

lifefirst

Product Guide

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Table of Contents

FORESTERS LIFEFIRST 4

 PRODUCT SPECIFICATIONS – 4

 NON-MEDICAL 4

 Initial Term Periods 4

 Issue Ages (age nearest birthday) 4

 Expiry Date 4

 Minimum & Maximum Face Amounts 4

 Premium Modes, Minimum Premium, Certificate Fees & Modal Factors 4

 Premium Banding 4

 Insurance Classes 4

 Substandard Ratings 4

 Death Benefit 4

 Renewable 4

 Convertible 5

 Riders 5

 Underwriting Guidelines 5

 Rates 5

 PRODUCT SPECIFICATIONS - MEDICAL 5

 Initial Term Periods 5

 Issue Ages (age nearest birthday) 5

 Expiry Date 5

 Minimum & Maximum Face Amounts 5

 Premium Modes, Minimum Premium, Certificate Fees & Modal Factors 5

 Premium Banding 6

 Insurance Classes 6

 Substandard Ratings 6

 Death Benefit 6

 Renewable 6

 Convertible 6

 Riders 6

 Underwriting Guidelines 6

 Rates 6

 RIDER SPECIFICATIONS 7

 STANDARD PROTECTION FEATURES 7

 Family Health Benefit Rider 7

 Issue Ages (age nearest birthday) 7

 Expiry Date 7

 Benefit Amounts 7

 Maximum Benefit Amount 7

 Common Carrier Accidental Death Rider 7

 Issue Ages (age nearest birthday) 7

 Expiry Date 7

 Benefit Amount 7

 Return of Premium Rider 7

 Critical Illness Rider (Accelerated Death Benefit) 8

 Issue Ages (age nearest birthday) 8

 Expiry Date 8

 Minimum Benefit Amount 9

 Maximum Benefit Amount 9

 Benefit Amount – Increases and Decreases 9

 Premiums 9

Benefit Amount	9
Covered Critical Illnesses	9
Covered Critical Procedures	9
Diagnosis	9
Death Claims	9
Disability Income Rider	9
Issue Ages (age nearest birthday)	10
Expiry Date.....	10
Minimum Monthly Benefit Amount	10
Maximum Monthly Benefit Amount	10
Benefit Amount – Increases and Decreases	10
Premiums.....	10
Number of Claims and Claim Period.....	10
Claim Period	10
Definition of disability	10
Occupation Classification.....	10
Death Claims	10
Waiver of Premium Rider	11
Issue Ages (age nearest birthday)	11
Expiry Date.....	11
Benefit Amount – Increases and Decreases	11
EXTENDED PROTECTION OPTIONS.....	11
Accidental Death Rider	11
Issue Ages (age nearest birthday)	11
Expiry Date.....	11
Death Benefit Amount.....	11
Minimum Death Benefit Amount.....	11
Maximum Death Benefit Amount.....	11
Benefit Amount – Increases and Decreases	11
Children’s Term Rider	11
Issue Ages (age nearest birthday)	12
Expiry Date.....	12
Insured Children (at issue).....	12
Children Added After Issue	12
Child No Longer Insured.....	12
Minimum Face Amount.....	12
Maximum Face Amount	12
Benefit Amount – Increases and Decreases	12
Premiums.....	12
Convertibility	12
Conversion Amount.....	12

FORESTERS LIFEFIRST

Foresters Lifefirst level term life insurance is designed with your customers' needs in mind.

Featuring 10, 20 and 30-year level premiums and a variety of optional benefits that can enhance the basic coverage. **Non-Medical** and **Medical Underwriting** (based on face amount) are available.

PRODUCT SPECIFICATIONS – NON-MEDICAL

Initial Term Periods

20 and 30 year initial term periods

Issue Ages (age nearest birthday)

Initial Term Period	Non-Tobacco	Tobacco
10 year	N/A	N/A
20 year	18 to 65	18 to 60
30 year	18 to 55	18 to 50

Note: Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract.

Expiry Date

The certificate expiry date is the certificate anniversary nearest the insured's 100th birthday.

Minimum & Maximum Face Amounts

Age	Minimum Face Amount	Maximum Face Amount
18 to 50	\$50,000	\$250,000
51 to 55		\$200,000
56 to max		\$150,000

Premium Modes, Minimum Premium, Certificate Fees & Modal Factors

Premium Mode	Minimum Premium	Certificate Fees	Modal Factors
Monthly PAC	\$25	\$7.00	0.088652
Quarterly	\$75	\$21.00	0.265957
Semi-Annual	\$150	\$38.50	0.515071
Annual	\$300	\$70.00	1.000000

- Certificate fee is commissionable

Premium Banding

- One premium band (based on issue age).

	Issue Ages		
	18 to 50	51 to 55	56 to max
Band 1	\$50,000 to \$250,000	\$50,000 to \$200,000	\$50,000 to \$150,000

Insurance Classes

- Non-Tobacco
- Tobacco

Note: Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract.

Substandard Ratings

- Issued Standard up to Table 4
- Not issued as substandard

Note: Underwriting decisions up to and including table 4 will be issued. If the underwriting decision is beyond table 4, you may want to consider a medically underwritten certificate for your client(s).

Death Benefit

- Level for the entire term
- Reduced by Critical Illness benefits paid

Renewable

After the initial term period, the certificate may be continued at annual renewable rates to age 100, without providing evidence of insurability.

Note: Riders are not renewable

Convertible

The owner can convert to a new permanent life insurance certificate (without evidence of insurability) until the earlier of the certificate anniversary on which the insured is age 65 or 5 years prior to the end of the initial term period.

Note: Insurance above the conversion amount or additional riders added to the new permanent life insurance certificate is subject to underwriting approval

Riders

Standard Protection Features (automatically included at no additional premium)

Family Health Benefit Rider
Common Carrier Accidental Death Rider

Living Benefit Options

Return of Premium Rider
Critical Illness Rider (Accelerated Death Benefit)
Disability Income Rider covering Accident & Sickness
Disability Income Rider (Accident Only)
Waiver of Premium Rider

Extended Protection Options

Accidental Death Rider
Children's Term Rider

Note: Please refer to the Rider Specification Section of this guide for further details.

Underwriting Guidelines

An Underwriting Guide is available for download and print on your Foresters producer site(s).

Rates

Foresters Illustration software can be used directly from the web or can be downloaded for use on your own personal computer. Easily download software from Foresters ezbiz located in the Tools & Resources section.

PRODUCT SPECIFICATIONS - MEDICAL

Initial Term Periods

10, 20 and 30-year initial term periods

Issue Ages (age nearest birthday)

Initial Term Period	Non-Tobacco	Tobacco
10 year	18 to 80	18 to 80
20 year	18 to 65	18 to 60
30 year	18 to 55	18 to 50

Note: Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract.

Expiry Date

The certificate expiry date is the certificate anniversary nearest the insured's 100th birthday.

Minimum & Maximum Face Amounts

Age	Minimum Face Amount	Maximum Face Amount
18 to 50	\$250,001	None, subject to Foresters approval
51 to 55	\$200,001	
56 to max	\$150,001	

Premium Modes, Minimum Premium, Certificate Fees & Modal Factors

Premium Mode	Minimum Premium	Certificate Fees	Modal Factors
Monthly PAC	\$25	\$6.25	0.088652
Quarterly	\$75	\$18.75	0.265957
Semi-Annual	\$150	\$34.25	0.515071
Annual	\$300	\$62.50	1.000000

- Certificate fee is non-commissionable

Premium Banding

Band	Issue Ages		
	18 to 50	51 to 55	56 to max
Band 1	\$250,001 to \$999,999	\$200,001 to \$999,999	\$150,001 to \$999,999
Band 2	\$1,000,000+		

Insurance Classes

Non-Tobacco	Tobacco
Preferred Plus Preferred Standard Plus Standard	Standard Plus Standard

Note: Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract. For more details/definitions please refer to the Underwriting section of this Guide

Substandard Ratings

Medical
Usual substandard extras

Note: Substandard extras are not available on preferred plus, preferred, and standard plus classes

Death Benefit

- Level for the entire term
- Reduced by Critical Illness benefits paid

Renewable

After the initial term period, the certificate may be continued at annual renewable rates to the certificate anniversary nearest age 100, without providing evidence of insurability.

Note: Riders are not renewable.

Convertible

The owner can convert to a new permanent life insurance certificate (without evidence of insurability) until the earlier of the certificate anniversary on which the insured is age 65 or 5 years prior to the end of the initial term period.

Note: Insurance above the conversion amount or additional riders added to the new permanent life insurance certificate is subject to underwriting approval

Riders

Standard Protection Features (automatically included at no additional premium)

- Family Health Benefit Rider
- Common Carrier Accidental Death Rider

Living Benefit Options

- Return of Premium Rider
- Critical Illness Rider (Accelerated Death Benefit)
- Disability Income Rider covering Accident & Sickness
- Disability Income Rider (Accident Only)
- Waiver of Premium Rider

Extended Protection Options

- Accidental Death Rider
- Children's Term Rider

Note: Please refer to the Rider Specification Section of this guide for further details.

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RIDER SPECIFICATIONS

STANDARD PROTECTION FEATURES

Family Health Benefit Rider

The Family Health Benefit Rider is Foresters newest living benefit innovation that is automatically included at no additional premium on all eligible Lifefirst certificates. This rider provides benefits for qualified health situations for the insured and their immediate family of up to \$650 per person per incident with a lifetime family maximum of \$5,000, who have had to be transferred to a hospital in the Continental United States, Alaska or Hawaii by ambulance, visit the emergency room or stay in hospital (up to 5 days) as a result of the following:

- Earthquake
- Hurricane
- Tornado
- Tsunami
- Typhoon
- Struck by Lightning
- Volcanic Eruption

Issue Ages (age nearest birthday)

Initial Term Period	Non-Tobacco	Tobacco
10 year	18 to 80	18 to 80
20 year	18 to 65	18 to 60
30 year	18 to 55	18 to 50

Note: Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract.

Expiry Date

The Family Health Benefit Rider expiry date is the earlier of the last day of the end of the initial term period and when the maximum benefit amount is paid out.

Note: This rider may end before the rider expiry date.

Benefit Amounts

Qualified Event	Amount
Ambulance Transportation	\$50
Hospital Emergency Room Examination	\$100
Hospital Stay (up to 5 days)	\$100

Maximum Benefit Amount

- \$650 per person, per incident with a lifetime family maximum of \$5,000

Common Carrier Accidental Death Rider

The Common Carrier Accidental Death Rider is automatically included at no additional premium on all eligible Lifefirst certificates. This rider provides a death benefit of up to two times the base coverage to a maximum of \$300,000, if the insured dies within 90 days of an accidental bodily injury that occurred on a common carrier as a fare-paying passenger.

Issue Ages (age nearest birthday)

Initial Term Period	Non-Tobacco	Tobacco
10 year	18 to 80	18 to 80
20 year	18 to 65	18 to 60
30 year	18 to 55	18 to 50

Note: Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract.

Expiry Date

The Common Carrier Accidental Death Rider expiry date is the last day of the initial term period.

Note: This rider may end before the rider expiry date.

Benefit Amount

- 2 times the base face amount to a maximum of \$300,000

Note: the Accidental Death Rider Amount reduces the Common Carrier Accidental Death Rider Benefit Amount

Return of Premium Rider

The Return of Premium (ROP) Rider can return 100% of the eligible premiums paid, to the owner, at the end of the initial term, (minus outstanding loan(s), plus interest accrued, and any CI benefits paid) if the insured lives to the end of the initial term.

Non-Medical & Medical

Available for 20- and 30-year Term Periods

Issue Ages (age nearest birthday)

Non-Medical			
	10-year	20-year	30-year
Non-Tobacco	Not Available	18 – 65*	18 – 55
Tobacco			18 – 50

**Female tobacco max issue age 60, Male & Unisex tobacco max issue age 50*

Note: The ROP Rider cannot be added to the certificate after issue and is not available at all issue ages of base certificate or added to certificates with substandard ratings.

Eligible Premiums:

- Base certificate
- Return of Premium Rider (ROP)
- Accidental Death Rider (ADR)
- Waiver of Premium Rider (WPR)

Note: Only a portion of eligible premiums can be returned if the ROP rider ends before the last day of the initial term period. The ROP rider benefit amount is payable at the earlier of the end of the initial term period, lapse, or cancellation of the base certificate.

Benefit Amount

Eligible premiums paid

- Multiplied by a percentage (based on duration)
- Minus any CI benefits paid
- Minus outstanding loan amount plus interest accrued

Loans

The Return of Premium Rider benefit grows over the initial term. The owner can access that growing value through an easy access loan. No qualification is necessary and the loan can be used at the owner’s discretion.

Maximum Loan Amount

- 100% of the amount of the ROP rider benefit at the time of the loan request (not recommended to exceed 90%)
- Loan interest rate is determined on an annual basis
- Interest accrued daily

How Lapse or Cancellation Affects the Return of Premium Rider

Should a client either lapse or cancel their base certificate, they may have a Return of Premium Rider benefit amount, if they have selected the Return of Premium Rider.

For cancellations:

1. The Return of Premium Rider benefit amount will be paid and the certificate will end

For lapses the benefit amount may either be taken as:

1. Extended term insurance
2. Payment of the Return of Premium Rider benefit
3. Reduced paid up life insurance.

The client can choose either option 1, 2 or 3. If no election is made, option 1 will automatically apply.

Note: When the return of premium benefit is applied under option 1 or 3, or paid under option 2, there is no Return of Premium benefit remaining.

Critical Illness Rider (Accelerated Death Benefit)

The Critical Illness (CI) Rider pays a portion of the death benefit in a lump sum when the insured, while this rider is in effect, is diagnosed with one of the covered critical illnesses or has completed a covered critical procedure.

Issue Ages (age nearest birthday)

10-year	20-year	30-year
18 to 65	18 to 60	18 to 50*

**Maximum issue age 45 for Male and Unisex Tobacco Classes*

Note: The CI Rider cannot be added to the certificate after issue and cannot be rated or added to certificates with substandard ratings.

Expiry Date

The CI rider expiry date is the earlier of the last day of the initial term period and when the insured has received payment of the entire rider benefit amount.

Note: The rider may end before the rider expiry date.

Minimum Benefit Amount

- \$5,000

Maximum Benefit Amount

- 75% of the face amount to a maximum of \$250,000

Note: Benefits paid under this rider may be taxable and may affect the owner's, owner's spouse or owner's family eligibility for public assistance programs such as medical assistance (e.g. Medicaid)

Benefit Amount – Increases and Decreases

The benefit amount may be decreased after issue however increases are not permitted after issue.

Premiums

- Not guaranteed
- Premiums will not increase because the insured's health worsens
- Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.

Benefit Amount

- 100% for Covered Critical Illnesses
- 25% to a maximum of \$25,000 for Coronary Bypass Surgery
- 12.5% to a maximum of \$12,500 for Angioplasty
- Payable for the first diagnosis of each covered critical illness or each completed covered critical procedure
- Payment of more than one benefit under this rider is possible if the amount of the benefit paid is less than 100% of the rider benefit amount.

When the rider benefit amount is paid:

- The rider and base certificate face amount would be reduced by the rider benefit amount paid
- Premiums for the rider and the base certificate would be adjusted accordingly
- If the total rider benefit amount is paid the CI rider would end

Covered Critical Illnesses

- Life Threatening Cancer (invasive cancer)
- Myocardial Infarction (heart attack)
- Stroke
- Advanced Alzheimer's Disease (before age 75)

Covered Critical Procedures

Coronary heart disease requiring:

- Coronary bypass surgery
- Angioplasty

Diagnosis

Diagnosis, including each symptom and medical problem leading to a diagnosis, of life threatening cancer must be after 30 days from when the rider is issued or reinstated. For other critical illnesses and for coronary heart disease requiring a completed procedure, the diagnosis (including each symptom and medical problem leading to) must be made, for the first time, after the rider is issued or reinstated.

Death Claims

If the insured dies from a cause other than a critical illness covered by this rider, while this rider is in effect, Foresters will return 100% of the CI premiums paid minus the amount of CI rider benefits paid.

Disability Income Rider

The Disability Income (DI) Rider is available in two versions; Accident Only or Accident and Sickness. These riders provide a monthly benefit for up to two years (for 2 separate and independent claims) if the insured becomes totally disabled, within 180 days of an accidental bodily injury (or sickness if applicable).

Note:

- *Both riders cannot be selected – the applicant must select either the Accident Only or Accident and Sickness version.*
- *There is a 90-day waiting period from onset of total disability. Disability income benefits will not be paid during the waiting period.*

Issue Ages (age nearest birthday)

Initial Term Period	Insurance Class	Issue Ages	
		Accident Only	Accident & Sickness
10 year	All Classes	18 to 60	18 to 55
20 year	All Classes	18 to 60	18 to 55
30 year	Non-Tobacco Classes	18 to 55	18 to 55
	Tobacco Classes	18 to 50	18 to 50

Note:

- *Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract.*
- *These riders can be added within the first 5 years after the certificate issue date.*
- *Accident only may be considered for certificates with substandard ratings on the base certificate, but the riders cannot be rated.*
- *Accident and Sickness will not be considered for certificates with substandard ratings on the base certificate, and the rider cannot be rated.*

Expiry Date

The DI rider expiry date is the earliest of the last day of the initial term period, the certificate anniversary nearest the insured’s 65th birthday and when the entire DI benefit amount has been paid.

Note: DI benefits will continue beyond the rider expiry date if the waiting period began prior to that date. This rider may end before the rider expiry date.

Minimum Monthly Benefit Amount

\$300.00

Maximum Monthly Benefit Amount

Foresters Lifefirst – Non-Medical

Lesser of:

- \$2,000 or
- 1.5% of the current base certificate face amount, or
- 60% of the insured’s monthly pay (at time of application)

Foresters Lifefirst – Medical

Lesser of:

- \$3,000 or

- 1.5% of the current base certificate face amount, or
- 60% of the insured’s monthly pay (at time of application)

Benefit Amount – Increases and Decreases

The benefit amount can be decreased after issue however increases are not permitted after issue

Premiums

- Not guaranteed
- Premiums will not increase because the insured’s health worsens or the insured’s occupation changes
- Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.

Number of Claims and Claim Period

- Up to 2 independent claims, not to exceed 24 months per independent claim

Claim Period

- 24 months, not required to be consecutive for a given claim

Definition of disability

Total disability due to sickness (if applicable) or accidental bodily injury resulting from an accident, and in the case of:

1st Claim	Inability to work at own occupation
2nd Claim	Inability to work at any occupation

Occupation Classification

There are two occupation categories for Accident & Sickness. Please refer to the Foresters Accident & Sickness Disability Income Occupational Classification Listing found on Foresters ezbiz in the Product Essentials section of the product pages.

Death Claims

If the insured dies while this rider is in effect, Foresters will return 100% of the DI premiums paid minus the sum of DI benefits paid.

Note: If the sum of DI payouts is equal to or greater than the sum of premiums paid then there will be no return of DI premiums upon death

Waiver of Premium Rider

The Waiver of Premium Rider will waive the total premium required on a premium due date if the insured is totally disabled on that date, while this rider is in effect.

To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.

Issue Ages (age nearest birthday)

Initial Term Period	Insurance Class	Issue Ages
10 year	All Classes	18 to 55
20 year	All Classes	18 to 55
30 year	Non-Tobacco Classes Tobacco Classes	18 to 55 18 to 50

Note: Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract. May be added after the certificate issue date.

Expiry Date

The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary nearest the insured's 60th birthday

Note: If the total premium is being waived under this rider on the rider expiry date, the waiver will continue as long as the insured remains totally disabled and the certificate remains in effect. This rider may end before the rider expiry date.

Benefit Amount – Increases and Decreases

Not available for this rider

EXTENDED PROTECTION OPTIONS

Accidental Death Rider

The Accidental Death Rider is a relatively inexpensive way to provide additional coverage in the event of an accidental death. This rider will pay the accidental death benefit, in addition to the

death benefit of the certificate, to the beneficiary should an accidental death occur within 365 days of accidental bodily injury and is not limited to common carrier.

Issue Ages (age nearest birthday)

Initial Term Period	Insurance Class	Issue Ages
10 year	All Classes	18 to 60
20 year	All Classes	18 to 60
30 year	Non-Tobacco Classes Tobacco Classes	18 to 55 18 to 50

Note: Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract. May be added after the certificate issue date.

Expiry Date

The rider expires on the earlier of the last day of the initial term period and the certificate anniversary nearest the insured's 70th birthday.

Death Benefit Amount

- Up to 100% of the base certificate face amount to a maximum of \$300,000

Minimum Death Benefit Amount

- \$10,000

Maximum Death Benefit Amount

Lower of \$300,000 or the base certificate face amount

Note: Total ADR insurance from all insurers cannot exceed \$300,000 and the Accidental Death Rider Amount reduces the Common Carrier Accidental Death Rider Amount

Benefit Amount – Increases and Decreases

The benefit amount can be decreased after issue however increases are not permitted after issue

Children's Term Rider

The Children's Term Rider (CTR) provides level term insurance for each child of the insured whether born, adopted, under the legal guardianship, or a stepchild, of the insured, while an insured child.

Note: Evidence of insurability is required to become an insured child only at the time of application.

Issue Ages (age nearest birthday)

Initial Term Period	Insurance Class	Issue Ages
10 year	All Classes	18 to 55
20 year	All Classes	18 to 55
30 year	Non-Tobacco Classes	18 to 55
	Tobacco Classes	18 to 50

Note: Non-Tobacco would appear as Non-Smoker and Tobacco would appear as Smoker on the insurance contract. This rider may be considered for certificates with substandard ratings on the base certificate, but the rider cannot be rated. May be added after the certificate issue date.

Expiry Date

The rider expiry date is the earlier of the end of the initial term period and the certificate anniversary nearest the insured's 65th birthday.

Note: The rider may end before the rider expiry date.

Insured Children (at issue)

Each child who:

- Is listed on the application
- Is at least 15 days old on the application date
- Has not reached their 18th birthday at issue of rider
- Qualifies for coverage under this rider

Children Added After Issue

This rider also automatically insures future children, being each child born to the insured (upon reaching 15 days old) and each child who is at least 15 days old, and has not reached their 18th birthday, when either adopted by the insured, becomes the insured's stepchild or comes under the insured's legal guardianship.

Child No Longer Insured

A child ceases to be insured at the earliest of:

- That child's 25th birthday
- The conversion date for that child
- Date the rider ends

Minimum Face Amount

\$10,000

Maximum Face Amount

\$25,000 (in increments of \$1,000)

Note: The face amount is any amount between the minimum and maximum face amount in increments of \$1,000.

Benefit Amount – Increases and Decreases

The benefit amount can be decreased after issue however increases are not permitted after issue

Premiums

One premium charged for all insured children.

Premium Mode	Rate Per Thousand
Monthly PAC	\$0.50
Quarterly	\$1.50
Semi Annual	\$2.91
Annual	\$5.64

Convertibility

Each insured child can convert their coverage under the rider to a new permanent life insurance certificate (without evidence of insurability) during the conversion period.

The conversion period begins when the child becomes an insured child until two months after the earliest of:

- Date the rider ends
- Death of the insured
- Insured child's 25th birthday

Conversion Amount

- 1 times the Children's Term Rider benefit amount; on or before insured child's 21st birthday
- Up to 5 times the Children's Term Rider benefit amount after insured child's 21st birthday and before their 25th birthday

Note: Insurance above the conversion amount or additional riders added to the new permanent life insurance certificates are subject to underwriting approval