

The Independent Order Of Foresters ('Foresters')

Head Office: 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9

U.S. Mailing Address: P.O. Box 179, Buffalo, New York 14201-0179

1-800-828-1540

Insured	John Doe	Certificate Number	1234567
Owner	Jane Smith	Issue Date	August 2, 2021
State Governing	Alaska	Branch Number	1234
Alaska Department of Insurance telephone number		123-456-7890	

Foresters Advantage Plus II

This is a **WHOLE LIFE INSURANCE CERTIFICATE**.

The Independent Order Of Foresters (referred to as we, our, Foresters or us) will, subject to the provisions of this certificate, pay the death benefit upon our receipt of proof of the insured's death. That death must occur while this certificate is in effect.

CASH SURRENDER VALUE payable at surrender or maturity. Cash values are guaranteed, based upon payment of required total premiums.

PREMIUM AMOUNTS and years payable are shown in the Certificate Data Pages.

PARTICIPATING, eligible to receive dividends.

In this certificate, you and your mean the owner, as shown above. The owner may change after the issue date as described in this certificate.

This certificate is executed at our head office on the issue date.


PLEASE READ THIS CERTIFICATE CAREFULLY.

Right to Examine – If you are not satisfied with this certificate, you may return it to us within 10 days of first receiving it. You can do this by mailing it to our U.S. mailing address, shown above, or by returning it to one of our authorized representatives.

If this certificate is returned to us during this time period, the insurance contract will be deemed to be void from the issue date. Within 10 days after we receive it, we will refund premiums you have paid to us for the insurance contract.



Executive Secretary



President & Chief Executive Officer

Foresters Advantage Plus II

This certificate is part of a legal insurance contract between the owner and Foresters. The insurance contract sets forth, in detail, the rights and obligations for both you and us. Only the actual insurance contract provisions will control. It is important that you read your insurance contract carefully.

The benefit provided under each rider, if any, is described in that rider.

If you have questions about this certificate or a rider, your understanding of them or about information that you have heard, seen or read relating to them, please call us. Our toll free number is 1-800-828-1540.

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Certificate Data Pages

Insured	John Doe	Issue Age and Sex of Insured	35 Male
Owner	Jane Smith	Certificate Number	1234567
Issue Date	August 2, 2021	Maturity Date	August 2, 2107
Face Amount	\$50,000.00	Branch Number	1234
Insurance Class	Non-Tobacco	Rating Class	Standard
Total Premium	\$93.63	Payment Mode	Monthly
Currency	United States		

Foresters Advantage Plus II Whole Life Paid-up at 100 Certificate

Provides life insurance to the maturity date, subject to the provisions of this certificate, as long as the total premium is paid as described in the *Premiums* provision. The first total premium is due on August 2, 2021.

Cash surrender value is payable on the earlier of surrender and the maturity date. This certificate is eligible to participate in our divisible surplus, however dividends are not guaranteed.

Each beneficiary is designated in, or in a form accompanying, the application. A beneficiary designation may change as described in the *Beneficiaries* provision.

Summary of Benefits Provided		
Coverage	Benefit Amount	Expiry Date*
Certificate	\$50,000	August 2, 2107
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness) Minimum Acceleration Amount – \$4,500 Maximum Lifetime Acceleration Amount – \$500,000 Maximum Administrative Fee – \$500 Residual Face Amount – \$10,000		August 2, 2107
Common Carrier Accidental Death Rider Maximum Accidental Death Amount – \$300,000	\$100,000	August 2, 2086
Family Health Benefit Rider The specific benefit amounts are: <ul style="list-style-type: none"> Ambulance Transportation Hospital Emergency Room Examination Hospital Stay 	\$5,000** \$50 \$100 \$100	August 2, 2086
Accidental Death Rider	\$50,000	August 2, 2056
Children's Term Rider	\$10,000	August 2, 2051
Guaranteed Insurability Rider Rider Termination Amount – \$500,000	\$50,000	August 2, 2026
Flexible Payment Paid-up Additions Rider		August 2, 2046
Single Payment Paid-up Additions Rider		October 2, 2021
Term Rider	\$50,000	August 2, 2051
Waiver of Premium Rider		August 2, 2051

Each rider listed above, if any, is an attachment to this certificate.

* Latest coverage expiry date, assuming all premiums are paid as due. Coverage may end earlier than the expiry date as described within this certificate or applicable rider, if any.

** This is the maximum family benefit amount.

Certificate Data Pages
Certificate Number 1234567

Premium Schedule		
Coverage	Annual Premium	Years Payable
Certificate Face Amount	\$744.00	65
Temporary Extra Rating	XXXXXX	5
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness)	\$0.00	N/A
Common Carrier Accidental Death Rider	\$0.00	N/A
Family Health Benefit Rider	\$0.00	N/A
Accidental Death Rider	\$39.50	35
Children's Term Rider	\$57.10	30
Guaranteed Insurability Rider	\$144.00	5
Waiver of Premium Rider	\$34.00	30
Flexible Payment Paid-up Additions Rider	\$0.00	N/A
Single Payment Paid-up Additions Rider	\$0.00	N/A
Term Rider	\$51.50 ⁺⁺⁺	30
Temporary Extra Rating	XXXXXX	5

To calculate the amount of the premium for this certificate or a rider, for a payment mode other than annual, multiply the annual premium shown for this certificate or that rider by .5100 for semi-annual, .2600 for quarterly and .0875 for monthly.

⁺⁺⁺ This premium amount is applicable for the initial term period only. The premium amount for this rider increases on each renewal date during the renewal period. Premium amounts applicable during the renewal period are shown in the Renewal Premium Schedule.

	Annual	Semi-Annual	Quarterly	Monthly
Total Premium	\$1,070.10	\$545.75	\$278.23	\$93.63

Each Total premium shown above is as of the issue date, and will change if a rating class change occurs, if a rider ends or is added after the issue date, or if the premium for a rider changes. After the issue date not all payment modes shown may continue to be available.

Each Total premium shown above includes the applicable certificate fee.

	Annual	Semi-Annual	Quarterly	Monthly
Certificate Fee	\$72.00	\$36.72	\$18.72	\$6.30

Certificate Data Pages
Certificate Number 1234567

Table of Guaranteed Certificate Values		
Certificate Year	Cash Value	Reduced Paid-Up Insurance Amount*
1	\$0	\$0
2	\$0	\$0
3	\$262.11	\$1,140
4	\$725.50	\$3,063
5	\$1,202.25	\$4,925
6	\$1,693.40	\$6,731
7	\$2,198.58	\$8,480
8	\$2,717.41	\$10,171
9	\$3,250.96	\$11,810
10	\$3,799.89	\$13,397
11	\$4,367.19	\$14,943
12	\$4,951.74	\$16,443
13	\$5,555.18	\$17,901
14	\$6,177.39	\$19,317
15	\$6,818.73	\$20,691
16	\$7,479.15	\$22,023
17	\$8,156.96	\$23,311
18	\$8,851.34	\$24,554
19	\$9,561.57	\$25,753
20	\$10,288.20	\$26,908
Age 60	\$14,212.18	\$32,151
Age 65	\$18,604.47	\$36,561
Age 100	\$46,597.91	\$50,000
Age 121	\$50,000.00	\$50,000

Values shown are as of the end of the applicable certificate year. Values shown assume that total premiums are paid as due and that no changes are made to this certificate. Paid-up additional insurance or dividends on deposit, if any, will increase the reduced paid-up insurance amounts shown and debt will decrease those amounts. Paid-up additional insurance, dividends on deposit or debt, if any, will not affect the cash values shown. Values at the end of certificate years not shown will be furnished upon request. Subject to the *Basis of Computation of Values* provision, calculations of cash values during a certificate year will be done on a consistent basis and be based upon the total premiums paid and time elapsed during that certificate year.

Non-Forfeiture Interest Rate: 3.50%

*Subject to the *Reduced Paid-Up Life Insurance* provision

Certificate Data Pages
Certificate Number 1234567

Term Rider Information

Initial Term Period From August 2, 2021 to August 1, 2031

Renewal Period From August 2, 2031 to August 1, 2051

Conversion Period From August 2, 2021 to August 1, 2026

Renewal Premium Schedule	
Renewal Date	Annual Premium
August 2, 2031	\$247.00
August 2, 2032	\$258.00
August 2, 2033	\$266.00
August 2, 2034	\$277.00
August 2, 2035	\$289.00
August 2, 2036	\$304.00
August 2, 2037	\$326.50
August 2, 2038	\$355.00
August 2, 2039	\$389.00
August 2, 2040	\$424.00
August 2, 2041	\$459.00
August 2, 2042	\$491.50
August 2, 2043	\$522.50
August 2, 2044	\$555.00
August 2, 2045	\$592.50
August 2, 2046	\$640.00
August 2, 2047	\$703.50
August 2, 2048	\$781.50
August 2, 2049	\$869.50
August 2, 2050	\$968.00

To calculate the amount of a renewal premium shown above, for a payment mode other than annual, multiply the annual premium shown by .5100 for semi-annual, .2600 for quarterly and .0875 for monthly.

Certificate Data Pages
Certificate Number 1234567

Flexible Payment Paid-up Additions Rider Information

Minimum Payment Amount \$50.00
Maximum Annual Payment Amount \$5,000.00
Maximum Lifetime Payment Amount \$2,000,000.00

Payment Expense Charge 6.00% of each accepted payment

Table of Net Single Premium Rates					
Non-Forfeiture Interest Rate: 3.50%					
Date	Net Single Premium Rate	Date	Net Single Premium Rate	Date	Net Single Premium Rate
August 2, 2021	0.209520	August 2, 2050	0.495050	August 2, 2079	0.878060
August 2, 2022	0.216150	August 2, 2051	0.508860	August 2, 2080	0.884330
August 2, 2023	0.222900	August 2, 2052	0.522870	August 2, 2081	0.890210
August 2, 2024	0.229790	August 2, 2053	0.537090	August 2, 2082	0.896070
August 2, 2025	0.236840	August 2, 2054	0.551530	August 2, 2083	0.901620
August 2, 2026	0.244090	August 2, 2055	0.566180	August 2, 2084	0.906840
August 2, 2027	0.251570	August 2, 2056	0.581020	August 2, 2085	0.911660
August 2, 2028	0.259250	August 2, 2057	0.596020	August 2, 2086	0.916020
August 2, 2029	0.267150	August 2, 2058	0.611130	August 2, 2087	0.919870
August 2, 2030	0.275260	August 2, 2059	0.626280	August 2, 2088	0.923360
August 2, 2031	0.283620	August 2, 2060	0.641420	August 2, 2089	0.926530
August 2, 2032	0.292250	August 2, 2061	0.656500	August 2, 2090	0.929400
August 2, 2033	0.301140	August 2, 2062	0.671520	August 2, 2091	0.932050
August 2, 2034	0.310320	August 2, 2063	0.686460	August 2, 2092	0.934660
August 2, 2035	0.319790	August 2, 2064	0.701310	August 2, 2093	0.937560
August 2, 2036	0.329550	August 2, 2065	0.716070	August 2, 2094	0.940340
August 2, 2037	0.339600	August 2, 2066	0.730700	August 2, 2095	0.943020
August 2, 2038	0.349910	August 2, 2067	0.745140	August 2, 2096	0.945600
August 2, 2039	0.360470	August 2, 2068	0.759320	August 2, 2097	0.948070
August 2, 2040	0.371280	August 2, 2069	0.773210	August 2, 2098	0.950440
August 2, 2041	0.382330	August 2, 2070	0.786740	August 2, 2099	0.952720
August 2, 2042	0.393650	August 2, 2071	0.799820	August 2, 2100	0.954900
August 2, 2043	0.405270	August 2, 2072	0.812370	August 2, 2101	0.956990
August 2, 2044	0.417200	August 2, 2073	0.824270	August 2, 2102	0.958990
August 2, 2045	0.429450	August 2, 2074	0.835400	August 2, 2103	0.960910
August 2, 2046	0.442030	August 2, 2075	0.845680	August 2, 2104	0.962750
August 2, 2047	0.454920	August 2, 2076	0.855060	August 2, 2105	0.964500
August 2, 2048	0.468070	August 2, 2077	0.863540	August 2, 2106	0.966180
August 2, 2049	0.481450	August 2, 2078	0.871170	August 2, 2107	1.000000

Certificate Data Pages
Certificate Number 1234567

Single Payment Paid-up Additions Rider Information

Minimum Payment Amount \$600.00
Maximum Payment Amount \$50,000.00
Payment Expense Charge 6.00% of the accepted payment
Accepted Payment Amount: \$50,000.00 **Accepted On:** August 2, 2021

Table of Net Single Premium Rates

Non-Forfeiture Interest Rate: 3.50%

Date	Net Single Premium Rate	Date	Net Single Premium Rate	Date	Net Single Premium Rate
August 2, 2021	0.209520	August 2, 2050	0.495050	August 2, 2079	0.878060
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August 2, 2046	0.442030	August 2, 2075	0.845680	August 2, 2104	0.962750
August 2, 2047	0.454920	August 2, 2076	0.855060	August 2, 2105	0.964500
August 2, 2048	0.468070	August 2, 2077	0.863540	August 2, 2106	0.966180
August 2, 2049	0.481450	August 2, 2078	0.871170	August 2, 2107	1.000000

Definitions

The following terms have specific meanings for the purposes of your certificate. Where the same term appears in a rider, if any, it also has that same meaning unless there is another definition for that same term in that rider.

Age – The issue age shown in the *Certificate Data Pages* plus the number of completed certificate years.

Application – The application that was completed and signed for this certificate and each attached rider.

Assignee – A person or entity indicated in an assignment as the recipient of the assigned interest.

Attached rider(s) – Each rider, if any, listed in the *Certificate Data Pages*.

Certificate – The cover page and each numbered page that follows it, starting with page number 2 and ending with the page that states, “This is the last page of this certificate”.

Certificate anniversary – The same month and day as the issue date for each calendar year following the issue date, while this certificate is in effect.

Certificate Data Pages – The pages marked as the *Certificate Data Pages* within this certificate.

Certificate month – The first day of the first certificate month is the issue date and the last day is the day before the first monthly anniversary. For every other certificate month, the first day of a certificate month is a monthly anniversary and the last day is the day before the next monthly anniversary.

Certificate year – The first day of the first certificate year is the issue date and the last day is the day before the first certificate anniversary. For every other certificate year, the first day of a certificate year is a certificate anniversary and the last day is the day before the next certificate anniversary.

Contingent owner – The contingent owner named, if at all, in the application, unless changed as shown in our records.

Date we delivered – The effective date of delivery being either:

- the day of delivery, if hand delivered to the owner or the owner's address;
- the fifth day after mailing, if sent by mail to the owner's address; or
- the earlier of a) the day successfully transmitted, if sent electronically to a number or address shown for the owner in our records, and b) the day retrieved, if retrieved electronically by the owner, from a site identified by us.

Death benefit – The amount payable as described in the *Death Benefit* provision.

Debt – The amount owed to us under the *Maintenance of Reserves, Grace Period* and *Loans* provisions.

Designated office – Our head office or any other office, location or address that we notify you of, or publish, as being a designated office for the identified purpose.

Evidence of insurability - Information we obtain to decide insurability and, if so, on what terms.

Face amount – The amount shown in the *Certificate Data Pages* as the face amount, unless changed as shown in our records.

Grace period – The period of time within which to pay an overdue total premium as described in the *Grace Period* provision.

Insurance contract – This certificate and each rider in effect, if any.

Lapse – The termination of this certificate for non-payment of overdue total premiums during the grace period.

Monthly anniversary – Occurs each month after the issue date, on the same date of each month as the date shown as the issue date.

Our records – The records at our head office and the records stored elsewhere on our behalf, with our consent.

Paid-up additional insurance – The amount of the paid-up additional insurance bought under option 1 of the *Dividends* provision or under a rider.

Rider(s) – Each attached rider, if any, and each rider added as an attachment, if any, to this certificate after the issue date, as shown in our records.

State governing – The state shown as the state governing on the cover page, which will be the state that this certificate was issued for delivery in.

We, our, us and Foresters – The Independent Order of Foresters.

You, your - The owner of this certificate as shown in the *Certificate Data Pages* subject to change as described in this certificate.

When we refer in this certificate to a provision, unless specifically stated to be a provision in a rider, we mean the provision in this certificate with that title. When we refer in a rider to a provision, unless specifically stated to be a provision in the certificate, we mean the provision in that rider with that title.

Certificate Provisions

Consideration

We issue this certificate and attached rider(s) based on the application signed by the owner and the payment of premiums as described in this certificate.

Entire Contract

The entire contract consists of each of the following:

1. The insurance contract, including agreements and endorsements to it.
2. The application for this certificate and each attached rider, if any.
3. Notifications we send to you confirming changes made to this certificate or a rider.
4. Our Instrument of Incorporation, Constitution, and the respective amendments.

All statements in the application shall be deemed representations and not warranties.

No one, including the producer who provided you with this certificate, can make a promise or representation about the entire contract other than what is described in the entire contract. A change to the insurance contract is not valid unless the change is approved by our executive secretary and it is endorsed on, or attached to, the insurance contract.

When this Certificate is in Effect

This certificate comes into effect on the issue date, if each of the following conditions are met:

- At least the first total premium was provided on or before the date we delivered this certificate to you and is received by us from the financial institution from which it is to be collected.
- The insurability of the insured did not change between the date the application was signed by the insured and the issue date.
- If required by us you have accepted, and if applicable, signed and returned to us, an amendment to the application, in the manner described within the form used to make such amendment.

Once in effect, this certificate will remain in effect until the earliest of the following dates:

- The date of death of the insured.
- The date we receive, as shown in our records, your signed request to end this certificate.
- The date this certificate lapses, as described in the *Grace Period* provision.
- The date this certificate terminates, as described in the *Loans* provision.
- The maturity date, as shown in the *Certificate Data Pages*.
- The date that option 2 applies, as described in the *Nonforfeiture* provision.

This certificate will not be in effect after the earliest of the above dates. This means our liability, under this certificate, ends on that earliest date and no death benefit would be paid for death after that date.

Control of Insurance Contract

The owner of the insurance contract may exercise the options or rights provided to them under it, except as limited by law or by the rights of an assignee or irrevocable beneficiary.

You may request a change of owner, while the insured is alive and this certificate is in effect. A change of owner is not effective if prohibited by law. We are not responsible for the validity or effect of a change of owner. Unless otherwise specified by you, the change of owner will be effective as of the date the request is signed and is subject to payment(s) made or action(s) taken by us prior to our receipt of this request.

If the insured is not the owner and if the owner dies or ceases to exist, while this certificate is in effect, the contingent owner becomes the owner of the insurance contract as of the date that the owner died or ceased to exist. This transfer to the contingent owner is not effective if prohibited by law. If there is no surviving contingent owner, the owner's estate (if the owner is a natural person) or the owner's successor in interest (if the owner is a non-natural person) will become the owner.

Assignment

You may assign the insurance contract. An assignment is not effective if prohibited by law. Unless otherwise specified by you, the assignment will be effective as of the date the assignment is signed and is subject to payment(s) made or action(s) taken by us prior to our receipt of this assignment. Under an absolute assignment the assignee becomes the owner of the insurance contract. We are not bound by an assignment unless it is in writing and shown in our records. We are not responsible for the validity or effect of an assignment. Despite the assignment, the insured retains Foresters membership rights and privileges according to our Constitution.

Beneficiaries

There may be designated one or more than one primary or contingent beneficiary. Each primary and contingent beneficiary, if any, is shown in, or in a form accompanying, the application unless changed as shown in our records.

You may request a change of beneficiary, while the insured is alive and this certificate is in effect. If a beneficiary is designated "irrevocable", then that beneficiary must also sign a request that changes that beneficiary's designation or the percentage or amount to be received by that beneficiary. Unless otherwise specified by you, the change of beneficiary will be effective as of the date the request is signed and is subject to payment(s) made or action(s) taken by us prior to our receipt of this request.

Payment to Beneficiary

The death benefit payable will be paid as described in this provision. If no beneficiary survives the insured or if no beneficiary is designated, this payment will be made to you or your estate.

Primary Beneficiary: Each surviving primary beneficiary will be paid their share of the death benefit. That share is shown in the application unless changed, as shown in our records. If a primary beneficiary predeceases the insured, that beneficiary's share will be split among the surviving primary beneficiaries. That split will be based on the ratio of the specified percentages for those surviving beneficiaries to the total percentage for those survivors. If no percentages are specified, then the death benefit will be split equally among the surviving primary beneficiaries.

Contingent Beneficiary: If no primary beneficiary survives the insured, each contingent beneficiary, if designated, surviving the insured, will be paid their share of the death benefit, in the same manner as described above for the primary beneficiary.

Death Benefit

Payment of Death Benefit

Subject to the terms and conditions of the entire contract, we will pay the death benefit if we receive due proof of the insured's death. That death must occur while this certificate is in effect.

Interest will be paid on this amount, calculated from the date of death to the date of payment. The interest rate will be the interest rate being applied by us, on the date of death, to death proceeds left on deposit with us.

Additional interest, at a rate of 10% annually, will accrue to the date of payment beginning 31 days from the later of:

- the date due proof of death is received by us;
- the date we receive sufficient information to determine our liability, the extent of that liability, and the appropriate beneficiary entitled to the death benefit; and
- the date that legal impediments to payment of the death benefit that depend on the action of parties other than us are resolved and sufficient evidence of the same is provided to us. Legal impediments to payment include, but are not limited to, (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors and administrators; and (c) the submission of information required to satisfy state and federal reporting requirements.

The amount payable under this provision will be paid as described in the *Payment to Beneficiary* provision.

Amount of Death Benefit

The death benefit is equal to:

- the face amount in effect on the date of death of the insured; plus
- the amount of paid-up additional insurance then in effect, if any; plus
- the amount of dividends on deposit on that date, if any; plus
- unearned premiums, if any; minus
- the amount of the debt, if any.

If death occurs during the years payable, for coverage under this certificate or a rider, then the amount of the unearned premium will be that portion of the total premium that was paid to us to provide that coverage for a period of time beyond the end of the certificate month of the insured's death. If death occurs after the years payable, for coverage under this certificate or a rider, then there will be no unearned premiums for that coverage.

The years payable are shown:

- For this certificate or an attached rider, in the *Certificate Data Pages*.
- For a rider, if any, added as an attachment to this certificate after the issue date, in the notification sent to you with that rider.

Charity Benefit

Eligible beneficiary means a charitable organization accredited as tax exempt under section 501(c)(3) of the Internal Revenue Code and eligible to receive a charitable contribution as defined in section 170(c) of that code, or any successor provision(s) thereto.

Subject to the terms and conditions of the entire contract, if the death benefit under this certificate is payable we will also pay a Charity Benefit under this provision. Payment of the Charity Benefit will be made to the eligible beneficiary designated for this benefit.

The Charity Benefit amount will be equal to the lesser of 1% of the face amount in effect on the date of death of the insured and \$100,000. If the face amount has been reduced under an accelerated death benefit rider then the calculation of the Charity Benefit amount will ignore that face amount reduction.

The Charity Benefit will only be paid if an eligible beneficiary for this benefit has been designated, as shown in our records, prior to, and is in effect on, the date of death of the insured. An eligible beneficiary can be designated, or if designated can be changed, at any time prior to the date of death of the insured. We may, but are not obligated to, confirm that the designated organization meets the eligible beneficiary definition.

If this benefit becomes payable and we determine that the beneficiary designated for this benefit either no longer exists or is no longer an eligible beneficiary, then we will allow the owner or, if the owner is the insured, the owner's representative, the opportunity to designate another organization, that meets the eligible beneficiary definition, to receive this benefit. We reserve the right to determine the owner's representative for purposes of this provision. If the owner or owner's

representative, as applicable, does not make this designation within 90 days of our notifying them of this opportunity, then no Charity Benefit will be paid.

If an eligible beneficiary has not been designated prior to the date of death of the insured, then no Charity Benefit will be paid.

Incontestability

We will not contest the validity of this certificate after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, except for:

- Non-payment of premium,
- Fraud, when allowed by the laws of the state governing shown on the cover page of this certificate, or
- Statements made in an application for the addition of a rider, reinstatement or in a declaration for a change in insurance class, will be incontestable two years after the effective date as shown in our records of such addition, reinstatement or change. Our right to contest based on statements made in an application for an addition, will apply only to the additional coverage provided by that addition.

This provision shall not apply to a rider providing a benefit in the event of:

1. the total disability of the insured, or
2. death of the insured by accident or accidental means.

Suicide

If death of the insured is by suicide or intentionally self-inflicted injury, while sane or insane, and within two years from the issue date, our liability is limited to the sum of the total premiums paid minus the amount of the debt and no death benefit will be paid.

If death of the insured is by suicide or intentionally self-inflicted injury, while sane or insane, and within two years from the effective date of the last reinstatement, if any, our liability is limited to the sum of the total premiums paid since the last reinstatement minus the amount of the debt and no death benefit will be paid.

Premiums

Premium amounts and the number of years payable for each coverage, on the issue date, are shown in the *Premium Schedule* in the *Certificate Data Pages*.

The amount of the total premium is shown in the *Certificate Data Pages*. This amount will change if a rating class change occurs, if a rider ends or is added after the issue date, or if the premium for a rider changes. We will notify you if the amount of the total premium changes for one of these reasons. The first total premium is due on the issue date. You will then need to pay each total premium when due to keep this certificate in effect. Premiums are payable in advance.

Other than the first total premium, each total premium is due, without notice from us, on the premium due date for that total premium. The premium due dates are based on the payment mode in effect. If the payment mode in effect is annual, the premium due dates will be on each certificate anniversary. If the payment mode in effect is more often than annual, these dates will fall on the same day of the month as the issue date, based on that payment mode. For example, if the payment mode in effect is monthly and your issue date is March 4, your premium due dates will be on the 4th of each month.

The payment mode and payment method in effect is the mode and method elected in the application, unless changed as shown in our records.

The sum of the total premiums payable over a certificate year may depend on the payment mode in effect. That sum may be less if you pay based on a payment mode other than the monthly payment mode. Subject to our administrative rules in effect at the time, you may change your payment mode or payment method. Contact our designated office to find out what method is available and the total premium payable if another available mode is elected.

Total premiums may be paid by mail sent to our U.S. mailing address or to our designated office and each is considered paid on the business day we receive it at our designated office. You may also make payment to our Executive Secretary. If requested, we will provide a receipt for the total premium paid, signed by our Executive Secretary.

Grace Period

If a total premium is not paid in full on or before its premium due date, you have 31 days from that premium due date to pay us that total premium. This 31 day period is called the grace period.

Subject to the *Nonforfeiture* and *Automatic Premium Loan* provisions, this certificate will lapse without cash surrender value as of the end of the 31st day of the grace period if you have not paid us that total premium by that day. Payments received after the grace period will be accepted only if sent by U.S. mail and postmarked during the grace period. Upon lapse, this certificate will no longer be in effect. This means our liability ends and no death benefit would be paid.

If the insured dies during the grace period, we will reduce the death benefit payable by the overdue amount.

Reinstatement

If this certificate should lapse, you may be eligible to reinstate it within three years from the effective date of the lapse as shown in our records. To reinstate we will require:

1. Payment of the unpaid premium with interest compounded at a rate determined by us. That rate will not be more than six percent per year.
2. Evidence of insurability, which meets our standards, of the insured.
3. Payment or reinstatement of all debt existing at the date of lapse plus interest. That interest will be calculated on that debt from the date of lapse. The interest rate will be

determined by us but will not be more than the maximum loan interest rate as described in the *Loans* provision.

The unpaid premium will be the sum of the following:

- The total premiums due but not paid in full on or before the date of lapse.
- The total premiums from the date of lapse to the date of reinstatement that would have been due if this certificate had not lapsed.

The effective date of a reinstatement is the day that we approve your application for reinstatement, as shown in our records.

Cash Value

This certificate may provide a cash value, calculated as described in the *Basis of Computation of Values* provision. Guaranteed cash values, if any, at the end of certain certificate years are shown in the *Table of Guaranteed Certificate Values* in the *Certificate Data Pages*. The cash values shown assume that total premiums are paid as due and that no changes are made to this certificate. Cash values, if any, at the end of certificate years not shown will be furnished upon request. Subject to the *Basis of Computation of Values* provision, calculations of cash values during a certificate year will be done on a consistent basis and be based upon the total premiums paid and time elapsed during that certificate year.

Cash Surrender Value

The cash surrender value at any time is equal to:

- the cash value at that time; plus
- the present value of paid-up additional insurance then in effect, if any; plus
- the amount of dividends on deposit at that time, if any; minus
- the amount of the debt, if any.

Nonforfeiture

If this certificate has a cash surrender value greater than zero one of the following options may be used. Subject to an assignment shown in our records, you may elect either option 1 or 2, as described in this provision, anytime before a total premium is overdue for more than 60 days.

If a total premium remains unpaid at the end of the grace period, and no election was made, option 1 will automatically apply, unless the *Automatic Premium Loan* provision has been requested.

Option 1 – Reduced Paid-Up Life Insurance

Under this option we will apply the cash surrender value to continue this certificate in effect as reduced paid-up life insurance. This will reduce the face amount under this certificate. The reduced face amount will be the amount that can be purchased by applying the cash surrender value as a net single premium for this insurance. The reduced paid-up insurance will not include benefits provided by a rider.

In the event that the cash surrender value is such that the reduced face amount would be less than \$1,000.00, we reserve the right to surrender this certificate as described in option 2. However, we will allow the certificate to be continued in effect as reduced paid-up life insurance if, within 30 days of being notified of that surrender, the owner returns the cash surrender value and requests the reduced paid-up life insurance.

If the insured dies during the grace period, subject to the terms of this certificate, the death benefit will be paid and there will be no payment under this reduced paid-up life insurance.

The reduced paid-up insurance may be surrendered for its present value. The present value will equal the net single premium that would be required to provide the insurance that would continue if the reduced paid-up life insurance was not surrendered. If such surrender occurs within 30 days after a certificate anniversary, the present value will not be less than the present value on that anniversary.

We may defer payment of the present value for up to six months after we receive your written request to surrender.

Option 2 – Cash Surrender

Under this option we will surrender this certificate and pay you its cash surrender value. Once surrendered, this certificate is of no further effect, our liability under this certificate ends and no death benefit will be paid. If such surrender occurs within 30 days after a certificate anniversary, the cash surrender value will not be less than the cash surrender value on that anniversary, adjusted for each dividend on deposit withdrawal, paid-up additional insurance surrender, loan taken and each loan repayment made, since that anniversary.

We may defer payment of the cash surrender value for up to six months from the date we receive the request for that payment.

Basis of Computation of Values

The calculation of cash values and benefits will be based on the 2017 CSO age nearest birthday, sex distinct, smoker distinct mortality table for the insured's rating class (composite rates used for issue ages 0-17) and the nonforfeiture interest rate shown in the *Certificate Data Pages*. If this certificate was issued on a medically underwritten basis, as shown in our records, then select and ultimate mortality tables and semi-continuous functions will be used in the calculation of cash values other than reduced paid-up life insurance cash values. If this certificate was issued on a

non-medically underwritten basis, as shown in our records, then ultimate mortality tables and semi-continuous functions will be used in the calculation of cash values other than reduced paid-up life insurance cash values. Ultimate mortality tables and curtate functions will be used in the calculation of reduced paid-up life insurance and its net single premium. Calculations take into account the gender, age and smoking status of the insured.

If this certificate was issued on a unisex basis, as shown in our records, then the 2017 CSO age nearest birthday, male, smoker distinct mortality table for the insured's rating class (composite rates used for issue ages 0-17) will be used in calculation of cash values, nonforfeiture benefits and net single premiums and calculations will not take into account the gender of the insured.

These values and benefits will not be less than the minimum values and benefits required by the NAIC Standard Nonforfeiture Law for Life Insurance, model #808.

A detailed statement of the method of computation of cash values, nonforfeiture benefits and net single premiums has been filed as required with the Interstate Insurance Product Regulation Commission.

Loans

The loan amount is the amount loaned to you, either through a requested loan or an automatic premium loan, plus accrued interest and minus each repayment. Interest accrues daily on the loan.

Interest is due at the end of each certificate year. If the interest is not paid when due, it will bear interest at the same rate as the loan. We will determine the interest rate on an annual basis. The rate of interest will not exceed the higher of:

1. The monthly Average of the Composite Yield on the Seasoned Corporate Bonds as published by Moody's Investors Service Inc. (or any successor thereto) for the calendar month ending two months before the date on which the rate is determined.
2. The rate that we would use to calculate the net single premium and the present value under this certificate plus one percent.

In the event that the Moody's Monthly Average of the Composite Yield on Seasoned Corporate Bonds is no longer published, we will substitute a substantially similar average, established by regulation issued by the insurance regulator for the state governing.

All or part of a loan may be repaid at any time that this certificate is in effect. Each repayment will be applied to the loan, effective the date it is processed by us.

If, at any time, the loan amount exceeds the cash value at that time plus the present value of paid-up additional insurance then in force and the amount of dividends on deposit at that time, then this certificate will terminate. We will send you, and any assignee of this certificate, notification of termination. Termination will be effective 31 days after the date, as shown in our records, notification is sent. Upon the termination of this certificate, it will be of no further effect, our liability will end and no death benefit will be paid.

Requested Loan

You may obtain a loan from us, with this certificate as the security for the loan. We will require that you sign our then current loan agreement. The loan is effective when we receive the loan agreement that you have signed. The maximum loan amount available at any time is equal to the projected cash surrender value at the end of the current certificate year, assuming that no further premium payments are made.

We may defer payment of a loan for up to six months from the date we receive the request for that payment, unless it is used to pay premiums due to us.

Automatic Premium Loan

You may request that this provision applies either by electing it in the application or by signed notice any time before the end of the grace period. You may revoke that request at any time by signed notice, however this will not invalidate a loan made under this provision.

Under this provision, total premium unpaid at the end of the grace period will automatically be paid through a loan if, at the end of the certificate month in which that premium was due, the cash surrender value available is not less than zero. If however, at the end of that month the cash surrender value is less than the monthly total premium but more than zero, we will loan the remaining cash surrender value and continue this certificate for only part of the month. While the certificate is in effect, you may resume payment of total premiums.

The premium payment mode will be changed to monthly for the duration of the time period that premiums are being paid through a loan.

Misstatement of Age or Sex

If the age or sex of the insured under this certificate is misstated at issue, the face amount and the rider benefit amount(s), if any, will be adjusted either upward or downward. The revised amounts for the certificate and riders, if any, will be that which the premium paid, for that coverage, would have purchased for the correct age and sex, according to our rates in effect on the issue date. If this certificate was issued on a unisex basis, as shown in our records, then misstatement of sex is not applicable.

Conformity with Interstate Insurance Product Regulation Commission Standards

This certificate was approved under the authority of the Interstate Insurance Product Regulation Commission and issued under the Commission's standards. If a provision of this certificate is in conflict with the Commission's standards for this product type, that were in effect on the date of the Commission approval, said provision is hereby amended to conform to the Commission's standards for this product type, in effect on that approval date.

Limitation of Action

No action shall be taken on this certificate, or a rider, in a court of law unless the action is filed with a court within the period of time, from the date that the cause of action arose, allowed by laws of the state governing.

Law Applicable

Your rights or obligations and that of anyone, including the insured or anyone rightfully claiming under this certificate or a rider, will be determined by the laws of the state governing.

Limiting Effect of our Constitution

The benefits provided under the insurance contract will not be reduced, nor will this certificate or rider end, by a provision in our Constitution not stated or referred to in the insurance contract.

Suspension or Expulsion

Even if the insured is expelled or suspended from Foresters membership in accordance with our Constitution, the insurance contract, subject to its terms, may be kept in effect by continuing to pay the required premiums.

Maintenance of Reserves

If our reserves become impaired, you may be assessed an equitable proportion of the shortage. You may pay cash or accept a reduction in benefits. If you do neither, your equitable proportion will become an amount owed against this certificate. Interest on this amount will be compounded at a rate determined by us but not more than five percent per year.

Basis of Computation of Reserves

The reserves are not less than the minimum reserves required by the NAIC Standard Valuation Law for Life Insurance, model #820.

Dividends

This certificate is eligible to participate in our divisible surplus. We will determine our divisible surplus each year. You will be entitled to your share, if any, as determined by us, of our divisible surplus. This share is your dividend which you may receive or use according to the dividend option in effect. Your dividend options are as follows:

1. Use the dividend as a net single premium to buy paid-up additional insurance at the insured's age on the date of the purchase. No further premiums are required for this additional insurance purchased.
2. Have the dividend paid in cash.
3. Leave the dividend with us to accumulate with interest. We will determine the interest rate, but it will not be less than one-half percent per year.
4. Use the dividend to reduce premiums payable under this certificate. In a certificate year where the dividend paid is not sufficient to pay the premiums payable for that certificate year, the difference is payable by you. In a certificate year where the dividend paid exceeds the premiums payable for that certificate year, the excess will be applied under dividend option (1).

Dividend option (1) will be in effect from the issue date unless changed by you as shown in our records. If changed, the new option applies to future dividends only.

If you request this certificate to end and dividends have been credited under dividend option (1) or (3), we will refund to you the total of:

1. the present value of the paid-up additional insurance, plus
2. the amount of the dividends on deposit, minus
3. the amount of the debt.

If no dividends are paid the dividend options described in this provision do not apply.

Notification

Notification(s) we send to you about this certificate or a rider will originate from our designated office, and be sent to your last address shown in our records. You must notify us of a change in address for you or the insured. If premium is being paid under our pre-authorized check plan, you must notify us of a change in banking information.

Notifications about this certificate or a rider may, with your consent, be sent or provided to you by electronic means, if permitted by our administrative practices.

Notifications, designations and requests that you make to us must, if required by us, be made using our then current form for making such notification, designation or request. Every notification, designation and request that you make to us must be signed by you, if required by us, and received by us at our designated office for us to act on it. Each will be deemed received by us as of the date shown in our records.

Notifications, designations and requests that you make to us may, if permitted by, and subject to, our administrative practices in effect at that time, be by electronic means.

Our head office address is:

The Independent Order of Foresters, 789 Don Mills Road, Toronto, Ontario, Canada. M3C 1T9.
Attn: Certificate Services.

Our U.S. mailing address is: P.O. Box 179 Buffalo, New York. 14201-0179.
Attn: Certificate Services.

We will notify you if there is a change in address.

The Independent Order Of Foresters ('Foresters')

A Fraternal Benefit Society Organized 1874

Head Office: 789 Don Mills Road, Toronto, Ontario M3C 1T9

U.S. Mailing Address: P.O. Box 179, Buffalo, New York 14201-0179

Foresters Advantage Plus II

WHOLE LIFE INSURANCE CERTIFICATE.

Cash Surrender Value payable at surrender or maturity.

Premium amounts and years payable are shown in the Certificate Data Pages.

Death benefit payable if the insured's death occurs while
this certificate is in effect.

Participating.

This is the last page of this certificate.

The Independent Order Of Foresters ('Foresters')

Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness)

Provides, subject to the provisions of the entire contract, the opportunity for the owner to receive an accelerated death benefit payment(s) if the insured is diagnosed with a chronic illness, critical illness or terminal illness.

An accelerated death benefit payment will reduce the face amount and the amount, if any, of the paid-up additional insurance, cash value and loan amount. Premiums due, and dividends credited, after the effective date of that payment, will be adjusted based upon the reduced face amount.

Receipt of an accelerated death benefit payment under this rider is intended to qualify for favorable tax treatment under the Internal Revenue Code. However, depending on individual circumstances or changes to that code, receipt of an accelerated death benefit may be a taxable event. You should consult a qualified tax advisor in order to assess the tax impact of receiving an accelerated death benefit payment.

Receipt of an accelerated death benefit payment may affect your, your spouse's or your family's eligibility for public assistance such as Medicaid, supplemental social security income or other government benefits or entitlements. You should consult each applicable government agency before receiving an accelerated death benefit payment so that you can assess the impact on eligibility for such assistance.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The maximum lifetime acceleration amount, minimum acceleration amount, residual face amount, maximum administrative fee and the expiry date for this rider are shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The maximum lifetime acceleration amount, minimum acceleration amount, residual face amount, maximum administrative fee and the expiry date for this rider, are shown in that notification.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness)".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash value or loan value.

Definitions

For purposes of this rider:

Acceleration amount means, for a payment, the portion of the eligible death benefit accelerated under this rider for that payment.

Accelerated death benefit payment and *Payment* mean the payment resulting from accelerating, under this rider, a portion of the eligible death benefit.

Acceleration factor means, for a payment, the acceleration amount applicable to that payment divided by the eligible death benefit on that payment's effective date.

Activities of daily living (ADL) are the following six self-care functions:

- Bathing – The ability to wash oneself by sponge bath, or in either a tub or shower, including the task of getting into and out of the tub or shower.
- Continence – The ability to maintain control of bowel and bladder function, or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
- Dressing – The ability to put on and take off all items of clothing and any necessary braces, fasteners or artificial limbs.
- Eating – The ability to feed oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
- Toileting – The ability to get to and from the toilet, get on and off the toilet, and perform associated personal hygiene.
- Transferring – The ability to move into or out of a bed, chair or wheelchair.

Chronic illness means the insured:

- a) Is unable to perform, without substantial assistance from another person, at least two of the activities of daily living for a period of at least 90 days, due to a loss of functional capacity; or
- b) Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.

The chronic illness must be diagnosed by a physician as permanent.

Critical illness means the insured has one or more of the following:

- Advanced Alzheimer's Disease (before the insured's 75th birthday) - A progressive degenerative disease of the brain supported by medical evidence that the insured exhibits loss of intellectual capacity resulting in impairment in judgment and memory. This impairment must be medically and objectively determined to have resulted in a significant reduction in mental and social functioning such that the insured requires permanent and continuous daily supervision and is unable to independently perform three or more of the activities of daily living. The physician providing the diagnosis of advanced Alzheimer's Disease and the physician making the objective determination must be board certified in the United States as a neurologist. This diagnosis must be made before the insured's 75th birthday. Advanced Alzheimer's Disease does not include any of the following:
 - Other dementing organic brain disorders.
 - Psychiatric illnesses.

- Amyotrophic Lateral Sclerosis (ALS) – The diagnosis of ALS must be made by a physician who is board certified in the United States as a neurologist.
- End Stage Renal Failure (Kidney Failure) – The chronic irreversible failure of both kidneys' ability to function, which results in the need for regular hemodialysis, peritoneal dialysis or renal transplantation. The diagnosis of kidney failure must be made by a physician who is board certified in the United States in nephrology.
- Life Threatening (Invasive) Cancer - Only a type of cancer clinically confirmed by a malignant tumor that demonstrates uncontrolled growth with the spread of malignant cells and the invasion of tissue. Leukemia and lymphoma are life threatening cancers. Life threatening cancer does not include any of the following, regardless of the location in or on the body:
 - A malignant tumor wherein the tumor cells have not invaded neighboring tissue.
 - Pre-malignant tumors.
 - Lesions (such as but not limited to intraepithelial neoplasia).
 - Benign tumors.
 - Polyps.
 - Early prostate cancer diagnosed as T1N0M0 or equivalent staging.
 - Non-invasive cancer.
 - Cancer in situ.
 - A skin cancer other than invasive malignant melanoma into the dermis or deeper.
 - A malignant tumor in the presence of the Human Immunodeficiency Virus (HIV).
- Major Organ Failure – The diagnosis, by a physician, of irreversible failure of the heart, both lungs, liver, both kidneys, pancreas or bone marrow, with transplantation deemed medically necessary, followed by enrollment, in a recognized organ or bone marrow transplant program in the United States, to be the recipient of a heart, lung, liver, kidney, pancreas or bone marrow transplant.
- Myocardial Infarction (Heart Attack) - An acute myocardial infarction resulting in the death of a portion of the heart due to inadequate blood supply to the relevant area resulting from a blockage of one or more coronary arteries requiring an inpatient hospital stay and resulting in a loss of the normal function of the heart lasting at least 60 days after hospital discharge. The diagnosis of an acute myocardial infarction must be made by a physician who is board certified in the United States in cardiology or internal medicine and based on both of the following:
 - New electrocardiographic (EKG) changes, which confirms the diagnosis of an acute myocardial infarction.
 - Elevation of cardiac (heart) enzymes to a level that confirms a diagnosis of an acute myocardial infarction.

Myocardial infarction does not include any previously established myocardial infarction.
- Stroke - An acute cerebrovascular accident (death of brain tissue), due to hemorrhage, thrombosis or embolus producing neurological impairment and resulting in paralysis or other medically measurable objective neurological deficits persisting for at least 30 days and the prognosis by a physician, who is board certified in the United States as a neurologist, is that this paralysis or deficit is permanent. A stroke does not include any of the following:
 - TIA's (transient ischemic attacks).
 - Head injuries.
 - Chronic cerebrovascular insufficiency (restricted blood flow to the cerebrum).
 - Reversible ischemic neurological deficits.

Eligible death benefit means the sum of the face amount plus paid-up additional insurance in effect, if any.

Hands-on assistance means the physical assistance of another person without which the insured would be unable to perform the ADL.

Physician is a duly licensed medical practitioner while acting within the scope of an active license to practice medicine in the United States. The physician cannot be you, the insured or a relative of either you or the insured, including a brother, sister, parent, spouse or child of either you or the insured or the spouse of such person. The physician cannot be a business associate of you or the insured.

Severe cognitive impairment means a loss or deterioration in intellectual capacity that is:

- a) Comparable to, and includes, Alzheimer's Disease and similar forms of irreversible dementia; and
- b) Measured by clinical evidence and standardized tests that reliably measure impairment in: short-term or long-term memory; orientation as to people, places, or time; deductive or abstract reasoning; or judgment as it relates to safety awareness.

Standby assistance means the presence of another person within arm's reach of the insured that is necessary to prevent, by physical intervention, injury to the insured while the insured is performing the ADL (such as being ready to catch the insured if the insured falls while getting into or out of the bathtub or shower as part of bathing, or being ready to remove food from the insured's throat if the insured chokes while eating).

Substantial assistance means hands-on assistance or standby assistance.

Substantial supervision means continual supervision (which may include cuing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the insured from threats to his or her health or safety (such as may result from wandering).

Terminal illness means the insured has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.

When This Rider Comes Into Effect

If this rider was an attachment to the certificate on the certificate issue date, this rider comes into effect on the same day as the certificate, if the insurability of the insured, for purposes of this rider, has not changed between the date of the application and that day.

If this rider was not an attachment to the certificate on the certificate issue date, this rider comes into effect on the date that we approve, as shown in our records, the addition of this rider to the certificate, if the insurability of the insured, for purposes of this rider, has not changed between the date of the application for this rider and the date of that approval.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The day we receive, as shown in our records, your signed request to end this rider.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.
- The day that the total of the acceleration amounts equals the maximum lifetime acceleration amount.
- The effective date of a payment due to the insured being diagnosed with a terminal illness.

When this rider ends, it is no longer in effect.

The ending of this rider will not prejudice a payment payable for a chronic illness, critical illness or terminal illness that occurs while this rider is in effect. That payment will not put the certificate or this rider back into effect.

Paying Premiums

There is no required premium for this rider, however, subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate.

Benefit

Subject to the provisions of the entire contract, you may elect to receive an accelerated death benefit payment due to the insured's chronic illness, critical illness or terminal illness that occurs while this rider is in effect.

Amount of the Benefit

The amount of each payment will be determined by us, as described below.

The payment will be equal to, on that payment's effective date:

- The applicable acceleration amount, minus;
- The applicable actuarial discount amount, minus;
- The applicable administrative fee, minus;
- The sum of the unpaid total premium on that date, minus;
- The loan repayment amount on that date.

Each payment will be at least equal to the certificate's cash surrender value, if any, on the payment's effective date multiplied by the acceleration factor.

For chronic illness and critical illness, the payment will be less, and for terminal illness may be less, than the acceleration amount applicable to that payment.

Actuarial Discount Amount

For chronic illness and critical illness the actuarial discount amount will be determined by us and:

1. Will be based upon a number of factors such as the insured's age, premium class and sex (if the base certificate was issued on a sex distinct basis).
2. Will be calculated using a mortality table, determined by us, and an interest rate that will not exceed the greater of:
 - a. The current yield on 90-day U.S. Treasury Bills; and
 - b. The maximum variable loan interest rate allowed under the NAIC Model Policy Loan Interest Rate Bill, as amended or superseded.
3. Will take into account the present value of each of the following: the applicable acceleration amount; anticipated future premiums associated with that acceleration amount; and dividends we anticipate would be paid, based upon that acceleration amount, after the payment's effective date.

For terminal illness the actuarial discount amount will be \$0.00.

Administrative Fee

For chronic illness and critical illness the administrative fee will be determined by us but will not be more than the maximum administrative fee shown on the *Certificate Data Pages*.

For terminal illness the administrative fee will be \$0.00.

Acceleration Amount Limits

The acceleration amount for a payment:

- Must be an amount at least equal to the minimum acceleration amount.
- Must be an amount such that the total of the acceleration amounts does not exceed the lesser of 95% of the eligible death benefit on the effective date of the first payment and the maximum lifetime acceleration amount.
- Must be an amount such that the face amount after the effective date of that payment will be at least equal to the residual face amount.
- Is subject to the following:
 - **For Chronic Illness** - The maximum acceleration amount that can be accelerated in any 12 month period, as a result of the insured being diagnosed with a chronic illness, is 24% of the eligible death benefit on the effective date of the first payment due to a chronic illness.
 - **For Critical Illness** - The maximum acceleration amount, that can be accelerated as a result of the insured being diagnosed with a critical illness, is 95% of the eligible death benefit on the effective date of the payment due to that critical illness.
 - **For Terminal Illness** - The maximum acceleration amount, that can be accelerated as a result of the insured being diagnosed with a terminal illness, is 95% of the eligible death benefit on the effective date of the payment due to the terminal illness.

Claim Provisions

Notice of Claim

Written notice of claim, for an accelerated death benefit payment, must be received by us, at our designated office, for us to act upon it. The notice should contain enough information to identify the insured.

Claim Forms

After we receive notice of claim, we will send you the forms that are to be used to file a claim under this rider. If you have not received these forms within 15 days after sending us notice of claim, you shall be deemed to have complied with the requirements as to submission of a claim upon submitting each of the following:

- The type, chronic, critical or terminal, of illness for which a claim is being submitted and the nature of that illness.
- The amount of eligible death benefit that you are requesting be accelerated.
- Written proof, as described in the *Proof of Loss* provision, that the insured has been diagnosed with a chronic illness, critical illness or terminal illness, as applicable.
- The name, address and phone number of the physician who made the diagnosis and the date of that diagnosis.

Proof of Loss

We must receive, at our designated office, written due proof, of the insured's chronic illness, critical illness or terminal illness, as applicable, before we will pay an accelerated death benefit payment. That proof must include a certification by the applicable physician of his/her diagnosis of the insured's chronic illness, critical illness or terminal illness.

We may require additional proof including, but not limited to, complete reports, notes and records of the insured's medical history, test results, diagnoses and treatments.

Physical Examination

We have the right to have the insured medically examined, at our expense, by a physician we appoint, in order to obtain a second medical opinion to confirm the diagnosis and eligibility for the payment.

If that second medical opinion does not confirm the diagnosis and eligibility for the payment, then a third medical opinion, provided at our expense by a physician that is mutually acceptable to you and us, will determine eligibility for the payment.

Claim Approval

If we approve your claim for a payment, we will send you an offer sheet demonstrating the effect of the payment on the face amount and, as applicable, the premium, cash value and loan amount. This offer sheet will also be sent to each assignee and irrevocable beneficiary, if any. The offer sheet will indicate the effective date of the payment and will be valid for a period of 60 days from the date, as shown in our records, we send the offer sheet to you.

You must sign the offer sheet, indicating your election to receive the accelerated death benefit payment, as offered, and return it to us, within the 60 day period, in order for us to process the claim based upon that offer sheet. After the 60 day period a new offer sheet, with updated information and a new effective date, must be requested.

We must also receive the signature(s), on a form we accept, of each assignee and each irrevocable beneficiary, if any, consenting to the payment. We reserve the right to require proof, acceptable to us, of your mental competence on the date you signed the offer sheet.

Payment

Payment will be due immediately upon our receipt of due written proof of payment eligibility such as receipt of the proof of loss, signed offer sheet, required consents, if any, and proof of mental competence, if required by us. The payment will be made in a single lump sum.

Payment will be made, while the insured is living, to you or to your estate, unless the payment is otherwise assigned or you designate another recipient. If the insured dies and we receive notification of that death before a payment has been made, the claim for that payment will be cancelled and the death benefit payable, if any, will be paid as described in the *Death Benefit* provision of the certificate. Payment(s) made before we receive notification of the death of the insured will reduce the death benefit payable, if any.

Effect of an Accelerated Death Benefit Payment

An accelerated death benefit payment will not end the certificate, however it will reduce the face amount, and the amount, if any, of the paid-up additional insurance, cash value and loan amount, on a pro rata basis, based upon the applicable acceleration factor. The reduction to the face amount for chronic illness and critical illness will be more, and for terminal illness may be more, than the payment. The reduction to the loan amount will be considered a loan repayment amount and will be included in the calculation of the payment.

Premiums due, and dividends credited, after the effective date of a payment, will be adjusted based upon the reduced face amount. The adjusted premiums, if any, will be as if the certificate had been issued at the reduced face amount. Subject to the provisions of the entire contract, the adjusted premiums, if any, must be paid as described in the certificate, in order to keep the insurance contract in effect after that effective date.

A rider, if any, that only provides coverage for the accidental death of the insured, will not be affected by a payment.

Reinstatement

This rider may be reinstated if the certificate is reinstated, subject to the same conditions as reinstatement of the certificate, as described in the *Reinstatement* provision of the certificate.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium, or
- Fraud, when allowed by the laws of the state governing shown on the cover page of the certificate.

Statements made, after the issue date, in an application for reinstatement will be incontestable two years after the effective date, as shown in our records, of such reinstatement, except as described above in this provision.

Excluded Risks and Limitations

We will not make a payment for a chronic illness, critical illness or terminal illness that results directly or indirectly from attempted suicide or intentionally self-inflicted injury, while sane or insane, that occurs within two years from the date this rider comes into effect.

An accelerated death benefit payment is not meant to allow third parties to cause you to involuntarily reduce the death benefit ultimately payable, under the certificate, to a beneficiary. Therefore, we will not make a payment if we receive notification before payment, as shown in our records, stating that:

- You are required by law to use a payment to meet the claims of creditors, whether in bankruptcy or otherwise; or
- You are required by a government agency to use a payment in order to apply for, obtain, or keep a government benefit or entitlement.

We are not responsible for the effect or validity of such notification.

The Independent Order Of Foresters ('Foresters')

has issued this rider as an attachment to the certificate.

Head Office: 789 Don Mills Road, Toronto, Ontario M3C 1T9
U.S. Mailing Address: P.O. Box 179, Buffalo, New York 14201-0179
1-800-828-1540



Executive Secretary



President & Chief Executive Officer

This is the last page of this Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness).

The Independent Order Of Foresters ('Foresters')

Common Carrier Accidental Death Rider

Provides, subject to the provisions of the entire contract, a benefit that is payable upon the accidental death of the insured caused by an accidental bodily injury that occurs while the insured is riding as a fare-paying passenger on a common carrier.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The benefit amount, on the day this rider comes into effect, maximum accidental death amount and expiry date for this rider are shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The benefit amount, on the day this rider comes into effect, maximum accidental death amount and expiry date for this rider are shown in that notification.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Common Carrier Accidental Death Rider".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash or loan values.

Definitions

For purposes of this rider:

Common carrier means a motorized vehicle if, at the time of the accidental bodily injury for which the benefit is claimed, that vehicle meets each of the following:

- Is being operated by a business organized and licensed to transport fare-paying passengers.
- Is being piloted, driven or captained by a person who is then licensed to pilot, drive or captain that vehicle, to transport fare-paying passengers.
- Is transporting fare-paying passengers on regularly scheduled routes, from one location to arrive and exit at a different location.

Common carrier will not include:

- A taxi.
- A limousine.
- A cruise ship, if the cruise is more than 12 hours.
- A sightseeing vehicle.
- A vehicle hired or used for a sport, contest or recreational activity, even if the vehicle is licensed and a fare is paid.

Fare-paying means the payment of money, by any mode, by, or on behalf of, a person, specifically for the purpose of that person riding the common carrier from one location to arrive and exit at a different location. Fare-paying does not include courtesy, gratuitous or shuttle transportation.

Riding means:

- Physically aboard the common carrier, or
- Entering or exiting the common carrier, but only while on the ramp or steps attached to, and physically part of, the common carrier and used solely for the purposes of entering and exiting the common carrier.

When This Rider Comes Into Effect

If this rider was an attachment to the certificate on the certificate issue date, this rider comes into effect on the same day as the certificate.

If this rider was not an attachment to the certificate on the certificate issue date, this rider comes into effect on the date that we approve, as shown in our records, the addition of this rider to the certificate, if both of the following conditions are met:

- The insurability of the insured, for purposes of this rider, has not changed between the date of the application for this rider and the date of that approval.
- We have received the first premium, if any, for this rider, on or before the date of that approval.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.

When this rider ends, it is no longer in effect. The ending of this rider will not prejudice the payment of the benefit payable for death due to an accidental bodily injury that occurs while the rider is in effect.

Paying Premiums

Subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium, if any, for this rider.

Benefit

Subject to the provisions of the entire contract, we will pay the amount of the benefit upon the accidental death of the insured, provided we receive due proof of each of the following:

1. The accidental death is caused by an accidental bodily injury, directly and independently from all other causes.
2. This accidental bodily injury occurs while: (a) the insured is riding as a fare-paying passenger on a common carrier and (b) this rider is in effect.
3. Accidental death occurs within 180 days of this accidental bodily injury.

This benefit will be paid as described in the *Payment to Beneficiary* provision of the certificate.

Amount of the Benefit

The amount of the benefit will be the benefit amount on the date of death, unless the total accidental death benefit amount exceeds the maximum accidental death amount. If it does, the amount of the benefit under this rider will be reduced to the amount that is required so that the total accidental death benefit amount equals the maximum accidental death amount.

The total accidental death benefit amount is the sum of the benefit amount under this rider plus the amount(s) payable under other insurance issued by us, if any, that specifically provides for payment due to the accidental death of the insured.

If there is in effect on the insured's date of death other insurance issued by us that specifically provides for payment due to the accidental death of the insured, the amount of the benefit payable under this rider shall be calculated and paid after:

- First, payment of the benefit payable under the other insurance without a common carrier requirement, whether issued before or after the issue date of this rider.
- Second, payment of the benefit payable under the other insurance with a common carrier requirement, issued prior to the issue date of this rider.

The amount of the benefit under this rider will be zero if the total of the amount(s) payable under the first and second above exceeds the maximum accidental death amount.

Excluded Risks

We will not pay the Common Carrier Accidental Death Rider benefit if the insured's death results directly or indirectly from any of the following:

- Suicide, attempted suicide or intentionally self-inflicted injuries, while sane or insane.
- Committing or attempting to commit a felony.
- War or act of war, whether declared or undeclared.
- Disease or infirmity, of mind or body, or medical or surgical treatment therefore.
- Infection, other than septic infection occurring through and at the time of accidental cut or wound.
- An accidental bodily injury that is sustained or contracted in consequence of the insured being under the influence of a drug, narcotic, barbiturate or sedative, unless administered on the advice of a physician or, in the case of a legal, non-prescribed drug, as recommended by the drug manufacturer.
- An accidental bodily injury that is sustained or contracted in consequence of the insured's alcohol intoxication. Intoxication will mean a blood alcohol level that is prescribed, by the law of the state governing this rider, as an offence for the operation of a motor vehicle.

No Common Carrier Accidental Death Rider benefit will be paid if the insured is riding the common carrier for any of the following purposes:

- To perform duties in relation to that common carrier. This includes duties related to:
 - the operation or maintenance of that common carrier, or
 - the care, assistance or entertainment of the passengers of that common carrier.
- To give or receive training about or related to the common carrier.
- Transportation as a member, and on behalf of, the armed forces if the common carrier is being operated by the armed forces.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium,
- Risks not covered by this rider,
- Fraud, when allowed by the laws of the state governing shown on the cover page of the certificate, or
- Statements made in an application for reinstatement will be incontestable two years after the effective date, as shown in our records, of such reinstatement.

The Independent Order Of Foresters ('Foresters')

has issued this rider as an attachment to the certificate.

Head Office: 789 Don Mills Road, Toronto, Ontario M3C 1T9
U.S. Mailing Address: P.O. Box 179, Buffalo, New York 14201-0179
1-800-828-1540



Executive Secretary



President & Chief Executive Officer

This is the last page of this Common Carrier Accidental Death Rider.

The Independent Order Of Foresters ('Foresters')

Accidental Death Rider

Provides, subject to the provisions of the entire contract, a benefit that is payable upon the accidental death of the insured, caused by an accidental bodily injury.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The benefit amount and expiry date for this rider are shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The benefit amount and expiry date for this rider are shown in that notification.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Accidental Death Rider".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash or loan values.

When This Rider Comes Into Effect

If this rider was an attachment to the certificate on the certificate issue date, this rider comes into effect on the same day as the certificate.

If this rider was not an attachment to the certificate on the certificate issue date, this rider comes into effect on the date that we approve, as shown in our records, the addition of this rider to the certificate, if both of the following conditions are met:

- The insurability of the insured, for purposes of this rider, has not changed between the date of the application for this rider and the date of that approval.
- We have received the first premium for this rider, on or before the date of that approval.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The day we receive, as shown in our records, your signed request to end this rider.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.

When this rider ends, it is no longer in effect. The ending of this rider will not prejudice the payment of the benefit payable for death due to an accidental bodily injury that occurs while the rider is in effect.

Paying Premiums

Subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium for this rider.

Benefit

Subject to the provisions of the entire contract, we will pay the Accidental Death Rider benefit amount upon the accidental death of the insured, provided we receive due proof of each of the following:

1. The accidental death is caused by an accidental bodily injury, directly and independently from all other causes.
2. This accidental bodily injury occurs while this rider is in effect.
3. Accidental death occurs within 180 days of this accidental bodily injury.

The amount payable will be paid as described in the *Payment to Beneficiary* provision of the certificate.

Excluded Risks

We will not pay the Accidental Death Rider benefit amount if the insured's death results directly or indirectly from any of the following:

- Suicide, attempted suicide or intentionally self-inflicted injuries, while sane or insane.
- Voluntary participation in a riot or civil commotion.
- Committing or attempting to commit a felony.
- Involvement in an illegal occupation.
- War or act of war, whether declared or undeclared.
- Aviation, of any form, unless as a fare paying passenger in a fully licensed passenger carrying aircraft.
- Mountaineering, climbing, scuba diving or driving or riding in an air, land or water vehicle in a race, speed or endurance contest.
- Sky diving, gliding, parachuting, ultra-lighting, parasailing or bungee jumping.
- Infection, other than septic infection occurring through and at the time of an accidental cut or wound.
- The intentional administration, injection, or taking of a drug, hypnotic or narcotic, unless administered on the advice of, and at the frequency and dosage prescribed by, a physician or, in the case of a legal, non-prescribed drug, as recommended by the drug manufacturer.
- Injury sustained in a motorized vehicle accident if the insured was the operator of the motorized vehicle and one or more of the following exists:
 - A test or report completed by or at the direction of a coroner, law enforcement, government agency or representative, based on a sampling obtained from the body of the insured within 24 hours of the accident, indicates the presence of a concentration

of alcohol in the insured's blood in excess of the quantity specified in the applicable legislation as an offense for the operation of that type of motorized vehicle.

- A coroner, law enforcement or government report indicates that, as a result of testing, it was determined that the insured was operating the motorized vehicle while impaired, intoxicated or under the influence of alcohol or an intoxicant, above the legal limit.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium,
- Risks not covered by this rider,
- Fraud, when allowed by the laws of the state governing shown on the cover page of the certificate, or
- Statements made in an application for reinstatement will be incontestable two years after the effective date, as shown in our records, of such reinstatement.

The Independent Order Of Foresters ('Foresters')

has issued this rider as an attachment to the certificate.

Head Office: 789 Don Mills Road, Toronto, Ontario M3C 1T9
U.S. Mailing Address: P.O. Box 179, Buffalo, New York 14201-0179
1-800-828-1540



Executive Secretary



President & Chief Executive Officer

This is the last page of this Accidental Death Rider.

The Independent Order Of Foresters ('Foresters')

Children's Term Rider

Provides, subject to the provisions of the entire contract, a benefit that is payable upon the death of an insured child, a conversion option for each insured child and guaranteed insurability for future children.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The benefit amount and expiry date for this rider are shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The benefit amount and expiry date for this rider are shown in that notification.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Children's Term Rider".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash or loan values.

Who is an Insured Child

Child, for the purposes of this rider, means a person who is:

- the biological child of the insured,
- legally adopted by the insured,
- a step-child of the insured as a result of and during the insured's legal, as defined by the laws of the state governing, marriage or civil union to the parent of that person, or
- under the legal guardianship of the insured.

A person who is a child under this rider is an insured child if each of the following conditions is met:

- Named in the application for this rider.
- Is 15 days or older and under the age of 18 years on the date this rider comes into effect or if younger than 15 days old at that time, reaches age 15 days while this rider is in effect.
- Not specifically excluded by us, as shown in our records.
- There has been no change in the insurability of that person between the date of the application for this rider and the date that we approve, as shown in our records, the addition of this rider to the certificate.

Insured child also includes each person who becomes an insured child as described in the *Guaranteed Insurability* provision.

A child ceases to be an insured child, and is no longer insured under this rider, at the earliest of:

- his or her 25th birthday,
- the date this rider ends as described in the *End of Rider* provision,
- the conversion date for that insured child as described in the *Conversion* provision.

When This Rider Comes Into Effect

If this rider was an attachment to the certificate on the certificate issue date, this rider comes into effect on the same day as the certificate.

If this rider was not an attachment to the certificate on the certificate issue date, this rider comes into effect on the date that we approve, as shown in our records, the addition of this rider to the certificate, if we have received the first premium for this rider, on or before the date of that approval.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The day we receive, as shown in our records, your signed request to end this rider.
- The day that we end this rider as described in the *Suicide* provision.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.

When this rider ends, it is no longer in effect, which means that our liability ends and no death benefit would be paid under this rider. If this rider ends, due to the certificate no longer being in effect as a result of the death of the insured, then unearned premiums, if any, paid for coverage under this rider, will be included in the calculation of the amount of the death benefit, as described in the *Amount of Death Benefit* provision of the certificate.

Paying Premiums

Subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium for this rider.

Benefits

This rider provides three benefits:

- A death benefit as described in the *Death Benefit* provision.
- A conversion option for each insured child as described in the *Conversion* provision.
- Guaranteed insurability as described in the *Guaranteed Insurability* provision.

Death Benefit

Subject to the provisions of the entire contract, we will pay the benefit amount to the owner provided we receive due proof that an insured child's death occurred while this rider is in effect.

Conversion

Subject to the conversion limit, each insured child has the option to convert, during that insured child's conversion period, to a new certificate that insures his or her life for the conversion amount. The new certificate must be a Foresters permanent life insurance plan that we are then offering for conversion from this rider with the same risk classification as this rider.

The insured child will not need to submit evidence of insurability unless he or she applies for:

- an amount of insurance greater than the conversion amount for that insured child,
- conversion to a new certificate that offers an increasing amount of insurance, or
- a rider.

An insured child who converts to a new certificate under this conversion option would no longer be an insured child under this rider, as of the conversion date shown in our records. The conversion date is the date of issue of the new certificate. The first premium for the new certificate will be due on the conversion date.

With respect to the conversion amount, new suicide and contestability periods will not be invoked under the new certificate.

Conversion Period

The conversion period for an insured child begins on the date that child becomes an insured child under this rider, and continues until two months after the earliest of the following:

- The expiry date for this rider.
- The date of death of the insured.
- For that insured child, his or her 25th birthday.

If, however, this rider ends prior to the expiry date for this rider for reasons other than the death of the insured, the conversion period ends on the date this rider ends.

Conversion Amount

Subject to the conversion limit, for an insured child who exercises his or her conversion option, the conversion amount is:

- if the conversion date is on or before that child's 21st birthday, an amount equal to the benefit amount, or
- if after that child's 21st birthday, an amount between the benefit amount and five times the benefit amount, inclusive.

Conversion Limit

The conversion limit for each insured child is \$100,000.

The conversion option and the conversion amount under this rider will be further limited for an insured child who has already converted to one or more Foresters certificates from other Foresters products or riders. If the amount of insurance from those conversions is:

- \$100,000 or more, there will be no conversion option for that insured child under this rider, or

- less than \$100,000, the conversion amount cannot exceed \$100,000 minus the total amount of insurance from those conversions.

Guaranteed Insurability

A person who becomes a child after the date this rider comes into effect, but while it is in effect, will automatically be an insured child, unless:

- that person is older than 17 years old when he or she becomes a child, or
- that person is younger than 15 days old when he or she becomes a child, but that person will become an insured child if he or she reaches 15 days old while this rider is in effect.

This means that evidence of insurability is not required for that person to be an insured child.

A person who automatically becomes an insured child under this provision will cease to be an insured child as described under the *Who is an Insured Child* provision.

Suicide

We will not pay the benefit amount if the death of an insured child is by suicide or self-inflicted injury, while sane or insane, and occurs within two years of the date of becoming an insured child under this rider. If there was never another insured child under this rider prior to the date of this death, we will return to you the sum of the premiums paid for this rider. We will then end this rider unless you request to keep this rider in effect.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium,
- Fraud, when allowed by the laws of the state governing shown on the cover page of the certificate, or
- Statements made in an application for reinstatement will be incontestable two years after the effective date, as shown in our records, of such reinstatement.

Reinstatement

You may reinstate this rider on the same conditions as reinstatement of the certificate, as described in the *Reinstatement* provision of the certificate.

The Independent Order Of Foresters ('Foresters')

has issued this rider as an attachment to the certificate.

Head Office: 789 Don Mills Road, Toronto, Ontario M3C 1T9
U.S. Mailing Address: P.O. Box 179, Buffalo, New York 14201-0179
1-800-828-1540



Executive Secretary



President & Chief Executive Officer

This is the last page of this Children's Term Rider.

The Independent Order Of Foresters ('Foresters')

Guaranteed Insurability Rider

Provides, subject to the provisions of the entire contract, the opportunity for the owner to purchase additional life insurance, on the life of the insured, with no further evidence of insurability required.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The rider termination amount, benefit amount and expiry date for this rider are shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The rider termination amount, benefit amount and expiry date for this rider are shown in that notification.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Guaranteed Insurability Rider".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash or loan values.

When This Rider Comes Into Effect

If this rider was an attachment to the certificate on the certificate issue date, this rider comes into effect on the same day as the certificate.

If this rider was not an attachment to the certificate on the certificate issue date, this rider comes into effect on the date that we approve, as shown in our records, the addition of this rider to the certificate, if both of the following conditions are met:

- The insurability of the insured, for purposes of this rider, has not changed between the date of the application for this rider and the date of that approval.
- We have received the first premium for this rider, on or before the date of that approval.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The day we receive, as shown in our records, your signed request to end this rider.
- The day the total additional life insurance purchased under this rider equals the rider termination amount.
- The day this rider terminates as described in the *Termination* provision.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.

When this rider ends, it is no longer in effect, which means that our liability ends and therefore no additional insurance can be purchased under this rider.

Paying Premiums

Subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium for this rider.

Benefit

Subject to the provisions of the entire contract, you may, on each option date that occurs while this rider is in effect, purchase additional life insurance on the life of the insured without further evidence of insurability, subject to each of the following conditions:

1. The request to purchase the additional life insurance must be on a form approved by us and must be received by us during the 90-day period before the applicable option date.
2. That completed form must be signed by you and the insured, if you are not the insured.
3. The additional life insurance is for an amount no greater than the benefit amount.
4. The additional life insurance must be a Foresters permanent life insurance plan that is offered on the applicable option date.

The additional life insurance on an option date will:

1. Be issued at the age, as determined by us for that additional life insurance, of the insured on that option date.
2. Be issued at premium rates in use, for that additional life insurance, on that option date.
3. Be issued at the same risk classification as the certificate, or at a risk classification that we determine is the closest to that risk classification if the same risk classification is not available on the additional life insurance on that option date.
4. Be subject to the restrictions, if any, contained in the certificate.
5. Not invoke new suicide or contestability periods.

The insurance contract for that additional life insurance will go into effect as described in, and subject to the terms of, that insurance contract. If the insured dies after a form has been submitted for the additional life insurance but before the additional life insurance goes into effect, our liability is limited to a refund of the premiums, if any, collected for that additional insurance.

If the amount of additional insurance purchased on an option date is less than the benefit amount, then the remaining amount, for that option date, is forfeited. Once an option date has passed, you retain the right to purchase additional life insurance on each remaining option date, if any.

Termination

Effective the date of the assignment or transfer of ownership of, or an interest in, the certificate, this rider terminates if the assignee or owner has an interest which arises only by, or would be enhanced in value by, the death of the insured.

Option Dates

Regular option dates are the certificate anniversaries at which the age of the insured is 25, 28, 31, 34, 37 and 40. You may advance the next available regular option date, if any, to be exercised within 90 days after one of the following:

1. The legal, as defined by the laws of the state governing, marriage or civil union of the insured.
2. The birth of a living child of the insured.
3. The legal adoption by the insured of a child who is younger than 18 years old.

In the situations described above, we will require due proof of this legal marriage, civil union, birth or adoption. If the last available regular option date is advanced and exercised an additional option date will be available to be exercised, within 90 days after each situation described above that occurs between the date that the last regular option date is exercised and the date that this rider ends.

Benefit Limitation

The total amount of additional life insurance on the life of the insured purchased under this rider cannot exceed the rider termination amount.

If a purchase requested under this rider is for an amount that will result in the total amount of additional life insurance purchased under this rider exceeding the rider termination amount, then that purchase will be limited to the amount such that total purchases under this rider equals the rider termination amount. Once the rider termination amount has been reached, this rider will end.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium,
- Fraud, when allowed by the laws of the state governing shown on the cover page of the certificate, or
- Statements made in an application for reinstatement will be incontestable two years after the effective date, as shown in our records, of such reinstatement.

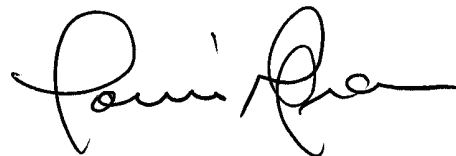
The Independent Order Of Foresters ('Foresters')

has issued this rider as an attachment to the certificate.

Head Office: 789 Don Mills Road, Toronto, Ontario M3C 1T9
U.S. Mailing Address: P.O. Box 179, Buffalo, New York 14201-0179
1-800-828-1540



Executive Secretary



President & Chief Executive Officer

This is the last page of this Guaranteed Insurability Rider.

The Independent Order Of Foresters ('Foresters')

Flexible Payment Paid-up Additions Rider

Provides, subject to the provisions of the entire contract, the opportunity for the owner to purchase paid-up additional insurance on the life of the insured.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The maximum annual payment amount on the day this rider comes into effect, minimum payment amount, maximum lifetime payment amount, payment expense charge, *Table of Net Single Premium Rates* and expiry date for this rider are shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The maximum annual payment amount on the day this rider comes into effect, effective date, minimum payment amount, maximum lifetime payment amount, payment expense charge, *Table of Net Single Premium Rates* and expiry date for this rider are shown in that notification.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Flexible Payment Paid-up Additions Rider".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash or loan values.

Definitions

For purposes of this rider:

Rider anniversary - The same month and day as the date this rider came into effect for each calendar year following that day, while this rider is in effect.

Rider year - The first day of the first rider year is the day this rider came into effect and the last day is the day before the first rider anniversary. For every other rider year, the first day of a rider year is a rider anniversary and the last day is the day before the next rider anniversary.

When This Rider Comes Into Effect

If this rider was an attachment to the certificate on the certificate issue date, this rider comes into effect on the same day as the certificate.

If this rider was not an attachment to the certificate on the certificate issue date, this rider comes into effect on the effective date for this rider provided that the insurability of the insured, for purposes of this rider, has not changed between the date of the application for this rider and the date that we approve, as shown in our records, the addition of this rider to the certificate.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The first day following the end of a grace period, as described in the *Grace Period* provision of the certificate, if the overdue total premium was, during that grace period, either not paid or it was paid under the *Automatic Premium Loan* provision of the certificate.
- The day this rider terminates as described in the *Termination* provision.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.

When this rider ends, it is no longer in effect, which means that our liability ends and therefore we are not obligated to accept a payment under this rider.

Termination

Effective the date of the assignment or transfer of ownership of, or an interest in, the certificate, this rider terminates if the assignee or owner has an interest which arises only by, or would be enhanced in value by, the death of the insured.

Paying Premiums

Subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium, if any, for this rider.

Benefit

Subject to the provisions of the entire contract, you may, while this rider is in effect, make payments under this rider to purchase paid-up additional insurance on the life of the insured.

Payments

Each payment accepted under this rider is not part of, but is in addition to, the total premium due under the certificate. If an amount is received by us under the insurance contract while the certificate is in a grace period, we will apply that amount as premium, to pay as much of the overdue total premium as possible, and the balance, if any, will be a payment amount received under this rider.

We will have no liability with respect to a payment amount that is received under this rider but not accepted by us, other than to refund it.

A payment amount received under this rider will automatically be accepted by us under this rider, without evidence of insurability of the insured, if it meets each of the following:

- Is received while this rider is in effect.
- Is not less than the minimum payment amount.
- When added to the total of the payment amount(s), accepted under this rider during the then current rider year, does not exceed the maximum annual payment amount in effect on the date that payment is received.
- When added to the total of the payment amount(s) accepted, under each insurance contract issued by us providing the opportunity to purchase paid-up additional insurance on the life of the insured, does not exceed the maximum lifetime payment amount.

A payment amount, that is other than as described in the immediately preceding paragraph, may be accepted by us under this rider, subject to satisfactory evidence of insurability of the insured, if requested by us, and our business rules in effect at that time.

Maximum Annual Payment

The maximum annual payment amount on the day this rider came into effect applies for the first five rider years. On the fifth, tenth, and each subsequent rider anniversary the maximum annual payment amount may be reduced as described in this provision. If reduced, the reduced maximum annual payment amount applies, effective from that rider anniversary, until it is reduced again. If not reduced, the maximum annual payment amount in effect on that rider anniversary will continue to apply until it is reduced.

On the fifth rider anniversary, the maximum annual payment amount will be reduced if the total of the payment amount(s) accepted under this rider during the first five rider years is less than the maximum annual payment amount on the day this rider came into effect multiplied by five. The reduced maximum annual payment amount will be equal to the total of the payment amount(s) accepted under this rider during the first five rider years divided by five.

On the tenth rider anniversary, the maximum annual payment amount will be reduced if the total of the payment amount(s) accepted under this rider during rider years six through ten is less than the maximum annual payment amount in effect on the fifth rider anniversary multiplied by five. The reduced maximum annual payment amount will be equal to the total of the payment amount(s) accepted under this rider during rider years six through ten divided by five.

On each subsequent rider anniversary after the tenth rider anniversary, the maximum annual payment amount will be reduced if the total of the payment amount(s) accepted under this rider during the previous rider year, that ends the day before that subsequent rider anniversary, is less than the maximum annual payment amount in effect on the previous rider anniversary. The reduced maximum annual payment amount will be equal to the total of the payment amount(s) accepted under this rider during that previous rider year.

Net Payments

A net payment is a payment amount that we accept under this rider minus the payment expense charge.

Paid-up Additional Insurance

Each net payment will be applied as premium to purchase paid-up additional insurance effective as of the date, as shown in our records, that we accepted it. No further premium is required for this purchased paid-up additional insurance.

The amount of paid-up additional insurance that each net payment will purchase will be calculated on the date that we accept the payment and will be equal to the net payment divided by the net single premium rate for that date. The present value of the paid-up additional insurance, purchased under this rider and in effect on the date of calculation, will be the amount of that paid-up additional insurance multiplied by the net single premium rate for that date.

While in effect, the paid-up additional insurance purchased under this rider will:

- Add to the certificate's death benefit, as described in the *Amount of Death Benefit* provision of the certificate.
- Add to the cash surrender value of the certificate, as described in the *Cash Surrender Value* provision of the certificate. When added, the present value of this paid-up additional insurance will increase the maximum loan amount available through a requested loan or an automatic premium loan as described in the *Loans* provision of the certificate.

All or a portion of the paid-up additional insurance purchased under this rider that is in effect can be surrendered for its present value. Each partial surrender must be for at least \$500.00 of present value.

Net Single Premium Rates

The net single premium rate for the date this rider came into effect and for each rider anniversary is shown in the *Table of Net Single Premium Rates*. The net single premium rate for a date other than the date this rider came into effect or a rider anniversary will be determined using linear interpolation.

Dividends on Paid-up Additional Insurance

Paid-up additional insurance purchased under this rider is eligible to participate in our divisible surplus as described in the *Dividends* provision of the certificate. Dividends, if any, paid on the paid-up additional insurance, will be applied under the dividend option in effect for the certificate on the date that they are paid.

Basis of Computation of Values

The net single premium rates, used to determine the amount and the present value of the paid-up additional insurance purchased under this rider, are based on the 2017 CSO age nearest birthday, sex distinct, smoker distinct ultimate mortality table (composite rates used for issue ages 0-17) and the nonforfeiture interest rate shown in the *Table of Net Single Premium Rates*. Calculations take into account the gender, age and smoking status of the insured.

If this rider was issued on a unisex basis, as shown in our records, then the net single premium rates will be based on the 2017 CSO age nearest birthday, male, smoker distinct ultimate mortality table (composite rates used for issue ages 0-17) and calculations will not take into account the gender of the insured.

The values and benefits will not be less than the minimum values and benefits required by the NAIC Standard Nonforfeiture Law for Life Insurance, model #808.

A detailed statement of the method of computation of the net single premiums has been filed as required with the Interstate Insurance Product Regulation Commission.

The reserves are not less than the minimum reserves required by the NAIC Standard Valuation Law for Life Insurance, model #820.

Suicide

If death of the insured is by suicide or intentionally self-inflicted injury, while sane or insane, and within two years from the date this rider came into effect, the paid-up additional insurance, purchased under this rider that is in effect on the date of death of the insured, will be cancelled. Our liability will be limited to the sum of the payments accepted for that paid-up additional insurance minus the amount of the debt.

If death of the insured is by suicide or intentionally self-inflicted injury, while sane or insane, and within two years from the effective date of the last reinstatement, if any, of this rider, the paid-up additional insurance, purchased under this rider since the date of that reinstatement that is in effect on the date of death of the insured, will be cancelled. Our liability will be limited to the sum of the payments accepted for that paid-up additional insurance minus the amount of the debt.

If death of the insured is by suicide or intentionally self-inflicted injury, while sane or insane, and within two years from the date that we accepted a payment amount subject to satisfactory evidence of insurability of the insured, the paid-up additional insurance, purchased by that payment amount that is in effect on the date of death of the insured, will be cancelled. Our liability will be limited to the payment amount accepted for that paid-up additional insurance minus the amount of the debt.

Misstatement of Age or Sex

If the age or sex of the insured is misstated, the net single premium rates shown in the *Table of Net Single Premium Rates* provided to you with this rider will be invalid. The amount of paid-up additional insurance purchased under this rider that is in effect, if any, will be adjusted either upward or downward. The revised amount will be the amount which the net payments for that paid-up additional insurance would have purchased, according to the net single premium rates, in effect for this rider on the date this rider came into effect, for the correct age and sex of the insured. If this rider was issued on a unisex basis, as shown in our records, then misstatement of sex is not applicable.

Reinstatement

You may reinstate this rider on the same conditions as reinstatement of the certificate, as described in the *Reinstatement* provision of the certificate.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium,
- Fraud, when allowed by the laws of the state governing shown on the cover page of the certificate, or
- Statements made in an application for reinstatement will be incontestable two years after the effective date, as shown in our records, of such reinstatement and statements made in evidence of insurability required by us to accept a payment under this rider will be incontestable two years after the date we accepted that payment.

The Independent Order Of Foresters ('Foresters')

has issued this rider as an attachment to the certificate.

Head Office: 789 Don Mills Road, Toronto, Ontario M3C 1T9
U.S. Mailing Address: P.O. Box 179, Buffalo, New York 14201-0179
1-800-828-1540



Executive Secretary



President & Chief Executive Officer

This is the last page of this Flexible Payment Paid-up Additions Rider.

The Independent Order Of Foresters ('Foresters')

Single Payment Paid-up Additions Rider

Provides, subject to the provisions of the entire contract, the opportunity for the owner to purchase paid-up additional insurance on the life of the insured.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The minimum payment amount, maximum payment amount, payment expense charge, *Table of Net Single Premium Rates* and expiry date for this rider are shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The effective date, minimum payment amount, maximum payment amount, payment expense charge, *Table of Net Single Premium Rates* and expiry date for this rider are shown in that notification.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Single Payment Paid-up Additions Rider".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash or loan values.

Definitions

For purposes of this rider:

Rider anniversary - The same month and day as the date this rider came into effect for each calendar year following that day, while this rider is in effect.

When This Rider Comes Into Effect

If this rider was an attachment to the certificate on the certificate issue date, this rider comes into effect on the same day as the certificate.

If this rider was not an attachment to the certificate on the certificate issue date, this rider comes into effect on the effective date for this rider provided that the insurability of the insured, for purposes of this rider, has not changed between the date of the application for this rider and the date that we approve, as shown in our records, the addition of this rider to the certificate.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The first day following the end of a grace period, as described in the *Grace Period* provision of the certificate, if the overdue total premium was, during that grace period, either not paid or it was paid under the *Automatic Premium Loan* provision of the certificate.
- The day that we accept a payment under this rider.
- The day this rider terminates as described in the *Termination* provision.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.

When this rider ends, it is no longer in effect, which means that our liability ends and therefore we are not obligated to accept a payment under this rider.

Termination

Effective the date of the assignment or transfer of ownership of, or an interest in, the certificate, this rider terminates if the assignee or owner has an interest which arises only by, or would be enhanced in value by, the death of the insured.

Paying Premiums

Subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium, if any, for this rider.

Benefit

Subject to the provisions of the entire contract, you may, while this rider is in effect, make a payment under this rider to purchase paid-up additional insurance on the life of the insured.

Payment

A payment accepted under this rider is not part of, but is in addition to, the total premium due under the certificate. If an amount is received by us under the insurance contract while the certificate is in a grace period, we will apply that amount as premium, to pay as much of the overdue total premium as possible, and the balance, if any, will be a payment amount received under this rider.

We will have no liability with respect to a payment amount that is received under this rider but not accepted by us, other than to refund it.

A payment amount received under this rider will automatically be accepted by us under this rider, without evidence of insurability of the insured, if it meets each of the following:

- Is received while this rider is in effect.
- Is not less than the minimum payment amount.
- Is not more than the maximum payment amount.

A payment amount, that is other than as described in the immediately preceding paragraph, may be accepted by us under this rider, subject to satisfactory evidence of insurability of the insured, if requested by us, and our business rules in effect at that time.

Net Payment

The net payment is the payment amount that we accept under this rider minus the payment expense charge.

Paid-up Additional Insurance

The net payment will be applied as premium to purchase paid-up additional insurance effective as of the date, as shown in our records, that we accepted it. No further premium is required for this purchased paid-up additional insurance.

The amount of paid-up additional insurance that the net payment will purchase will be calculated on the date that we accept the payment and will be equal to the net payment divided by the net single premium rate for that date. The present value of the paid-up additional insurance, purchased under this rider and in effect on the date of calculation, will be the amount of that paid-up additional insurance multiplied by the net single premium rate for that date.

While in effect, the paid-up additional insurance purchased under this rider will:

- Add to the certificate's death benefit, as described in the *Amount of Death Benefit* provision of the certificate.
- Add to the cash surrender value of the certificate, as described in the *Cash Surrender Value* provision of the certificate. When added, the present value of the paid-up additional insurance will increase the maximum loan amount available through a requested loan or an automatic premium loan as described in the *Loans* provision of the certificate.

All or a portion of the paid-up additional insurance purchased under this rider that is in effect can be surrendered for its present value. Each partial surrender must be for at least \$500.00 of present value.

Net Single Premium Rates

The net single premium rate for the date this rider came into effect and for each rider anniversary is shown in the *Table of Net Single Premium Rates*. The net single premium rate for a date other than the date this rider came into effect or a rider anniversary will be determined using linear interpolation.

Dividends on Paid-up Additional Insurance

Paid-up additional insurance purchased under this rider is eligible to participate in our divisible surplus as described in the *Dividends* provision of the certificate. Dividends, if any, paid on the paid-up additional insurance, will be applied under the dividend option in effect for the certificate on the date that they are paid.

Basis of Computation of Values

The net single premium rates, used to determine the amount and the present value of the paid-up additional insurance purchased under this rider, are based on the 2017 CSO age nearest birthday, sex distinct, smoker distinct ultimate mortality table (composite rates used for issue ages 0-17) and the nonforfeiture interest rate shown in the *Table of Net Single Premium Rates*. Calculations take into account the gender, age and smoking status of the insured.

If this rider was issued on a unisex basis, as shown in our records, then the net single premium rates will be based on the 2017 CSO age nearest birthday, male, smoker distinct ultimate mortality table (composite rates used for issue ages 0-17) and calculations will not take into account the gender of the insured.

The values and benefits will not be less than the minimum values and benefits required by the NAIC Standard Nonforfeiture Law for Life Insurance, model #808.

A detailed statement of the method of computation of the net single premiums has been filed as required with the Interstate Insurance Product Regulation Commission.

The reserves are not less than the minimum reserves required by the NAIC Standard Valuation Law for Life Insurance, model #820.

Suicide

If death of the insured is by suicide or intentionally self-inflicted injury, while sane or insane, and within two years from the date this rider came into effect, the paid-up additional insurance, purchased under this rider that is in effect on the date of death of the insured, will be cancelled. Our liability will be limited to the amount of the payment accepted for that paid-up additional insurance minus the amount of the debt.

If death of the insured is by suicide or intentionally self-inflicted injury, while sane or insane, and within two years from the date that we accepted a payment amount subject to satisfactory evidence of insurability of the insured, the paid-up additional insurance, purchased by that payment amount that is in effect on the date of death of the insured, will be cancelled. Our liability will be limited to the payment amount accepted for that paid-up additional insurance minus the amount of the debt.

Misstatement of Age or Sex

If the age or sex of the insured is misstated, the net single premium rates shown in the *Table of Net Single Premium Rates* provided to you with this rider will be invalid. The amount of paid-up additional insurance purchased under this rider that is in effect, if any, will be adjusted either upward or downward. The revised amount will be the amount which the net payment for that paid-up additional insurance would have purchased, according to the net single premium rates, in effect for this rider on the date this rider came into effect, for the correct age and sex of the insured. If this rider was issued on a unisex basis, as shown in our records, then misstatement of sex is not applicable.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium,
- Fraud, when allowed by the laws of the state governing shown on the cover page of the certificate, or
- Statements made in evidence of insurability required by us to accept a payment under this rider will be incontestable two years after the date we accepted that payment.

The Independent Order Of Foresters ('Foresters')

has issued this rider as an attachment to the certificate.

Head Office: 789 Don Mills Road, Toronto, Ontario M3C 1T9
U.S. Mailing Address: P.O. Box 179, Buffalo, New York 14201-0179
1-800-828-1540



Executive Secretary



President & Chief Executive Officer

This is the last page of this Single Payment Paid-up Additions Rider.

The Independent Order Of Foresters ('Foresters')

Term Rider

Provides, subject to the provisions of the entire contract, a benefit that is payable upon the death of the insured. Guaranteed level premiums during the initial term period. Annually renewable, with increasing premiums, during the renewal period. Right of conversion during the conversion period.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The benefit amount, initial term period, conversion period, renewal period and expiry date for this rider are shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The benefit amount, initial term period, conversion period, renewal period and expiry date for this rider are shown in that notification.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Term Rider".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash or loan values.

When This Rider Comes Into Effect

If this rider was an attachment to the certificate on the certificate issue date, this rider comes into effect on the same day as the certificate.

If this rider was not an attachment to the certificate on the certificate issue date, this rider comes into effect on the date that we approve, as shown in our records, the addition of this rider to the certificate, if both of the following conditions are met:

- The insurability of the insured, for purposes of this rider, has not changed between the date of the application for this rider and the date of that approval.
- We have received the first premium for this rider, on or before the date of that approval.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The day this rider is converted to a certificate as described in the *Conversion* provision.
- The day we receive, as shown in our records, your signed request to end this rider.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.

When this rider ends, it is no longer in effect, which means that our liability ends and no benefit would be paid under this rider.

Benefit

Subject to the provisions of the entire contract, we will pay the benefit amount if we receive due proof of the insured's death. That death must occur while this rider is in effect.

The amount payable will be paid as described in the *Payment to Beneficiary* provision of the certificate.

Paying Premiums

Subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium for this rider.

During the initial term period, the required premiums for this rider are level. During the renewal period the required premiums for this rider increase on each renewal date.

Renewal

After the initial term period this rider will automatically renew, without evidence of insurability, on each renewal date. To automatically renew on a renewal date, this rider must be in effect at midnight on the day before that renewal date and the total premium payable on that renewal date must be paid during the lifetime of the insured and no later than 31 days after that premium is due, based on the payment mode in effect. That total premium payable will include the renewal premium payable for this rider on that renewal date. Renewal premiums and renewal dates for this rider are shown in the *Renewal Premium Schedule*. A total premium is due as described in the *Premiums* provision of the certificate, subject to the *Grace Period* provision of the certificate.

If this rider is not renewed it will no longer be in effect, which means that our liability ends and no benefit would be paid under this rider.

If the insured meets the requirements, as described in a rider, for the waiver of the total premium payable on a renewal date, this rider will renew as described in this provision. No total premium is required for the period of time during the certificate year following the renewal date in which the conditions for the waiver continue to be met as described in that rider. Renewal will not interrupt the waiver if entitlement to that benefit continues as described in that rider.

Conversion

This rider may be converted to a new certificate on the life of the insured as described in this provision.

We must receive the request to convert during the conversion period and while this rider is in effect. We will not require evidence of insurability to convert this rider.

The new certificate will:

1. Be in the same rating class and insurance class as this rider. If either class is not available, the new certificate will be in the next less favorable classes available on the conversion date.
2. Be issued on a permanent life insurance plan that we are then offering for conversion from this rider.
3. Be at our premium rates in use on the conversion date.
4. Be for an amount of insurance less than or equal to the benefit amount subject to our minimum certificate requirements in effect on the conversion date.
5. Be issued at the age, as defined in the new certificate, of the insured on the conversion date.
6. Not invoke new suicide and contestability periods.

The conversion date is the date of issue of the new certificate.

If this rider is converted, this rider will end. See the *End of Rider* provision.

The addition of supplemental benefits to the new certificate will be subject to our consent and evidence of insurability which meets our standards.

Suicide

If death of the insured is by suicide or intentionally self-inflicted injury, while sane or insane, and within two years from the date this rider came into effect, our liability is limited to the sum of the premiums paid for this rider and no benefit amount will be paid.

If death of the insured is by suicide or intentionally self-inflicted injury, while sane or insane, and within two years from the effective date of the last reinstatement of this rider, if any, our liability is limited to the sum of the premiums paid for this rider since the last reinstatement and no benefit amount will be paid.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium,
- Fraud, when allowed by the laws of the state governing shown on the cover page of the certificate, or
- Statements made in an application for reinstatement will be incontestable two years after the effective date, as shown in our records, of such reinstatement.

Reinstatement

During the initial term period you may reinstate this rider on the same conditions as reinstatement of the certificate, as described in the *Reinstatement* provision of the certificate.

The Independent Order Of Foresters ('Foresters')

has issued this rider as an attachment to the certificate.

Head Office: 789 Don Mills Road, Toronto, Ontario M3C 1T9
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1-800-828-1540



Executive Secretary



President & Chief Executive Officer

This is the last page of this Term Rider.

The Independent Order Of Foresters ('Foresters')

Waiver of Premium Rider

Provides, subject to the provisions of the entire contract, a benefit while the insured is totally disabled.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The expiry date for this rider is shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The expiry date for this rider is shown in that notification.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Waiver of Premium Rider".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash or loan values.

Definitions

For purposes of this rider:

Actively employed means legally employed or self-employed in an occupation for an income directly from that occupation.

Income means the salary, wages, bonuses, commissions, fees and other monetary payments regularly earned by the insured from an occupation. Income does not include monies from another source, including from or as investments, dividends, interest, rent, royalties, annuities, distribution of deferred compensation or pension plans, sick pay, benefits received under a wage or salary continuation plan, or other benefit programs.

Injury means an injury that is the direct result of an accident, independent of an illness, disease, condition or bodily infirmity.

Occupation means a business, trade, profession, vocation or calling but shall not include avocations, hobbies, seasonal or temporary work or a business operating from the insured's home unless 50% of the insured's job related to that business is performed away from the insured's home.

Own occupation means the occupation in which the insured is actively employed on the date that the total disability, for which a claim is being made, started. If the insured was actively employed in more than one occupation on that date, own occupation shall be that occupation in which the insured was actively employed for the most hours during the week immediately preceding that date.

Total Disability and Totally Disabled mean:

- During the first 24 months of total disability, the inability of the insured, solely due to injury or sickness independently of any other cause or contributing factor, to substantially perform the essential and material duties of the insured's own occupation and the insured is not in fact working or earning remuneration from that occupation.
- After the first 24 months of total disability, the inability of the insured, solely due to injury or sickness independently of any other cause or contributing factor, to substantially perform the essential and material duties of any occupation for which the insured may be qualified by reason of education, training or experience and the insured is not in fact working or earning remuneration in any occupation.

When This Rider Comes Into Effect

If this rider was an attachment to the certificate on the certificate issue date, this rider comes into effect on the same day as the certificate.

If this rider was not an attachment to the certificate on the certificate issue date, this rider comes into effect on the date that we approve, as shown in our records, the addition of this rider to the certificate, if both of the following conditions are met:

- The insurability of the insured, for purposes of this rider, has not changed between the date of the application for this rider and the date of that approval.
- We have received the first premium for this rider, on or before the date of that approval.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The day we receive, as shown in our records, your signed request to end this rider.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.

When this rider ends, it is no longer in effect. This means that our liability ends and therefore no benefit would be provided under this rider.

If total disability begins prior to the certificate anniversary on which the insured is age 60 and the insured continues to be totally disabled after the expiry date for this rider and the benefit was provided on the last premium due date before the expiry date, this benefit will continue to be provided until the earlier of the following:

- The date that the insured ceases to be continuously totally disabled.
- The day the certificate is no longer in effect as described in the certificate.

If total disability begins on or after the certificate anniversary on which the insured is age 60, then this benefit will continue to be provided until the earlier of the following:

- The date that the insured ceases to be continuously totally disabled.
- The expiry date for this rider.
- The day the certificate is no longer in effect as described in the certificate.

Paying Premiums

Subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium for this rider.

Benefit

Subject to the provisions of the entire contract, we will waive the total premium due on a premium due date that the insured is totally disabled, provided we receive due proof of each of the following:

1. That the insured is totally disabled on that premium due date.
2. That total disability begins while this rider is in effect.
3. That total disability has been continuous for at least six months.

To keep your certificate and this rider in effect during this six month period, you should pay the total premium on each premium due date within that period. If a claim for the benefit is approved, the total premium paid during this six month period will be refunded to you.

Once a claim for the benefit is approved, we may change the premium payment mode to monthly for the duration of the time period that the benefit is provided and it will remain monthly until changed, as shown in our records. During the time period that total premium is being waived the certificate will not lapse.

Notice of Claim

The notice of claim for this benefit must be received by us during each of the following:

1. The lifetime of the insured.
2. The period of total disability.
3. While this rider is in effect.

If the above three notice of claim requirements are not met, we will not waive the total premium due on a premium due date for that total disability. Failure to give this notice during the period of total disability, however, will not invalidate the claim for this benefit if the following two conditions are met:

- The other two notice requirements are met.
- It was not reasonably possible to give us this notice and this notice was received by us as soon as was reasonably possible.

We will not waive the total premium due on a premium due date that occurred more than 12 months prior to our receipt of this notice.

Excluded Risks

We will not waive the total premium if total disability results directly or indirectly from any of the following:

- Attempted suicide or intentionally self-inflicted injuries, while sane or insane.
- Voluntary participation in a riot or civil commotion.
- Committing or attempting to commit a felony.
- Involvement in an illegal occupation.
- War or act of war, whether declared or undeclared.
- The intentional administration, injection, or taking of a drug, hypnotic or narcotic, unless administered on the advice of, and at the frequency and dosage prescribed by, a physician or, in the case of a legal, non-prescribed drug, as recommended by the drug manufacturer.
- Injury sustained in a motorized vehicle accident if the insured was the operator of the motorized vehicle and one or more of the following exists:
 - A test or report completed by or at the direction of a coroner, law enforcement, government agency or representative, based on a sampling obtained from the body of the insured within 24 hours of the accident, indicates the presence of a concentration of alcohol in the insured's blood in excess of the quantity specified in the applicable legislation as an offense for the operation of that type of motorized vehicle.
 - A coroner, law enforcement or government report indicates that, as a result of testing, it was determined that the insured was operating the motorized vehicle while impaired, intoxicated or under the influence of alcohol or an intoxicant, above the legal limit.

Recurrence of Total Disability

We will not provide the benefit after the insured ceases to be totally disabled. If the insured again becomes totally disabled, the entitlement to the benefit will be subject to the provisions of this rider as if the insured was not previously totally disabled.

Proof of Continuance of Total Disability

We may request, but not more often than once a month, proof of the continuance of total disability. If this proof is not given, the insured will be considered to have ceased to be totally disabled immediately as of the date we requested this proof. We also have the right, at our expense and as reasonably necessary, to have the insured medically examined by a physician we appoint.

After the insured has been totally disabled continuously for two years, we may not request proof of total disability more often than once each certificate year.

Lapse While Totally Disabled

A claim for the benefit provided under this rider will not be invalid because the certificate has lapsed during the total disability of the insured. If the claim for this benefit is otherwise valid, it will be allowed on reinstatement of the certificate provided the requirements in this provision are met. Those requirements are:

1. We receive proof that total disability has been continuous since the date of lapse of the certificate.
2. Payment of the premium required to keep the certificate in effect that would not have been paid by the application of this benefit if the certificate had not lapsed.

Both of these requirements must be met during each of the following:

1. While the insured is alive.
2. During the period of total disability.
3. Within 12 months after the date of lapse of the certificate.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured and without the occurrence of total disability of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium,
- Risks not covered by this rider,
- Fraud, when allowed by the laws of the state governing shown on the cover page of the certificate, or
- Statements made in an application for reinstatement will be incontestable two years after the effective date, as shown in our records, of such reinstatement.

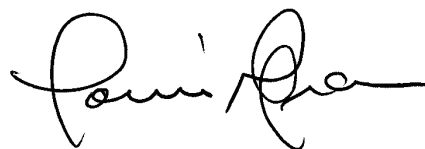
The Independent Order Of Foresters ('Foresters')

has issued this rider as an attachment to the certificate.

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Executive Secretary



President & Chief Executive Officer

This is the last page of this Waiver of Premium Rider.

The Independent Order Of Foresters ('Foresters')

Family Health Benefit Rider

Provides, subject to the provisions of the entire contract, benefits that are payable for qualified health situations that result from a catastrophic event.

If this rider was an attachment to a certificate on the certificate issue date, certificate means that certificate. The specific benefit amounts, maximum family benefit amount and expiry date for this rider are shown in the *Certificate Data Pages*.

If this rider was not an attachment to a certificate on the certificate issue date, certificate means the certificate with the certificate number referred to in the notification that we sent you with this rider. The specific benefit amounts, maximum family benefit amount and expiry date for this rider are shown in that notification.

As described in this rider, it provides benefits for qualified health situations that result, directly and independently of all other causes, from a catastrophic event. It is not intended to cover all of the costs associated with these health situations or to provide health insurance.

This rider consists of this page and each following page attached up to the page which states "This is the last page of this Family Health Benefit Rider".

This rider, while in effect, forms part of the insurance contract. Unless amended by this rider, certificate provisions and definitions apply to this rider. This rider does not have cash or loan values.

Definitions

For purposes of this rider:

Catastrophic event 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 the U.S. Geological Survey.

Claimant means the insured and each member of the insured's immediate family.

Hospital is a short-term, acute, general hospital located in the continental United States, Alaska or Hawaii, that both:

- Is duly licensed for, and is primarily engaged in, providing inpatient diagnostic and therapeutic services for the diagnosis, treatment and care of sick persons by, or under the supervision of, physicians.
- Provides 24-hour nursing service by, or under the supervision of, registered graduate nurses and is not, other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort or spa, sanatorium or rehabilitation center; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; or d) a place for the provision of hospice care.

Immediate family means the insured's spouse and each child of the insured (biological or legally adopted) while under the age of 25 years and for whom the insured is legally responsible for maintenance and support.

Physician is a duly licensed medical practitioner while acting within the scope of an active license to practice medicine in the United States. The physician cannot be you, the claimant or a relative of either you or the claimant, including a brother, sister, parent, spouse or child of either you or the claimant or the spouse of any such person. The physician cannot be a business associate of you or the claimant.

Qualified health situation means a hospital stay, a hospital emergency room examination, or ambulance transportation.

Spouse means the person to whom the insured is married, legally or by common-law, or is in a civil union with, according to the law of the state governing this rider.

When This Rider Comes Into Effect

If this rider was an attachment to a certificate on the certificate issue date, this rider comes into effect on the same day as the certificate.

If this rider was not an attachment to a certificate on the certificate issue date, this rider comes into effect on the date that we approve, as shown in our records, the addition of this rider to the certificate, if both of the following conditions are met:

- The insurability of the insured, for purposes of this rider, has not changed between the date of the application for this rider and the date of that approval.
- We have received the first premium, if any, for this rider, on or before the date of that approval.

End of Rider

This rider ends on the earliest of the following dates:

- The expiry date for this rider.
- The first day following the day the total of the specific benefit amounts paid under this rider equals the maximum family benefit amount.
- The day the certificate is no longer in effect as described in the certificate.
- The day the certificate becomes reduced paid-up life insurance.

When this rider ends, it is no longer in effect, which means that our liability ends and therefore no benefit would be paid under this rider.

Paying Premiums

Subject to the *End of Rider* provision, to keep this rider in effect up to the expiry date for this rider, you need to pay the total premium when due, as described in the certificate. The total premium, up to the expiry date for this rider, includes the required premium, if any, for this rider.

Benefit

Subject to the provisions of the entire contract, we will pay the specific benefit amount to you for each claimant who has a qualified health situation that occurs during the lifetime of the insured and while both the certificate and this rider are in effect, provided we receive due proof of each of the following:

1. The qualified health situation is caused, directly and independently from all other causes, by a catastrophic event.
2. The qualified health situation occurs within 10 days of the catastrophic event.

Amount of the Benefit

There is a specific benefit amount for each of the qualified health situations.

Ambulance Transportation –The specific benefit amount for ambulance transportation will be payable only once for each claimant per catastrophic event.

Hospital Emergency Room Examination – The specific benefit amount for a hospital emergency room examination will be payable only once for each claimant per catastrophic event.

Hospital Stay – The specific benefit amount for a hospital stay is payable for each calendar day that the claimant is billed for hospitalization, up to a maximum of 5 days per claimant per catastrophic event.

The benefit payable under this rider is limited by the maximum family benefit amount. If a valid claim is made for a specific benefit amount that would cause the total of the specific benefit amounts paid under this rider to exceed the maximum family benefit amount, the amount paid on that claim will be reduced so that the total of the specific benefit amounts paid under this rider equals the maximum family benefit amount. If the total of the specific benefit amounts paid under this rider equals the maximum family benefit amount, this rider will end.

Notice of Claim and Proof

We must receive a signed request for the benefit within the 12 month period following the occurrence of the qualified health situation. Otherwise, no benefit will be paid.

Within 15 days of receiving this request, we will send you the forms that are to be used to file a claim under this rider. If you do not receive these forms within 15 days you may submit to us a signed statement outlining:

- The name, age and relationship of the claimant to the insured.
- The date, type and location of the catastrophic event.
- The date and specific details surrounding the qualified health situation that you are filing the claim for.

Attach the required proof to the forms or signed statement.

We must receive the properly completed forms or your signed statement, and the required proof, within 90 days of the signed request for the benefit. Otherwise, no benefit will be paid under this rider.

Incontestability

We will not contest the validity of this rider after it has been in effect, during the lifetime of the insured, for two years, based upon statements made in the application, if this rider is an attached rider, or in the application for this rider, if it was added to the certificate as an attachment after the issue date, except for:

- Non-payment of premium,
- Fraud, when allowed by the laws of the state governing the certificate.

Similarly, statements made, after the issue date, in an application for reinstatement will be incontestable two years after the effective date, as shown in our records, of such reinstatement

The Independent Order Of Foresters ('Foresters') has issued this rider as an attachment to the certificate.

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This is the last page of this Family Health Benefit Rider.