

SERFF Tracking Number: FRSS-126300516 State: Arkansas
Filing Company: The Independent Order of Foresters State Tracking Number: 43821
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: 2009 ROP & Product Details Page LF & SF
Project Name/Number: /

Filing at a Glance

Company: The Independent Order of Foresters

Product Name: 2009 ROP & Product Details SERFF Tr Num: FRSS-126300516 State: Arkansas

Page LF & SF

TOI: L08 Life - Other

SERFF Status: Closed-Approved- State Tr Num: 43821
Closed

Sub-TOI: L08.000 Life - Other

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Kerry Shields, Kerry
Shields, Tamara Kozma, Gita
Lakhan, Art Vikari

Disposition Date: 10/23/2009

Date Submitted: 10/19/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: The insurance laws
of Canada where this Society is domiciled does
not require approval of these forms.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/23/2009

Explanation for Other Group Market Type:

State Status Changed: 10/23/2009

Deemer Date:

Created By: Tamara Kozma

Submitted By: Kerry Shields

Corresponding Filing Tracking Number:

Filing Description:

RE: The Independent Order of Foresters

NAIC #763-58068; FEIN: 980000680

Product Type: Endowment Rider

SERFF Tracking Number: FRSS-126300516 State: Arkansas
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Product Name: 2009 ROP & Product Details Page LF & SF
Project Name/Number: /
Marketing Name: Living Rewards Rider
First Rewards Rider

Forms Submitted for Approval:

Submitted form Name/Description Replaces Prior approval date and tracking ID

TERM-FRR-US01-2009 First Rewards Rider -Endowment Rider ROP-US01-2007 11/30/2007ACTR-125357522

TERM-FRR-DATA-US01-2009 Certificate Data Pages – Table of First Rewards Benefit Percentages & Table of First Rewards Values ROP-DATA-US01-2007 11/30/2007ACTR-125357522

TERM-LRR-US01-2009 Living Rewards Rider - Endowment Rider SI-LRR-US01-2006 09/18/2006SERT-6QSJ49197

TERM-LRR-DATA-US01-2009 Certificate Data Pages – Table of Living Rewards Benefit Percentages & Table of Living Rewards Values N/A N/A

770331 US 10/09 Product Details Page 770331 US 11/08 08/08/2008FRSS-125762826

770148 US 10/09 Product Details Page 770148 US 11/08 08/08/2008FRSS-125762826

The above-listed forms are enclosed for your review and approval. No part of this filing contains any unusual or possibly controversial items from normal industry standards. Approval of these forms is not required by the Insurance Laws of Canada where this Society is domiciled.

This filing is intended to accommodate the removal from sale of our previously approved Living Rewards and Return of Premium riders, withdrawals to be effective no later than December 31, 2009, in order to comply with changes to the regulations applicable to that type of rider, and to replace them with two new endowment riders, compliant with Actuarial Guideline XLV.

We are submitting the two new optional riders – “First Rewards Rider” and “Living Rewards Rider”, and the applicable Certificate Data Page forms for your review. These two riders are essentially identical to each other, both in design and in the wording contained within the rider forms and related data pages, with the only differences being the applicable marketing name and any references to that marketing name. The “First Rewards Rider” will be available with our previously filed and approved Lifefirst term certificate, form # LFEN-AR01-2007 approved June 15, 2007 #ACTR-125140655, when the level term period selected on the base certificate is 30 years. The “Living Rewards Rider” will be available with our previously filed and approved Strong Foundation term certificates, form # SIEN-AR01-2006 and SFEN-AR01-2006 approved September 18, 2006 #SERT-6QSJ49197, when the level term period selected on the base certificate is 20 or 30 years. Each rider has a different set of premium rates and benefit percentages depending on the base certificate to which it is attached. If in future we should revise the language and or marketing name of either of the base certificates, then the new endowment riders and any related forms (including data pages and product details pages) may also be utilized with the applicable updated base certificate upon approval of that certificate.

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At the end of the initial level term period of the base product to which they are attached, these riders provide for the payment of a benefit equal to the sum of the eligible premiums paid. For purposes of these riders "eligible premiums" means the premium for the certificate, including the applicable certificate fee, and the premium for this rider. If the certificate is rated, such that the premium is higher than it would be for a standard rating class, then, for purposes of calculating the eligible premiums, the premium for the certificate will be calculated on the basis of a standard rating class. If the base product is surrendered earlier than the end of the initial term period, then the benefit equals the sum of eligible premiums paid at the time of surrender multiplied by a benefit percentage, which is based on the length of time the certificate was active. All values will equal or exceed the minimum values required by the NAIC Standard Nonforfeiture Law for Life Insurance, model #808, and Actuarial Guideline XLV.

In addition to the aforementioned riders and related data forms, we are also submitting revised Product Details Pages, that once approved, will be used in conjunction with Foresters base individual life insurance application form (form number 770206 AR 01/08 which was approved on February 20, 2008 #FRSS-125473789) and related components. The base individual life application form includes underwriting questions applicable to the certificate, general information regarding the applicant and owner, and the appropriate replacement questions and fraud warnings. The application packages, including the forms submitted herein for your approval, will be used in the same manner as described in the above-referenced form filing.

The revisions to the Product Details Pages forms are:

1. Updated the form number revision date on both forms
2. Form 770331 US 10/09:
 - a. Removed wording related to Life event details, as we have removed the need for a life event from our underwriting requirements for the simplified issue version of this term product.
 - b. Modified bullet that allows selection of the Living rewards rider to remove notes in brackets, as we have decided that this "reminder to the producer" is better located within our producer training material.
3. Form 770148 US 10/09:
 - a. Changed name of the "Return of premium" rider selection to "First rewards", to match the marketing name for the new rider.

Depending in the method of generation and printing, the formatting and fonts may be slightly altered but all content will remain identical to the approved forms. The font size will never be less the size required by your state.

Enclosed please find a final copy of the forms submitted for approval, supporting documents and any required transmittals, certifications or fees. If I may provide any additional information relating to this submission, please feel free to contact me at (416) 429-3000 ext. 4066 or by email at kshields@foresters.com.

Sincerely,

SERFF Tracking Number: FRSS-126300516 State: Arkansas
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Kerry Shields
 Compliance Analyst

Company and Contact

Filing Contact Information

Kerry Shields, Compliance Analyst kshields@foresters.com
 789 Don Mills Road 416-429-3000 [Phone] 4066 [Ext]
 Toronto, ON M3C 1T9 416-467-2525 [FAX]

Filing Company Information

The Independent Order of Foresters CoCode: 58068 State of Domicile: Ontario
 789 Don Mills Road Group Code: -99 Company Type: Fraternal Benefit Society
 Toronto, ON M3C 1T9 Group Name: State ID Number:
 (416) 429-3000 ext. [Phone] FEIN Number: 98-0000680

Filing Fees

Fee Required? Yes
 Fee Amount: \$80.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Independent Order of Foresters	\$80.00	10/19/2009	31378630

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$0.00	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/23/2009	10/23/2009

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Disposition

Disposition Date: 10/23/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Actuarial Memorandum		No
Form	First Rewards Rider		Yes
Form	Certificate Data Pages		Yes
Form	Living Rewards Rider		Yes
Form	Certificate Data Pages		Yes
Form	Product Details Page		Yes
Form	Product Details Page		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TERM-FRR-US01-2009	Certificate	First Rewards Rider Amendmen t, Insert Page, Endorseme nt or Rider	Initial			TERM-FRR-US01-2009.pdf
	TERM-FRR-DATA-US01-2009	Schedule Pages	Certificate Data Pages	Initial			TERM-FRR-DATA-US01-2009.pdf
	TERM-LRR-US01-2009	Certificate	Living Rewards Rider Amendmen t, Insert Page, Endorseme nt or Rider	Initial			TERM-LRR-US01-2009.pdf
	TERM-LRR-DATA-US01-2009	Schedule Pages	Certificate Data Pages	Initial			TERM-LRR-DATA-US01-2009.pdf
	770331 US 10/09	Application/ Enrollment Form	Product Details Page Revised		Replaced Form #: 770331 US 11/08 Previous Filing #: FRSS-125762826		770331 US 10-09.pdf
	770148 US 10/09	Application/ Enrollment Form	Product Details Page Revised		Replaced Form #: 770148 US 11/08 Previous Filing #: FRSS-125762826		770148 US 10-09.pdf

The Independent Order Of Foresters ('Foresters')

First Rewards Rider

Provides a benefit that, subject to the terms of the entire contract, is payable on the rider payment date.

This rider was attached to a certificate when it was delivered to you. In this rider, certificate means that certificate. The expiry date for this rider is shown in the *Certificate Data Pages*.

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

For purposes of this rider:

Eligible premiums means the premium for the certificate, including the applicable certificate fee, and the premium for this rider. If the certificate is rated, such that the premium is higher than it would be for a standard rating class, then, for purposes of calculating the eligible premiums, the premium for the certificate will be calculated on the basis of a standard rating class.

Loan amount means the outstanding loan plus accrued interest as described under the *Loan* provision of this rider.

Reduction rider(s) means the rider(s) shown as a reduction rider in either the *Certificate Data Pages* or in the notification sent with a rider if added as an attachment to the certificate after this First Rewards Rider comes into effect.

Unless amended by this rider, certificate provisions and definitions apply to 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

When This Rider Comes Into Effect

This rider comes into effect on the same day as the certificate.

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, written request to terminate this rider.
- The day the certificate is no longer in effect as described in the certificate.
- The option date described in the *Nonforfeiture Provisions* provision of this rider.

When this rider ends, it is no longer in effect. This means that our liability ends and no amount would be paid under this rider except for the benefit payable but not yet paid or applied as described in this rider.

Benefit

This rider provides a benefit as described in this rider. We may defer payment of the benefit payable for up to six months from the rider payment date.

No benefit is payable if the death proceeds, under the certificate, becomes payable on or before the last day of the initial term period.

Rider Payment Date

The benefit is payable on the rider payment date. That date is the earliest of the following:

1. The option date as described under the *Nonforfeiture Provisions* provision of this rider.
2. The day that we process, as shown in our records, your written request to end the certificate.
3. The expiry date for this rider.

Subject to the terms of the entire contract, payment of the benefit on the expiry date for this rider will not result in termination of the certificate.

Amount of the Benefit

The amount of the benefit is the:

- Benefit amount, which is the sum of the eligible premiums paid while this rider is in effect, multiplied by the applicable percentage. This sum will include eligible premium(s) waived under a rider.
- Minus an amount equal to the sum of the amount(s) paid by us under the reduction rider(s) without accounting for the deduction, if any, of the amount described in the *Loan* provision of this rider.
- Minus the loan amount.

Benefit amounts, if any, as of the end of each certificate year, based upon certain assumptions, are shown in the *Table of First Rewards Values*. Those assumptions are that this rider is in effect, the eligible premiums will be paid as due and that no changes will be made to the certificate. The *Table of First Rewards Values* that is in effect on the day this rider comes into effect is shown in the *Certificate Data Pages*.

Applicable Percentage

The applicable percentage will be determined on the rider payment date. That date is described in the *Benefit* provision of this rider.

If the rider payment date is on a certificate anniversary, the applicable percentage will be the percentage for that certificate anniversary. The percentage for each certificate anniversary can be found in the *Table of First Rewards Benefit Percentages*. The *Table of First Rewards Benefit Percentages* that is in effect on the day this rider comes into effect is shown in the *Certificate Data Pages*.

If the rider payment date is on a date other than on a certificate anniversary, the applicable percentage will be:

- The percentage for the last certificate anniversary prior to the rider payment date, plus
- The result of the difference in the percentage on the last certificate anniversary before the rider payment date and the percentage on the next certificate anniversary after the rider payment date, divided by 365 and multiplied by the number equal to the number of days from, but not including, that last certificate anniversary up to and including the rider payment date.

Effects of a Change to the Certificate

If a change is made to the certificate, that affects the percentages shown in the *Table of First Rewards Benefit Percentages*, we will send you a new *Table of First Rewards Benefit Percentages* showing the revised percentages, in effect from that point forward.

If a change, including a change in payment mode, is made to the certificate, that affects the amount of the eligible premiums, then the values shown in the *Table of First Rewards Values* in the *Certificate Data Pages* will change accordingly. We will send you a new *Table of First Rewards Values* showing revised values, from that point forward, when such a change, other than a change in payment mode, occurs. These revised values will equal or exceed the minimum values required by the insurance laws of the state governing the certificate.

Loan

While this rider is in effect you may obtain a loan from us, with the certificate as the security for the loan. We will require that you sign our then current loan agreement, available from our office. We may defer payment of a loan for up to six months from the date we receive the request for the loan, unless it is used to pay premiums due to us.

The maximum amount of a loan that can be obtained under this rider will be the amount of the benefit on the date that we provide the loan.

The loan amount will be a debt deducted from the death proceeds payable as described in the *Death Proceeds* provision of the certificate.

If a payment due under a reduction rider would reduce the amount of the benefit to below zero and there is an outstanding loan under this provision at the time this payment is due, a portion of that payment will be deducted and used to reduce the loan. The portion deducted from the payment due under the reduction rider will be the lesser of:

- An amount so that after this deduction, the amount of the benefit will increase to zero.
- The loan amount.

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. The interest rate that will apply to the loan will be 8% per year.

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

Nonforfeiture Provisions

You may elect either option 1 or 2, as described in this provision. That option will apply on the option date. That date is the premium due date for the total premium that is not paid during the grace period. This election must be made prior to the expiry of that grace period. If no election is made, option 1 will automatically apply. For an option to apply, either this rider must be in effect, or the benefit remains unpaid, on the day that the certificate would otherwise lapse, as described in the *Grace Period* provision of the certificate.

When the benefit is applied under option 1 or paid under option 2, there is no benefit remaining.

Option 1 – Reduced Paid Up Life Insurance

If you chose this option, or if it automatically applies, and the amount of the benefit is more than \$1,000 on the option date, we will apply that amount to continue the certificate in effect as reduced paid up life insurance. This will reduce the face amount under the certificate. This will be the amount that can be purchased, on the option date, by applying the amount of the benefit as a net single premium for this insurance.

The reduced paid up life insurance will begin on the option date.

If this option is elected, or if it automatically applies, and the amount of the benefit is not more than \$1,000 on the option date, option 2 will apply.

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

Option 2 – Payment of the Benefit

If you chose this option, the benefit will be payable on the option date. The certificate is no longer in effect as of the option date. This means that our liability ends and no death proceeds will be paid under the certificate.

Surrender of the Insurance Provided under an Option

The reduced paid up life insurance, described in this rider, 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.

Basis of Computation

The calculation of the First Rewards values and the net single premium, referred to in this rider, will be based on the Commissioners Standard Ordinary Mortality Table and interest rate shown in the *Certificate Data Pages*. Calculations take into account the gender, age and smoking status of the insured, and that deaths occur continuously throughout the certificate year.

The benefit amount and reduced paid up life insurance amount will equal or exceed the minimum amounts required by insurance laws of the state governing the certificate. A detailed statement of the method used to calculate these amounts has been filed with the insurance department for the state governing the certificate or is available to that department upon its request.

Incontestability

We will not contest the validity of this rider after it has been in effect during the insured's lifetime for two years from the date this rider came into effect except for nonpayment of premium.

Reinstatement

If this rider ends due to the lapse of the certificate, then you may reinstate this rider at the same time that the certificate is reinstated. To reinstate this rider, in addition to the conditions for reinstatement of the certificate, as described in the certificate, we must receive an amount equal to the amount, if any, of the benefit paid by us under this rider, plus interest. Interest will be at a rate determined by us, but will not be more than 6% per year.

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]



[International Fraternal President]

This is the last page of this First Rewards Rider.

Certificate Data Pages

Table of First Rewards Benefit Percentages	
Certificate Anniversary	Benefit Percentage (%)
[1]	[0.00]
[2]	[0.00]
[3]	[0.00]
[4]	[0.00]
[5]	[0.00]
[6]	[1.00]
[7]	[3.00]
[8]	[5.00]
[9]	[7.00]
[10]	[9.00]
[11]	[11.00]
[12]	[13.00]
[13]	[15.00]
[14]	[17.00]
[15]	[19.00]
[16]	[21.00]
[17]	[23.00]
[18]	[25.00]
[19]	[30.00]
[20]	[35.00]
[21]	[40.00]
[22]	[45.00]
[23]	[50.00]
[24]	[55.00]
[25]	[60.00]
[26]	[65.00]
[27]	[70.00]
[28]	[80.00]
[29]	[90.00]
[30]	[100.00]

The reduction riders are:

- Critical Illness Rider (Accelerated Death Benefit)

The calculation of the First Rewards values and the net single premium, referred to in the First Rewards Rider, will be based on the [2001 CSO ultimate, age nearest birthday, sex distinct, smoker distinct, mortality table] and an interest rate of [4%] per year.

Loan Interest Rate: 8.00%

Certificate Data Pages

Table of First Rewards Values			
Certificate Year	Insured's Age	Benefit Amount (\$) (end of Certificate Year)	Reduced Paid Up Life Insurance Amount (\$) (end of Certificate Year)
[1]	[35]	[0.00]	[0.00]
[2]	[36]	[0.00]	[0.00]
[3]	[37]	[0.00]	[0.00]
[4]	[38]	[0.00]	[0.00]
[5]	[39]	[0.00]	[0.00]
[6]	[40]	[20.72]	[85.07]
[7]	[41]	[72.53]	[287.68]
[8]	[42]	[138.14]	[529.35]
[9]	[43]	[217.58]	[805.73]
[10]	[44]	[310.82]	[1,112.61]
[11]	[45]	[417.89]	[1,446.39]
[12]	[46]	[538.76]	[1,803.62]
[13]	[47]	[673.45]	[2,181.14]
[14]	[48]	[821.96]	[2,575.79]
[15]	[49]	[984.28]	[2,984.48]
[16]	[50]	[1,160.41]	[3,404.76]
[17]	[51]	[1,350.36]	[3,834.72]
[18]	[52]	[1,554.12]	[4,272.38]
[19]	[53]	[1,968.55]	[5,240.66]
[20]	[54]	[2,417.52]	[6,234.90]
[21]	[55]	[2,901.02]	[7,251.82]
[22]	[56]	[3,419.06]	[8,288.63]
[23]	[57]	[3,971.64]	[9,341.74]
[24]	[58]	[4,558.75]	[10,407.87]
[25]	[59]	[5,180.40]	[11,483.42]
[26]	[60]	[5,820.36]	[12,532.00]
[27]	[61]	[6,492.36]	[13,584.90]
[28]	[62]	[7,676.16]	[15,619.09]
[29]	[63]	[8,924.04]	[17,669.97]
[30]	[64]	[10,236.00]	[19,737.76]
Certificate year [31] to certificate expiry		0.00	0.00

If the First Rewards Rider is cancelled but the certificate remains in effect, the benefit would be paid on the rider payment date with interest.

The values shown above are as of the end of the applicable certificate year. The calculation of those values is based upon the information shown in the *Certificate Data Pages* and assumes that the First Rewards Rider is in effect, the eligible premiums will be paid as due and that no changes will be made to the certificate. The reduced paid up life insurance amounts shown are subject to the minimums described in the First Rewards Rider. An outstanding loan amount, if any, and payments made under the reduction rider(s), if any, will reduce the values, as described in the First Rewards Rider.

The Independent Order Of Foresters ('Foresters')

Living Rewards Rider

Provides a benefit that, subject to the terms of the entire contract, is payable on the rider payment date.

This rider was attached to a certificate when it was delivered to you. In this rider, certificate means that certificate. The expiry date for this rider is shown in the *Certificate Data Pages*.

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

For purposes of this rider:

Eligible premiums means the premium for the certificate, including the applicable certificate fee, and the premium for this rider. If the certificate is rated, such that the premium is higher than it would be for a standard rating class, then, for purposes of calculating the eligible premiums, the premium for the certificate will be calculated on the basis of a standard rating class.

Loan amount means the outstanding loan plus accrued interest as described under the *Loan* provision of this rider.

Reduction rider(s) means the rider(s) shown as a reduction rider in either the *Certificate Data Pages* or in the notification sent with a rider if added as an attachment to the certificate after this Living Rewards Rider comes into effect.

Unless amended by this rider, certificate provisions and definitions apply to 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

When This Rider Comes Into Effect

This rider comes into effect on the same day as the certificate.

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, written request to terminate this rider.
- The day the certificate is no longer in effect as described in the certificate.
- The option date described in the *Nonforfeiture Provisions* provision of this rider.

When this rider ends, it is no longer in effect. This means that our liability ends and no amount would be paid under this rider except for the benefit payable but not yet paid or applied as described in this rider.

Benefit

This rider provides a benefit as described in this rider. We may defer payment of the benefit payable for up to six months from the rider payment date.

No benefit is payable if the death proceeds, under the certificate, becomes payable on or before the last day of the initial term period.

Rider Payment Date

The benefit is payable on the rider payment date. That date is the earliest of the following:

1. The option date as described under the *Nonforfeiture Provisions* provision of this rider.
2. The day that we process, as shown in our records, your written request to end the certificate.
3. The expiry date for this rider.

Subject to the terms of the entire contract, payment of the benefit on the expiry date for this rider will not result in termination of the certificate.

Amount of the Benefit

The amount of the benefit is the:

- Benefit amount, which is the sum of the eligible premiums paid while this rider is in effect, multiplied by the applicable percentage. This sum will include eligible premium(s) waived under a rider.
- Minus an amount equal to the sum of the amount(s) paid by us under the reduction rider(s) without accounting for the deduction, if any, of the amount described in the *Loan* provision of this rider.
- Minus the loan amount.

Benefit amounts, if any, as of the end of each certificate year, based upon certain assumptions, are shown in the *Table of Living Rewards Values*. Those assumptions are that this rider is in effect, the eligible premiums will be paid as due and that no changes will be made to the certificate. The *Table of Living Rewards Values* that is in effect on the day this rider comes into effect is shown in the *Certificate Data Pages*.

Applicable Percentage

The applicable percentage will be determined on the rider payment date. That date is described in the *Benefit* provision of this rider.

If the rider payment date is on a certificate anniversary, the applicable percentage will be the percentage for that certificate anniversary. The percentage for each certificate anniversary can be found in the *Table of Living Rewards Benefit Percentages*. The *Table of Living Rewards Benefit Percentages* that is in effect on the day this rider comes into effect is shown in the *Certificate Data Pages*.

If the rider payment date is on a date other than on a certificate anniversary, the applicable percentage will be:

- The percentage for the last certificate anniversary prior to the rider payment date, plus
- The result of the difference in the percentage on the last certificate anniversary before the rider payment date and the percentage on the next certificate anniversary after the rider payment date, divided by 365 and multiplied by the number equal to the number of days from, but not including, that last certificate anniversary up to and including the rider payment date.

Effects of a Change to the Certificate

If a change is made to the certificate, that affects the percentages shown in the *Table of Living Rewards Benefit Percentages*, we will send you a new *Table of Living Rewards Benefit Percentages* showing the revised percentages, in effect from that point forward.

If a change, including a change in payment mode, is made to the certificate, that affects the amount of the eligible premiums, then the values shown in the *Table of Living Rewards Values* in the *Certificate Data Pages* will change accordingly. We will send you a new *Table of Living Rewards Values* showing revised values, from that point forward, when such a change, other than a change in payment mode, occurs. These revised values will equal or exceed the minimum values required by the insurance laws of the state governing the certificate.

Loan

While this rider is in effect you may obtain a loan from us, with the certificate as the security for the loan. We will require that you sign our then current loan agreement, available from our office. We may defer payment of a loan for up to six months from the date we receive the request for the loan, unless it is used to pay premiums due to us.

The maximum amount of a loan that can be obtained under this rider will be the amount of the benefit on the date that we provide the loan.

The loan amount will be a debt deducted from the death proceeds payable as described in the *Death Proceeds* provision of the certificate.

If a payment due under a reduction rider would reduce the amount of the benefit to below zero and there is an outstanding loan under this provision at the time this payment is due, a portion of that payment will be deducted and used to reduce the loan. The portion deducted from the payment due under the reduction rider will be the lesser of:

- An amount so that after this deduction, the amount of the benefit will increase to zero.
- The loan amount.

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. The interest rate that will apply to the loan will be 8% per year.

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

Nonforfeiture Provisions

You may elect either option 1 or 2, as described in this provision. That option will apply on the option date. That date is the premium due date for the total premium that is not paid during the grace period. This election must be made prior to the expiry of that grace period. If no election is made, option 1 will automatically apply. For an option to apply, either this rider must be in effect, or the benefit remains unpaid, on the day that the certificate would otherwise lapse, as described in the *Grace Period* provision of the certificate.

When the benefit is applied under option 1 or paid under option 2, there is no benefit remaining.

Option 1 – Reduced Paid Up Life Insurance

If you chose this option, or if it automatically applies, and the amount of the benefit is more than \$1,000 on the option date, we will apply that amount to continue the certificate in effect as reduced paid up life insurance. This will reduce the face amount under the certificate. This will be the amount that can be purchased, on the option date, by applying the amount of the benefit as a net single premium for this insurance.

The reduced paid up life insurance will begin on the option date.

If this option is elected, or if it automatically applies, and the amount of the benefit is not more than \$1,000 on the option date, option 2 will apply.

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

Option 2 – Payment of the Benefit

If you chose this option, the benefit will be payable on the option date. The certificate is no longer in effect as of the option date. This means that our liability ends and no death proceeds will be paid under the certificate.

Surrender of the Insurance Provided under an Option

The reduced paid up life insurance, described in this rider, 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.

Basis of Computation

The calculation of the Living Rewards values and the net single premium, referred to in this rider, will be based on the Commissioners Standard Ordinary Mortality Table and interest rate shown in the *Certificate Data Pages*. Calculations take into account the gender, age and smoking status of the insured, and that deaths occur continuously throughout the certificate year.

The benefit amount and reduced paid up life insurance amount will equal or exceed the minimum amounts required by insurance laws of the state governing the certificate. A detailed statement of the method used to calculate these amounts has been filed with the insurance department for the state governing the certificate or is available to that department upon its request.

Incontestability

We will not contest the validity of this rider after it has been in effect during the insured's lifetime for two years from the date this rider came into effect except for nonpayment of premium.

Reinstatement

If this rider ends due to the lapse of the certificate, then you may reinstate this rider at the same time that the certificate is reinstated. To reinstate this rider, in addition to the conditions for reinstatement of the certificate, as described in the certificate, we must receive an amount equal to the amount, if any, of the benefit paid by us under this rider, plus interest. Interest will be at a rate determined by us, but will not be more than 6% per year.

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]



[International Fraternal President]

This is the last page of this Living Rewards Rider.

Certificate Data Pages

Table of Living Rewards Benefit Percentages	
Certificate Anniversary	Benefit Percentage (%)
[1]	[0.00]
[2]	[0.00]
[3]	[0.00]
[4]	[0.00]
[5]	[0.00]
[6]	[1.00]
[7]	[3.00]
[8]	[5.00]
[9]	[7.00]
[10]	[9.00]
[11]	[11.00]
[12]	[13.00]
[13]	[15.00]
[14]	[17.00]
[15]	[19.00]
[16]	[21.00]
[17]	[23.00]
[18]	[25.00]
[19]	[30.00]
[20]	[35.00]
[21]	[40.00]
[22]	[45.00]
[23]	[50.00]
[24]	[55.00]
[25]	[60.00]
[26]	[65.00]
[27]	[70.00]
[28]	[80.00]
[29]	[90.00]
[30]	[100.00]

The reduction riders are:

- Critical Illness Rider (Accelerated Death Benefit)

The calculation of the Living Rewards values and the net single premium, referred to in the Living Rewards Rider, will be based on the [2001 CSO ultimate, age last birthday, sex distinct, smoker distinct, mortality table] and an interest rate of [4%] per year.

Loan Interest Rate: 8.00%

Certificate Data Pages

Table of Living Rewards Values			
Certificate Year	Insured's Age	Benefit Amount (\$) (end of Certificate Year)	Reduced Paid Up Life Insurance Amount (\$) (end of Certificate Year)
[1]	[35]	[0.00]	[0.00]
[2]	[36]	[0.00]	[0.00]
[3]	[37]	[0.00]	[0.00]
[4]	[38]	[0.00]	[0.00]
[5]	[39]	[0.00]	[0.00]
[6]	[40]	[20.72]	[85.07]
[7]	[41]	[72.53]	[287.68]
[8]	[42]	[138.14]	[529.35]
[9]	[43]	[217.58]	[805.73]
[10]	[44]	[310.82]	[1,112.61]
[11]	[45]	[417.89]	[1,446.39]
[12]	[46]	[538.76]	[1,803.62]
[13]	[47]	[673.45]	[2,181.14]
[14]	[48]	[821.96]	[2,575.79]
[15]	[49]	[984.28]	[2,984.48]
[16]	[50]	[1,160.41]	[3,404.76]
[17]	[51]	[1,350.36]	[3,834.72]
[18]	[52]	[1,554.12]	[4,272.38]
[19]	[53]	[1,968.55]	[5,240.66]
[20]	[54]	[2,417.52]	[6,234.90]
[21]	[55]	[2,901.02]	[7,251.82]
[22]	[56]	[3,419.06]	[8,288.63]
[23]	[57]	[3,971.64]	[9,341.74]
[24]	[58]	[4,558.75]	[10,407.87]
[25]	[59]	[5,180.40]	[11,483.42]
[26]	[60]	[5,820.36]	[12,532.00]
[27]	[61]	[6,492.36]	[13,584.90]
[28]	[62]	[7,676.16]	[15,619.09]
[29]	[63]	[8,924.04]	[17,669.97]
[30]	[64]	[10,236.00]	[19,737.76]
Certificate year [31] to certificate expiry		0.00	0.00

If the Living Rewards Rider is cancelled but the certificate remains in effect, the benefit would be paid on the rider payment date with interest.

The values shown above are as of the end of the applicable certificate year. The calculation of those values is based upon the information shown in the *Certificate Data Pages* and assumes that the Living Rewards Rider is in effect, the eligible premiums will be paid as due and that no changes will be made to the certificate. The reduced paid up life insurance amounts shown are subject to the minimums described in the Living Rewards Rider. An outstanding loan amount, if any, and payments made under the reduction rider(s), if any, will reduce the values, as described in the Living Rewards Rider.

The Independent Order of Foresters ("Foresters")
789 Don Mills Road
Toronto, Canada M3C 1T9

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

www.foresters.com
T. 800 828 1540



A Fraternal Benefit Society

Product Details Page

This form is part of the Application for Individual Life Insurance.

Proposed Life Insured:

First name: _____ Middle name: _____ Last name: _____

Proposed life insured residence state: _____

Amount of life insurance applied for on the proposed life insured: \$ _____

Instructions

Indicate below the type of coverage, including rider(s), if any, being applied for. Note: An asterisk (*) indicates that a supplemental coverage application form must be completed, signed and submitted with the Application if this type of rider coverage is being applied for.

Term Life

Strong Foundation Simplified issue Fully underwritten

Term 10 year 15 year 20 year 30 year Other: _____

Available riders (if applicable to selected plan):

Accidental death Percentage of face amount: 25% 50% 75% 100%

Waiver of premium

Living rewards

Children's term* \$ 10,000.00 _____

Critical illness (accelerated death benefit)* \$ _____

Disability income (accident only)* \$ _____

Other rider(s)*: _____

If underwriting approval is given other than as applied for, issue the certificate as follows:

Maintain premium amount. Maintain face amount. Contact producer before issue.

Special instructions: _____

The Independent Order of Foresters ("Foresters")
789 Don Mills Road
Toronto, Canada M3C 1T9

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

www.foresters.com
T. 800 828 1540



A Fraternal Benefit Society

Product Details Page

This form is part of the Application for Individual Life Insurance.

Proposed Life Insured:

First name: _____ Middle name: _____ Last name: _____

Proposed life insured residence state: _____

Amount of life insurance applied for on the proposed life insured: \$ _____

Instructions

Indicate below the type of coverage, including rider(s), if any, being applied for. Note: An asterisk (*) indicates that a supplemental coverage application form must be completed, signed and submitted with the Application if this type of rider coverage is being applied for.

Term Life

Term 10 year 20 year 30 year Other: _____

Available riders (if applicable to selected plan):

Accidental death \$ _____

First rewards

Waiver of premium

Children's term* \$ _____

Critical illness (accelerated death benefit)* \$ _____

Disability income coverage (only elect one type) \$ _____

Disability income (accident & sickness)* Disability income (accident only)*

If underwriting approval is not given for Disability income (accident & sickness), then automatically apply for Disability income (accident only)? Yes No

Other rider(s)* _____

If underwriting approval is given other than as applied for, issue the certificate as follows:

Maintain premium amount. Maintain face amount. Contact producer before issue.

Special instructions: _____

SERFF Tracking Number: FRSS-126300516 State: Arkansas
Filing Company: The Independent Order of Foresters State Tracking Number: 43821
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: 2009 ROP & Product Details Page LF & SF
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: FRR-LRR Readable Score Certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: N/A Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachment: Non-Compact ROP SOV.pdf		

The Independent Order of Foresters

NAME OF COMPANY: The Independent Order of Foresters
Forester House, 789 Don Mills Road, Toronto, Ontario M3C 1T9
(416) 429-3000

A. Option Selected

1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is below.
 2. Policy and its related forms are scored separately for the Flesch reading ease test. Scores for the policy and each form are indicated below.

Form and Form Numbers to which Certification is Applicable:

<u>Form</u>	<u>Form Number</u>	<u>Flesch Score</u>
First Rewards Rider	TERM-FRR-US01-2009	51.6
Living Rewards Rider	TERM-LRR-US01-2009	51.6
Product Details Page	770331 US 10/09	45.9
Product Details Page	770148 US 10/09	45.9

B. Test Option Selected

1. Test was applied to entire policy form(s).
 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards for Certification

A checked block indicates the standard has been achieved.

1. The policy text achieves a minimum score of 40 on the Flesch reading ease test in accordance with the option chosen in Section A above.
2. It is printed in not less than 10-point type, one point leaded. (This does not apply to specification pages, schedules and tables).
3. The layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.
4. The section titles are captured in bold-faced type or otherwise stand out significantly from the text.
5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.
6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.
7. A table of contents or an index of the principal sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages).

This certification must be signed by an officer of the insurer.

Steve Lintner
Director, Product Solutions

October 8, 2009

Date

The Independent Order Of Foresters

Statement of Variability

Data Pages for Endowment Rider – “First Rewards Rider”

TERM-FRR-US01-2009 & TERM-FRR- DATA–US01-2009

TERM-FRR- DATA–US01-2009

Certificate Data Page - Table of First Rewards Benefit Percentages

1. Years shown under Certificate Anniversary column – years shown will be sequential, starting at 1 and continue for the number of years in the initial term period selected by the certificate owner.
2. Values shown in the Benefit Percentage column will be the benefit percentage applicable for the insured for their specific certificate.
3. CSO table and interest rate are bracketed to allow for re-pricing without re-filing this form. Any re-price will be implemented in accordance with the laws in your state and initiated for new certificates only.
4. Page numbers are bracketed to allow for variation depending on the number of pages in the certificate to which they are attached.

Certificate Data Page- Table of First Rewards Values

5. Years shown under Certificate Year -Years shown will be sequential, starting at 1 and continuing for the number of years in the initial term period selected by the certificate owner.
6. Insured's Age column - Ages shown will be sequential, starting at the issue age of the insured and continuing for the number of years in the initial term period selected by the certificate owner.
7. Values shown in the Benefit Amount column and the Reduce Paid Up Life Insurance Amount column will be specific to the insured for their specific certificate.
8. Page numbers are bracketed to allow for variation depending on the number of pages in the certificate to which they are attached.

TERM-FRR-US01-2009

1. Foresters head office, US mailing office and telephone number are bracketed to allow for change if Foresters moves or changes phone number.
2. Signatures of company officers are bracketed to accommodate changes in company officers in the future.

Data Pages for Endowment Rider – “Living Rewards Rider”

TERM-LRR-US01-2009 & TERM-LRR- DATA–US01-2009

TERM-LRR- DATA–US01-2009

Certificate Data Page – Table of Living Rewards Benefit Percentages

1. Years shown under Certificate Anniversary column – Years shown will be sequential, starting at 1 and continue for the number of years in the initial term period selected by the certificate owner.
2. Values shown in the Benefit Percentage column will be the benefit percentage applicable for the insured for their specific certificate.
3. CSO table and interest rate are bracketed to allow for re-pricing without re-filing this form. Any re-price will be implemented in accordance with the laws in your state and initiated for new certificates only.
4. Page numbers are bracketed to allow for variation depending on the number of pages in the certificate to which they are attached.

Certificate Data Page – Table of Living Rewards Values

5. Years shown under Certificate Year -Years shown will be sequential, starting at 1 and continuing for the number of years in the initial term period selected by the certificate owner.
6. Insured's Age column - Ages shown will be sequential, starting at the issue age of the insured and continuing for the number of years in the initial term period selected by the certificate owner.
7. Values shown in the Benefit Amount column and the Reduce Paid Up Life Insurance Amount column will be specific to the insured for their specific certificate.
8. Page numbers are bracketed to allow for variation depending on the number of pages in the certificate to which they are attached.

TERM-LRR-US01-2009

1. Foresters head office, US mailing office and telephone number are bracketed to allow for change if Foresters moves or changes phone number.
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