



## E-Z Term – Plan Description

E-Z Term is a simplified issue guaranteed renewable and convertible 10-year term plan. Premiums are guaranteed for the initial 10-year period. The policy can be renewed (without evidence of insurability) for subsequent 10-year periods and the renewal premiums are adjustable. Renewal premiums will never be increased by more than 25% of the premium rate shown in the premium schedule. It is renewable to age 75 and convertible to age 65.

### SIMPLIFIED ISSUE

To qualify for an E-Z Term policy the proposed insured simply needs to be able to answer “No” to the questions on the E-Z Term application. There are no medicals or fluids required to qualify for an E-Z Term policy.

### ISSUE AGES

18-65 (based on age last birthday).

### ISSUE AMOUNTS

The minimum issue amount is \$25,000. It is then available in increments of \$1,000 up to the maximum issue amount, based on issue ages as follows:

18-40: \$250,000  
41-50: \$200,000  
51-60: \$150,000  
61-65: \$100,000

### ANNUAL POLICY FEE

\$35

### NO MULTIPLE POLICY DISCOUNTS

The full \$35 policy fee is applicable on every E-Z Term policy.

### RENEWABLE

This plan is guaranteed renewable every 10 years to age 75. Premiums remain level for each 10 year period.

### CONVERTIBLE

Prior to age 65, this plan may be converted, without medical evidence, to any designated permanent plan of insurance.

### RIDERS

There are no riders available with this plan.

### MODAL FACTORS

Semi Annual = 0.52  
PAC = 0.09

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