

130
years

A history of helping protect futures.

Foresters™ provides life insurance and financial products to members in Canada, the United States and the United Kingdom.

At Foresters, we're proud of our financial strength and deep commitment to our members' lives and their communities.

Rated A (Excellent) by the A.M. Best Company.

Foresters financial strength, as measured by A.M. Best Company, is rated "A" (Excellent). An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. In assigning our rating, A.M. Best stated that Foresters rating outlook is "stable," which means it is unlikely to change in the near future, assuming our financial strength is maintained and our operations grow. A.M. Best assigns ratings from A++ to F. A++ and A+ being superior ratings and A and A- being excellent ratings.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.

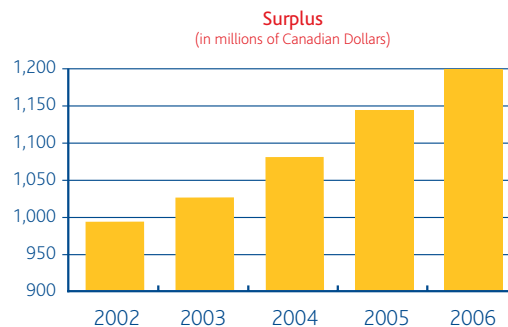
Foresters Financial Strength



"With our strong sales growth, outstanding financial stability and growing membership, Foresters continues to build on its legacy of helping its members and their communities get more out of life."

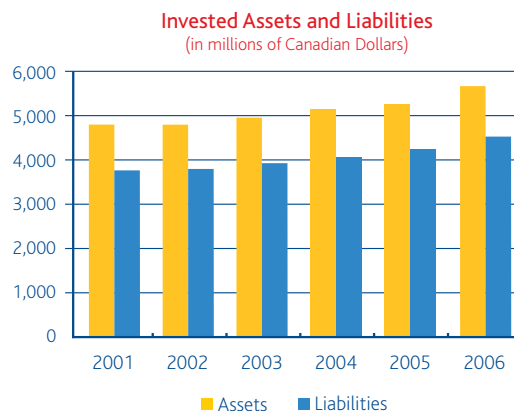
George Mohacsi, President and CEO

Strong Surplus. Our surplus, the amount by which our assets exceed policy obligations and other liabilities, exceeds \$1.2 billion – a level of contingency funds that's well beyond the statutory requirements for policy reserves and gives Foresters the ability to withstand severe adverse business or market conditions.



Solid Solvency Ratios. Solvency measures are prescribed by regulators in each of the three countries in which we do business. Foresters results are consistently above each country's industry average.

Quality Investments. Supporting our solid solvency ratios is Foresters investment portfolio, which consists primarily of investment grade securities and long-term equity holdings. Bonds represent 70 percent of total assets and are closely matched to the duration and profile of the policy liabilities they support. Equity investments represent 22 percent of total assets.



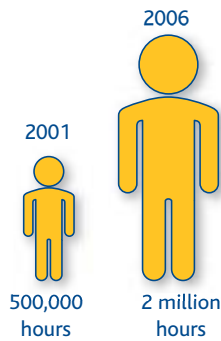
All figures represent Foresters U.S. business and are expressed in U.S. dollars. Source: *An Independent Comparative Report for 2007*. Standard Analytical Service, Inc.

In your community

Foresters investment in communities goes beyond traditional corporate giving. Throughout the year, Foresters invests time, money and resources to raise funds and strengthen non-profit organizations that help children, such as Children's Miracle Network and Prevent Child Abuse America. Members and employees also volunteer on behalf of Foresters locally, giving their personal time to organizations, charities and local fundraising events.

Over the past six years, Foresters contributions to communities has continued to strengthen.

Volunteering in Community



Between 2001 and 2006, the number of hours volunteered by members and employees has grown by four times.

Investing in Community (US Dollars)



Between 2001 and 2006, Foresters community investment has grown by 70%.

Our commitment to you

When you buy a life insurance or annuity product from Foresters, you're taking a step closer to helping bring yourself and your family financial security. You'll also feel great about having an opportunity to live for today and plan for a successful tomorrow.

Our customers are our members. And, as a member, you may be eligible for complimentary member benefits and services that can help you with your life, health and education needs today and in the future.

Read more about the benefits of Foresters membership at our website www.foresters.com/membership/.

Sharing our financial strength is at the heart of what we do...

We do this by giving our time and resources through partnerships and community initiatives. We focus entirely on investing in a stronger, richer and more meaningful future for our members and their communities.

Our locations

United States
Mailing Address:
P.O. Box 179
Buffalo, New York, USA 14201-0179
Toll Free: 800 828 1540 (CAN/US)

Canada
Foresters
Foresters House
789 Don Mills Road
Toronto, Ontario Canada M3C 1T9
Phone: 416 429 3000
Fax: 416 429 3896
Toll Free: 800 828 1540 (CAN/US)

United Kingdom
Foresters
Foresters House
Cromwell Avenue
Bromley, Kent, England BR2 9BF
Phone: 020 8628 3400
Fax: 080 8628 3500

www.foresters.com

Difference

Take a closer look at the impact Foresters made in just *one year*²:

- \$2.4 million for 1,300 postsecondary (new and renewal) scholarships
- \$2 million for 1,800 medical grants for serious illnesses
- \$2.8 million for a range of other grants, including monthly allowances for orphans and loans for terminally ill insured members
- \$5 million donated to charitable causes in members' communities, resulting in:
 - 2 million hours of volunteer time contributed by Foresters members and staff
 - \$67 million raised for charitable partners

² All figures are for the year 2006.

Get more with Foresters

Just by being a member, you can help strengthen your family and improve your community.

See how our member opportunities enrich communities across North America. Discover the enhanced support Foresters provides to you and your family.

Visit www.foresters.com/getmore to learn about the benefits of membership.



Benefits of Membership



Foresters™ is a member-based organization dedicated to our members and their communities. We provide innovative life insurance and annuity products – *plus complimentary benefits* – to help our members and their families achieve financial security and get more out of life. We work hard to become, and remain, your insurer of choice.

Membership with Foresters has its benefits

Our customers are our members¹. As a Foresters member, you may be eligible for a valuable package of benefits – at no additional premium. You can attend member events with family and friends, make a difference in your community, and shape your personal growth through our member programs; as well as access life, health, and education member benefits – all compliments of Foresters!

This is the Foresters difference. This is why membership with Foresters means so much more. For 130 years, Foresters has used its financial strength and prosperity to help improve the lives of its members and their communities.

As a member-based organization, this is *our* commitment to *you*. We're helping our members *get more* out of life.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9.

¹ Foresters members include insureds and annuitants under Foresters life insurance and annuity certificates. For details on eligibility and benefits of membership, go to www.foresters.com/membership.

Foresters
789 Don Mills Road
Toronto, Canada M3C 1T9

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Buffalo, NY 14201-0179

www.foresters.com
T. 800 828 1540

503199 CAN/US (12/07)

The Benefits of Membership

Support for your life, health and education needs

Foresters members may be eligible for valuable complimentary member benefits³ such as postsecondary scholarships or a grant for a covered illness. These benefits may provide extra protection to help ensure you and your family get the support you need through key life events.

Make an impact in your local community

Whether you're a dedicated volunteer or are interested in participating on a one-time basis, you can take an active role in giving back to your community and causes close to your heart, with support from Foresters. Raise funds or volunteer through our member network with organizations that matter to you and help make your community a better place.

Over the past year, members have helped raise millions of dollars for charities such as local Boys and Girls Clubs and children's hospitals. As well, Foresters members have been generously providing support and relief to members affected by fires, floods and other natural disasters.

Our resources and your time help strengthen the communities in which you live.

³These non-contractual member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time. For details, visit www.foresters.com.



Member Benefits

Foresters member benefits go beyond life insurance and annuities. Our complimentary benefits are unique in the marketplace and can help provide more financial protection and assistance during times of need – at no extra cost.

Critical Illness member benefit

If you're diagnosed with certain critical illnesses, such as life-threatening cancer, a heart attack, a stroke, or multiple sclerosis, you may be eligible to receive a \$4,000 financial grant. This benefit may help pay for unexpected medical expenses, so you can focus on what's important – your recovery.

Terminal Illness member benefit

An interest-free loan is available to an insured individual in your immediate family who becomes terminally ill⁶. The total loan can be up to 75% of the net face amount of the Foresters life insurance coverage (\$250,000 maximum) on that individual and the loan will be repaid from the insurance proceeds payable upon the insured's death. The funds can be used to help pay for health care and/or spend quality time with your family.

Young Family member benefit

Ensuring the ongoing care and maintenance of your children is a key concern, especially if something unexpected were to happen to you and your spouse. This benefit pays \$300 a month per child under 18 years, to the legal guardian in the event of the death of both parents.

⁶ *Terminally ill* means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters. Not available as a member benefit in New York and Illinois.

Competitive Scholarship member benefit

Foresters believes a good education gives young people a head start in life. We are proud to award up to 350 renewable scholarships⁷ every year across North America. Each scholarship award is in the amount of \$2,000 a year for a maximum of four years, and can help ease the cost of higher learning.

Orphan Scholarship member benefit

If your children lose one or both parents, each child may be eligible for a scholarship of up to \$6,000 a year for a maximum of four years to help him/her pursue studies at a postsecondary institution. This member benefit can help to alleviate the financial burden of an education on your orphaned children.

Become a member today and enjoy Foresters benefits of membership!

Contact our Service Centre at 800 828 1540 to learn more about Foresters and what we can offer you and your family, or to arrange for a consultation with a life insurance representative.

⁷ Foresters Competitive Scholarship Program is a competition for scholarships open to eligible applicants meeting the eligibility requirements. Scholarship recipients will be selected from the completed applications submitted before the deadline. This program is administered by the Association of Universities and Colleges of Canada.



Enjoy special member events and activities

Foresters members may enjoy opportunities to attend local activities and events – at no cost or at a discounted cost⁴. Spend quality time with your family and friends at sporting events, theme parks, movies and more. Foresters understands the demands on today's families, and our fun events can help you enjoy the time you spend together.

Lead change through member programs

Through regional representatives, you can vote⁵ on decisions that ensure Foresters remains dedicated to giving back to our members and their communities. Participate in local governance to develop your personal skills, meet other members and get involved with matters that are important to you as a community leader.

You can also take advantage of Foresters special member programs that provide resources and training on topics relevant to you and your family.

Visit us at

www.foresters.com/getmore
to learn about the benefits of membership.

⁴ Tickets are subject to availability, quantity and location of events.

⁵ Voting members include those who are either an insured or an annuitant under a Foresters certificate.

Coverage at a glance



*A surprising package
of benefits*

Foresters Strong Foundation

Level Term Life Insurance

Benefits of Membership

Foresters™ members¹ get so much more than a traditional life insurance product.

Foresters valuable benefits of membership² provide eligible members a unique package of benefits. These may include opportunities to attend member events with family and friends, make a difference in their community and shape their personal growth through our member programs, as well as access to a variety of complimentary life, health and education benefits.

Real benefits in times of need

A comfortable lifestyle and security. It's the simple dream that many Americans have for themselves and their families. Fulfilling that dream is not always easy. While life is filled with celebrations, daily routines and successes, we can also face unforeseen challenges. Life insurance can be the foundation that helps you prepare for the unexpected.

As a member, when you purchase life insurance with Foresters you are eligible to get real benefits in times of need. But there's more for you with Foresters complimentary member benefits. Suppose you are married with three children – ages 1, 3 and 5. If you and your spouse were to die, Foresters would pay your life insurance death benefit – just like other insurers.

Plus:

- Foresters Orphan Scholarship member benefit could provide up to \$72,000 in scholarships for your three children (\$6,000 for each child for four years).
- Foresters Young Family member benefit could pay up to \$162,000 in benefits for the care of your three children (\$300 a month per child until that child turns 18).

That's up to an additional \$234,000 in benefits – just for becoming a member when you apply for life insurance with Foresters.

Visit www.foresters.com/getmore to learn about benefits of membership.



¹ Foresters members include insureds and annuitants under Foresters life insurance and annuity certificates. Members' immediate family members may also be eligible for member benefits.

² These non-contractual benefits, provided at no extra cost, are subject to eligibility requirements and limitations and may be changed or canceled at any time.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, ON M3C 1T9 – T. 800 828 1540

Prepared for:

Name: _____

Date: _____

Prepared by: _____

Contact info: _____



Complimentary Member Benefits²

For you and your family

	Benefit Amount	Planned Premium
Critical Illness member benefit A one-time lump sum payment upon the initial diagnosis of cancer, heart attack, stroke or multiple sclerosis.	\$4,000	Complimentary for members
Terminal Illness member benefit An interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on a terminally ill insured person (not available in New York and Illinois as a member benefit).	\$250,000 maximum	Complimentary for members
Competitive Scholarship member benefit Up to 350 scholarships of \$2,000 per year per child for up to a maximum of 4 years of full-time post-secondary education.	\$8,000 maximum per child	Complimentary for members
Orphan Scholarship member benefit \$1,500, \$3,000 or \$6,000 per year per child for up to 4 years of full-time post-secondary education, upon the death of one parent, a single parent, or both parents.	\$24,000 maximum per child	Complimentary for members
Young Family member benefit \$300 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.	\$64,800 maximum per child	Complimentary for members
Member events Free or discounted Foresters-supported events and activities with family and friends.	Invaluable	Complimentary for members (or nominal fee)
Community involvement Raise funds or volunteer with an organization that matters to you; make a difference in your community.	Invaluable	Complimentary for members
Personal development Opportunities to learn new skills and access member programs that are relevant to you and your family.	Invaluable	Complimentary for members

	Benefit Amount	Planned Premium
Base coverage		
Strong Foundation Level Term Life Insurance (____ Yrs)		
Optional benefits		
Critical Illness Rider (Accelerated Death Benefit)* Provides a lump sum payment of up to 75% of the base coverage to a maximum of \$50,000 for: Critical Illnesses – life threatening cancer, myocardial infarction (heart attack), stroke, advanced Alzheimer’s disease. Critical Procedures – coronary bypass surgery and angioplasty.		
Disability Income Rider (Accident Only)* Provides a monthly income for up to 2 years (for two separate incidents) if the insured becomes totally disabled within 180 days of the injury (90-day elimination period).	\$ _____ /month	
Children’s Term Rider Provides \$10,000 of level term life insurance for each child of the insured, whether born, adopted or under legal guardianship, or a stepchild of the insured.		
Accidental Death Rider Provides a maximum benefit of \$300,000 in case of accidental death from any type of accident.		
Living Rewards Rider Can return to the owner 100% of the eligible premiums paid for the base plan and riders (minus outstanding loans, plus interest accrued, and any CI benefits paid) if the insured lives to the end of the initial term. Also, as the benefit grows over the initial term, the owner can access the growing value through an easy access loan.		
Waiver of Premium Rider Waives the premium required on the premium due date as long as the insured is totally disabled and unable to work (while the rider is in effect).	\$ _____ /month	

Total Planned Premium
 *Premium subject to increase.

This worksheet is provided for information purposes only; it does not form part of the Foresters Strong Foundation level term life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters Strong Foundation contract for your state for these terms and conditions. Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters Strong Foundation and its optional riders are filed with state insurance regulators under the following form numbers. "XX" stands for your state's postal abbreviation. Foresters Strong Foundation and its riders may not be available or approved in all states, and state variations may apply.

Foresters Strong Foundation: SIEN-US01-2006, SFEN-US01-2006, SIEN-XX01-2006, SFEN-XX01-2006

Critical Illness Rider: SI-CIR-US01-2006 or SI-CIR-XX01-2006

Disability Income Rider: SI-DIR-US01-2006 or SI-DIR-XX01-2006

Children's Term Rider: SI-CTR-US01-2006 or SI-CTR-XX01-2006

Accidental Death Rider: SI-ADR-US01-2005 or SI-ADR-XX01-2005

Living Rewards Rider: SI-LRR-US01-2006 or SI-LRR-XX01-2006

Waiver of Premium Rider: SI-WPR-US01-2005 or SI-WPR-XX01-2005



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 Buffalo, NY 14201-0179

www.foresters.com
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Term Life Insurance

Solid protection and the flexibility to change

A comfortable lifestyle and security. It's the simple dream that many Americans have for themselves and their families. Fulfilling that dream is not always easy. While life is filled with celebrations, daily routines and successes, we can also face unforeseen challenges. Life insurance can be the foundation that helps you prepare for the unexpected.

Build your foundation with term life insurance

Term life insurance can be an affordable starting point for your financial plan, whether you are:

- Starting a new life with your partner
- Purchasing or refinancing a home
- Providing for your children's education
- Providing for loved ones or yourself in the event of total disability or critical illness

A flexible foundation

As you move through life, your needs change and you may outgrow the foundation of your financial plan. It's comforting to know that term life insurance can adapt to your changing needs. It's "renewable" so you can extend the length of your coverage when needed. And in certain cases, it's "convertible" so you can change to permanent life insurance should this option better meet your needs in the future.

Compliments of:

This brochure is provided for information purposes only; it does not form part of the Foresters Strong Foundation level term life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters Strong Foundation contract for your state for these terms and conditions. Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters Strong Foundation and its optional riders are filed with state insurance regulators under the following form numbers. "XX" stands for your state's postal abbreviation. Foresters Strong Foundation and its riders may not be available or approved in all states, and state variations may apply.

Foresters Strong Foundation: SIEN-US01-2006, SFEN-US01-2006, SIEN-XX01-2006, SFEN-XX01-2006
Disability Income Rider: SI-DIR-US01-2006 or SI-DIR-XX01-2006
Critical Illness Rider: SI-CIR-US01-2006 or SI-CIR-XX01-2006
Waiver of Premium Rider: SI-WPR-US01-2005 or SI-WPR-XX01-2005
Accidental Death Rider: SI-ADR-US01-2005 or SI-ADR-XX01-2005
Children's Term Rider: SI-CTR-US01-2006 or SI-CTR-XX01-2006
Living Rewards Rider: SI-LRR-US01-2006 or SI-LRR-XX01-2006



The Independent Order of Foresters
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Buffalo, NY 14201-0179

www.foresters.com
T. 800 828 1540

503258 US (08/08)



The value of your Foresters membership

Build your financial foundation today



For more than 130 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. We do this through affordable life insurance and annuity products, member benefits and services.

As an eligible member, you can access complimentary benefits, including opportunities to develop your personal skills, attend fun family events and make a difference in your community. You also have access to a variety of complimentary life, health and education benefits* that go beyond life insurance to help you and your family get more out of life. Current member benefits include benefits for critical and terminal illness, competitive scholarships, and orphan benefits to help your children if they lose one or both their parents.

For details on membership, visit our website at: www.foresters.com/membership

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*These non-contractual benefits, provided at no extra cost, are subject to eligibility requirements and limitations and may be changed or canceled at any time. The terminal illness member benefit is not available in the states of New York and Illinois.

Foresters Strong Foundation
Level Term Life Insurance

Foresters Strong Foundation

Foresters Strong Foundation level term life insurance is designed to help your family meet its financial obligations in the event of your death.

Available in a wide range of terms: 10, 15, 20 and 30 years. You can select a term that matches your specific needs, and your family can use the death benefit to:

- Pay off the balance of your mortgage (life insurance is portable and can be used to cover a new mortgage should you move or refinance)
- Pay off any other outstanding debt
- Create an education fund for your children

Lock in your premium payments

With guaranteed level premiums, you'll know exactly how much your insurance protection will cost. Your premiums will never increase during the term period you have selected.¹

Accident and illness protection options

Protect your ability to earn an income with accident and illness protection. **Disability income** and **critical illness** protection can provide financial assistance if you become totally disabled as a result of an accident, become critically ill or require a critical procedure. In addition, your premiums for these valuable options may be refundable.²

Maintain your valuable life insurance protection with the **Waiver of Premium Rider**, which will waive your premiums while you are totally disabled and unable to work.



The building blocks of your foundation

Foresters Strong Foundation provides layers of protection – all in one affordable and convenient package

*Top it off
with a reward*

*Foresters Strong Foundation features the **Living Rewards Rider**, a refund of premium benefit. Not only does your family get the life insurance protection they need if you die, you can also receive a refund of your eligible premiums, if you outlive the initial term.³*

*If you need a
helping hand...*

*With our **Living Rewards Rider's Easy Access Loan**³, help is at hand when you need it. You can access the money you've accumulated for any purpose: home repairs or renovations, emergency cash or even a dream vacation. No qualification is necessary. It's your money and you should have access to it if you need it.*

Extend your protection

Planning for unexpected needs can become expensive. The **Accidental Death Rider** provides an inexpensive way to increase your term life insurance protection to account for the unforeseeable immediate loss of income should you die from an accident.

You can also provide your children with a great start to their own life insurance protection with the **Children's Term Rider**. All your children are covered under the rider for one low premium, and they can convert to their own certificate even if there's a change in their health.

Applying is simple

Applying for Foresters Strong Foundation is simple and convenient.⁴ All you have to do is complete a simple and easy-to-understand application and there may be no need for a medical exam.

In most cases, the younger and healthier you are, the lower your insurance premiums. What better reason is there to apply for your insurance protection today?

Ask your life insurance representative how Foresters Strong Foundation can work for you

¹ Guaranteed level premiums apply to the base certificate and certain riders only.

² Subject to certain contract conditions and restrictions.

³ Subject to the conditions, limitations and deductions described in this rider.

⁴ Insurability depends on answers to questions in the application.

There isn't one good reason why you should choose life insurance from Foresters.



www.foresters.com

There are 17 million.

Foresters™ provides innovative life insurance and annuity products to its members* and is dedicated to sharing its time, talent and financial strength with organizations that support children and families.

Foresters is proud to be founding sponsor of Radiothon, one of Children's Miracle Network's most successful fundraising programs. Radiothons are a cooperative effort among Children's Miracle Network hospitals, Foresters, and radio stations, raising millions for more than 170 children's hospitals.

Foresters.
\$225 million raised.
17 million reasons to choose.

*Life insurance is what we do.
Helping children is who we are.*



Foresters Strong Foundation level term life insurance Living Rewards Rider

1. How does it work?

Under a Strong Foundation level term life insurance certificate¹ with a Living Rewards Rider² your client can receive a refund of eligible premiums at the end of the initial period selected 20, or 30-year term. In essence, members may guarantee a refund of their premiums.³

For Example:⁴ David is a 30-year old male, non-smoker who purchases \$180,000 Foresters Strong Foundation 30-year term level premium certificate with a Living Rewards Rider. His annual premium is \$752.84. David keeps the rider in effect for the initial term by paying the \$752.84 annual premiums each year when due.

At the end of the 30th year, David receives \$22,585.08 (\$752.84 x 30). The Living Rewards Rider refunds to him all of the premiums he has paid over the term.⁵ And it's tax-free!⁴ It's as simple as that.⁵

2. Who is the Living Rewards Rider for?

- Clients who have a term insurance need.
- Clients who believe they will survive the initial term and want their premiums back.
- Conservative clients who may not wish to take on the market risk of an outside investment or those clients who would only feel comfortable in investing in a low returning investment that would be subject to tax.
- Clients who would spend the premium cost of the rider rather than investing.
- Clients who are in higher tax brackets or are at the top of their bracket and want to avoid potentially being pushed into the next higher bracket due to taxable earning on the outside investment.

[Learn More ▶](#)

www.foresters.biz
Foresters Sales Desk
1 800 543 0611

Foresters Strong Foundation level term life insurance Living Rewards Rider

3. Frequently asked questions

Since David received all of his premiums back, what was the actual cost of the term insurance?

The amount David paid for his term life insurance coverage is equal to the time value of the money he used to purchase the rider (the additional premium) – that is, it costs David what he might have earned had he invested the money instead of purchasing the Living Rewards Rider. Without taking the investment risk, David was able to use those earnings (any interest and capital appreciation) to pay for the level term life insurance.

What would David have had to earn on the Living Rewards Rider premiums to receive the same after-tax value of the Living Rewards Rider?

This example assumes that David is in a 32% combined tax bracket. The annual premium for a Foresters Strong Foundation level term life insurance certificate without the Living Rewards Rider is \$467.60 and with the Living Rewards Rider the annual premium is \$752.84.

If as in the above example, David would have taken the cost of the Living Rewards Rider premium and invested it, he would have had to earn an 8.37% rate of return to accumulate at the end of the 30-year term an amount equal to the total return of premium (\$22,585.08).

Is the return of the premiums taxed to David?⁴ No, it is considered his adjusted cost base in the insurance contract and there are no tax consequences.

www.foresters.biz
Foresters Sales Desk
1 800 543 0611



¹ This certificate is filed under form number SIEN-15-US01-2006, SIEN-20-US01-2006, SIEN-30-US01-2006, SFEN-15-US01-2006, SFEN-20-US01-2006, SFEN-30-US01-2006, or SIEN-15-XX01-2006, SIEN-20-XX01-2006, SIEN-30-XX01-2006, SFEN-15-XX01-2006, SFEN-20-XX01-2006, SFEN-30-XX01-2006, where XX corresponds with your state's postal abbreviation. May not be available or approved in all states.

² This optional rider is filed under form number SI-LRR-US01-2006 or SI-LRR-XX01-2006, where XX corresponds with your state's postal abbreviation. May not be available or approved in all states.

³ Subject to the conditions, limitations and deductions described in the rider. Riders do not provide any additional death benefit. If the insured dies before the end of the term period, only the death proceeds are paid.

⁴ Any examples are hypothetical and are used only to help you understand the ideas. They may not reflect your client(s) particular circumstances. Clients should carefully read their certificate, rider(s) and prospectus (es), when applicable. What we say about legal or a tax matter is our understanding of current law; but we are not offering legal or tax advice. Clients should consult their independent tax and legal advisers for advice based on their particular circumstances.

⁵ This benefit is subject to David's living to the end of the term, and the payment of premiums to keep the coverage in effect, to the end of the term and there are no outstanding loans