

Product Name	U/W	Riders	Premium Paying Period	Issue Ages	Minimum Face Amount	Annual Policy Fee	Multiple Policy Discount	Premium Guaranteed	CSV	Application Type
<b>TERM PRODUCTS</b>						<b>RENEWABLE &amp; CONVERTIBLE</b>				
<b>Term 5</b>	Preferred	CTR/ADB WP	5 year renewable to age 80	18-70 ANB	\$50,000	\$100.00	\$25.00	Yes	No	Life/CI or Turbo
<b>Term 10</b>	Standard	CTR/ADB	10 year renewable	18-70	\$50,000	\$85.00	\$25.00	Yes	No	Life/CI or Turbo
	Preferred	WP/INDEXING	to age 80	ANB	\$250,000	\$100.00	\$25.00	Yes	No	Life/CI or Turbo
<b>Term 15</b>	Preferred	CTR/ADB WP	15 year renewable to age 80	18-65 ANB	\$50,000	\$100.00	\$25.00	Yes	No	Life/CI or Turbo
<b>Term 20</b>	Standard	CTR/ADB	20 year renewable	18-65	\$50,000	\$85.00	\$25.00	Yes	No	Life/CI or Turbo
	Preferred	WP	to age 85	ANB	\$250,000	\$100.00	\$25.00	Yes	No	Life/CI or Turbo
<b>Term 25</b>	Standard	CTR/ADB	25 year renewable	18-60	\$50,000	\$85.00	\$25.00	Yes	No	Life/CI or Turbo
	Preferred	WP	to age 85	ANB	\$250,000	\$100.00	\$25.00	Yes	No	Life/CI or Turbo
<b>Term 30</b>	Standard	CTR/ADB	30 year renewable	18-55	\$50,000	\$85.00	\$25.00	Yes	No	Life/CI or Turbo
	Preferred	WP	to age 85	ANB	\$250,000	\$100.00	\$25.00	Yes	No	Life/CI or Turbo
<b>E-Z Term</b>	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
<b>Mortgage-ADVANTAGE</b>	Standard	LBO/ADB WP/FB	10, 15, 20, 25, 30 year term to age 75	18-65 ANB	Min. \$50,000 Max \$500,000	\$40.00	\$40.00	Yes	No	Mortgage-ADVANTAGE
<b>CRITICAL ILLNESS PRODUCTS</b>										
<b>LifeCare</b>	Standard	ROP/WP Child CI	T10 and T75	18-65 ANB	Min. \$25,000 Max \$2,000,000	\$75.00	\$25.00	Yes	No	Life/CI or Turbo
<b>Health Security Plus</b>	Simplified	ROP/WP INDEXING	10 year renewable to age 75	20-55 ANB	Min. \$10,000 Max \$100,000	\$0	N/A	No	No	Health Security Plus
<b>UNIVERSAL LIFE</b>						<b>CONVERSION PRODUCTS</b>				
<b>Forester Passport</b>	Standard Foresters	CTR/ADB/DBO GPO/WMD/WSA	Varies	0-80 ANB	\$25,000	\$90.00	No	No	Yes	Foresters Life Application

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<b>PERMANENT PRODUCTS (Conversion Products)</b>										
<b>Advantage Series Whole Life* (Foresters)</b>	Standard Foresters	ADB/FPR/CTR/ WP/PRW/GIB	To age 100	0-80 ANB	To Age 20 \$10K Age 21-49 \$25K Age 50+ \$10K	\$10.00 Youth \$20.00 Adult	No	Yes	Yes Guaranteed	Foresters Life Application
<b>Life Option Enhanced</b>	Standard	CTR/ROP/ ADB/WP	<b>NS</b> –15 Pay to Pay to 100 <b>SM</b> – 20 Pay to Pay to 100 <b>Ages 0 to17</b> – 20 Pay to Pay to 65	0-80 ANB	Min. \$25,000 Max \$5,000,000	\$100	\$50	Yes	Yes	Life/CI or Turbo
<b>Renaissance</b>	Standard	CTR/ADB/WP	20 Pay	18-75 ANB	\$50,000	\$100.00	\$50.00	Yes	Yes	Life/CI or Turbo
<b>ANNUITY PLUS DEFERRED ANNUITY*</b>										
<b>Annuity Plus* (Foresters)</b>	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
<b>Annuity TFSA</b>				Min Age 18						TFSA App
<b>PERMANENT PRODUCTS (No Conversion Privileges)</b>										
<b>Term to 100</b>	Standard	CTR/ROP/WP	Pay to 100	20-70 ANB	\$100,000	\$75.00	\$75.00	Yes	No	Life/CI or Turbo
<b>Guaranteed Issue Whole Life</b>	None	N/A	20 Pay	50-80 ANB	Min. \$1,000 Max \$25,000 at age 50	\$30.00	N/A	Yes	Yes	Guaranteed Issue W/L

ANB = Age Nearest Birthday  
ADB = Accidental Death Benefit  
LBO = Level Benefit Option  
FPR = Family Provider Rider  
GIB = Guaranteed Insurability Benefit

ALB = Age Last Birthday  
Child CI = LifeCare Juvenile Rider  
RPU = Reduced Paid-Up  
MTR = Member Term Rider  
GPO = Guaranteed Purchase Option Rider

WP = Waiver of Premium Benefit  
FB = Fracture Benefit  
DBO = Death Benefit Option  
STR = Spousal Tern Rider

CTR = Child Term Rider  
ROP = Return of Premium Rider  
WSA = Waiver of Specified Amount Rider  
WMD = Waiver of Monthly Deductions Rider  
PRW = Waiver of Premium on the Death or total Disability

\*Please refer to the Product Guide found on BlueSky for more information.