is not required to renew coverage.		Modal Factors	Semi-Annual: \$35.70
Premiums	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 100. Evidence of insurability is not required to renew coverage.			Annual: \$70.00
Minimum Premium	Monthly: \$10		Conversion	(Certificate fees are commissionable on non-medical underwriting classes only)
	Quarterly: \$30			Monthly: 0.0875
	Semi-Annual: \$60		Quarterly: 0.26	
	Annual: \$120		Semi-Annual: 0.51	
			Annual: 1.00	
Issue Ages (age nearest birthday)	All Underwriting Classes			Charity Benefit Provision
	Term	Non-Tobacco	Tobacco	
	10-year:	18-80	18-80	Built-in Riders (automatically included for no additional premium)
	15-year:	18-70	18-70	
	20-year:	18-65	18-60	
	25-year:	18-60	18-55	
	30-year:	18-55	18-50	
Face Amounts	Ages	Non-Medical	Medical	Additional Riders (available for additional premium)
	18-55:	\$50,000 - \$400,000	\$100,000 & up	
	56+:	\$50,000 - \$150,000	\$100,000 & up	Underwriting Classes
	(\$10,000,000 and over subject to Head Office approval.)			
	Non-Medical	Medical		
	Non-Tobacco	Preferred Plus Non-Tobacco		
	Tobacco	Preferred Non-Tobacco		
		Non-Tobacco Plus		
		Non-Tobacco		
		Tobacco Plus		
		Tobacco		

Sales Focus

Non-medical underwriting up to \$400,000

- Available on 10-, 15-, 20-, 25-, and 30-year terms
- No medical exams, no fluids, no APS, no routine Personal Health Interviews (PHIs) no coverage justification

Speed to issue

- iGo e-App⁴ process for non-medical applications
- In Good Order applications
- Point-of-Sale eligibility decisions in under 10 minutes

¹ Foresters Your Term Level Term Life Insurance and its riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters Your Term Producer Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.

² Non-medical insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines.

³ Accelerated Death Benefit Rider not available in CA.

⁴ e-App is not available in MA, NY, and VT.

Your Term is pending approval in New York and is currently not available for sale in that state. Until approved, Foresters Lifefirst will continue to be available for sale in New York. Go to ezbiz for Lifefirst product details.