

SERFF Tracking Number: FRSS-126185184 State: Arkansas
 Filing Company: The Independent Order of Foresters State Tracking Number: 42691
 Company Tracking Number: LF09-AR
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: Foresters Lifefirst Term Life Insurance
 Project Name/Number: /

Filing at a Glance

Company: The Independent Order of Foresters

Product Name: Foresters Lifefirst Term Life Insurance SERFF Tr Num: FRSS-126185184 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Accepted State Tr Num: 42691
 For Informational Purposes

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium Co Tr Num: LF09-AR State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Kerry Shields, Tamara Kozma, Rosemary Ho

Disposition Date: 06/19/2009

Date Submitted: 06/18/2009

Disposition Status: Accepted For Informational Purposes

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: Informational

Domicile Status Comments: The Insurance Laws of Canada where this Society is domiciled, does not required approval of this filing.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/19/2009

Explanation for Other Group Market Type:

State Status Changed: 06/19/2009

Deemer Date:

Created By: Kerry Shields

Submitted By: Kerry Shields

Corresponding Filing Tracking Number:

Filing Description:

Form	Description	Serff Id #	Approved
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SERFF Tracking Number: FRSS-126185184 State: Arkansas
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 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: Foresters Lifefirst Term Life Insurance

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LFEN- AR01-2007 Term Life Insurance Certificate ACTR-125140655 June 15, 2007

For your information, we are increasing the non-medical band 1 premium rates for the 20 and 30 year terms of our Foresters Lifefirst term life insurance product. Our rider rates are not changing. The rates were adjusted to ensure that the premium for this product remains competitive yet profitable in the US term insurance marketplace. There are no changes to any aspect of the form referenced above, other than the band 1 guaranteed premium rates. The new rates will be effective only for new business, once approved. Previously issued certificates will not be impacted.

Attachments:

- the new non-medical band 1 premium rates for the base contract for 20 and 30 year terms.
- the revised actuarial memorandum for LFEN- AR01-2007.

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: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Independent Order of Foresters	\$50.00	06/18/2009	28661298

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	06/19/2009	06/19/2009

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Disposition

Disposition Date: 06/19/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Consent to Submit Rates		No
Rate	Foresters Lifefirst Term Life Insurance Certificate		No

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Foresters Lifefirst Term Life Insurance Certificate	LFEN-AR01-2007	Other	Previous State Filing Number: Rate Action Other Explanation:	ACTR- 1251406 Rates.pdf 55 Non-medical band 1 premium rate increase for new issues

Issue Age	Term 20				Term 30			
	Males		Females		Males		Females	
	ST NS	ST SM						
18	1.62	2.70	1.30	1.82	2.04	4.24	1.50	2.81
19	1.62	2.70	1.30	1.82	2.04	4.24	1.50	2.81
20	1.62	2.70	1.30	1.82	2.04	4.24	1.50	2.81
21	1.62	2.70	1.30	1.82	2.04	4.24	1.50	2.81
22	1.62	2.70	1.30	1.84	2.04	4.24	1.50	2.81
23	1.62	2.70	1.30	1.91	2.04	4.24	1.50	2.81
24	1.62	2.70	1.30	1.91	2.04	4.24	1.50	2.81
25	1.62	2.70	1.30	2.09	2.04	4.24	1.50	2.81
26	1.66	2.74	1.43	2.13	2.11	4.39	1.56	2.95
27	1.68	2.78	1.46	2.46	2.18	4.54	1.63	3.09
28	1.70	2.82	1.48	2.51	2.24	4.69	1.69	3.23
29	1.74	2.86	1.51	2.55	2.31	4.84	1.76	3.37
30	1.76	2.90	1.54	2.60	2.38	4.99	1.82	3.51
31	1.80	3.25	1.58	2.86	2.46	5.17	1.90	3.69
32	1.82	3.30	1.72	2.91	2.54	5.35	1.98	3.86
33	1.83	3.65	1.73	3.18	2.62	5.53	2.05	4.04
34	1.83	3.71	1.74	3.24	2.70	5.71	2.34	4.63
35	1.84	3.77	1.74	3.35	2.78	5.89	2.43	4.83
36	1.97	4.25	1.92	3.74	3.10	6.63	2.63	5.31
37	2.20	4.73	2.13	4.18	3.42	7.37	2.83	5.80
38	2.42	5.21	2.23	4.62	3.75	8.11	3.04	6.28
39	2.64	5.69	2.45	5.07	4.07	8.85	3.23	6.77
40	2.88	6.17	2.66	5.51	4.39	9.59	3.43	7.25
41	2.92	6.37	2.74	6.26	4.90	10.80	3.72	7.98
42	3.20	7.09	3.03	6.52	5.41	12.00	3.99	8.70
43	3.50	7.82	3.30	7.22	5.91	13.21	4.28	9.44
44	3.79	8.55	3.59	7.91	6.42	14.00	4.55	10.16
45	4.08	9.27	3.86	8.61	6.93	14.20	4.84	10.30
46	4.48	10.14	4.21	9.34	7.56	14.50	5.62	10.80
47	4.88	11.02	4.55	10.08	8.19	14.60	6.11	11.70
48	5.28	11.90	4.90	10.82	8.83	14.80	6.85	12.59
49	5.68	13.93	5.24	11.55	9.46	14.90	7.59	13.49
50	6.09	14.89	5.58	12.29	10.09	14.95	8.34	14.39
51	6.69	16.30	6.08	13.34	10.88		9.39	
52	7.29	17.70	6.58	14.39	11.73		10.55	
53	7.90	19.12	7.08	15.46	12.13		12.12	
54	9.30	20.52	8.45	16.51	12.14		12.13	
55	9.96	21.92	9.02	17.56	12.15		12.14	
56	11.36	24.55	10.08	19.63				
57	12.78	27.17	11.15	21.71				
58	14.18	29.78	12.21	23.79				
59	15.58	32.41	13.28	25.86				
60	16.99	35.03	14.34	27.93				
61	17.69		14.38					
62	19.89		15.90					
63	22.07		17.42					
64	24.26		19.40					
65	26.44		21.51					

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Consent to Submit Rates		
Comments:			
Attachment:			
	Consent to Submit Rates for Approval.pdf		

