



# Foresters every stage of life

## Familylife Participating Whole Life Insurance

Life insurance is about protecting your loved ones and having the assurance that you've planned effectively for the future.

Foresters whole life insurance is an attractive option for families looking to protect their financial security in the event of an untimely death. Coverage is guaranteed for life as long as the certificate is in effect. The premiums can't be increased due to changes in the insured's health status that occur after coverage comes into effect.

Your Familylife certificate offers an additional opportunity for growth. As a participating product, Familylife is eligible to receive dividends if and when Foresters declares them<sup>1</sup>.

## Flexible, permanent protection that can grow with your family

Familylife<sup>2</sup> from Foresters<sup>TM</sup> offers many important advantages, including built-in guarantees that can protect you and your family from life's uncertainties, as well as the flexibility to grow with you as your personal and family needs change.

Your Familylife certificate generally provides a tax-free death benefit<sup>3</sup> that can protect the financial security of your loved ones in the event of an untimely death. As well, Familylife may pay dividends that can be used to purchase additional coverage, reduce premiums, or be received in cash.

Familylife offers solid protection, a range of attractive options and benefits, and the flexibility to meet the changing needs of your family in many stages of life.

A wide range of product features and options allow you to:

- Select the premium paying period that is most convenient for you, 20 years or the life of the certificate
- Apply your dividends to the Protector Option feature that may provide you with an enhanced amount of insurance coverage
- Benefit from built-in basic children's coverage at no additional premium through the Basic Children's Benefit
- Take out a loan<sup>4</sup> against your cash surrender value
- Take advantage of a Quit Smoking Incentive Plan that offers lower non-smokers' rate for the first two years of the certificate

Plus access to Advance Medical's Expert Medical Opinion Program<sup>5</sup> that may provide you and your family with access to expert medical opinion upon request.

In addition to these comprehensive product features, insureds will be eligible to enjoy the valuable benefits of Foresters membership<sup>6</sup>.





## The added value of Foresters Membership

For more than 135 years, Foresters has put its prosperity and financial strength to work for those who matter most – our members – through improved products, value-added benefits of membership<sup>6</sup> and more.

At Foresters, we don't just sell financial products. We're members working together, helping each other and giving back to our communities.

As a Foresters member<sup>7</sup>, you can expect more than financial protection. As a member you may also be eligible to access complimentary member benefits including opportunities to attend fun Foresters events with your family, develop your personal skills, and make a difference by volunteering in your community.

And, as a member, you may qualify for a variety of other complimentary life, and education benefits that go beyond life insurance to help you and your family get even more out of life. Foresters current member benefits include competitive scholarships, terminal illness loan and orphan benefits to help children financially if they lose one or both parents.

Ask your financial representative to tell you more about Foresters complete member benefits package or visit us online at [foresters.com](http://foresters.com).

### Choice of protection options

Familylife offers a number of optional riders that allow you to customize your coverage to your personal circumstances and future goals, including:

- Accidental Death Benefit
- Guaranteed Insurability Benefit
- Waiver of Premium Disability Benefit
- Waiver of Premium on Death or Total Disability of Applicant

Built-in benefits provided at no extra premium include: a Quit Smoking Incentive Plan and a Juvenile Guaranteed Insurability Benefit that allows the insured to purchase additional insurance on specific dates without evidence of insurability if the primary life insured is under 18 when the certificate is issued.

### Maximum flexibility

Since whole life premiums are largely based on the insured's age at the time of application, premiums are typically lowest at younger ages. Familylife's built-in Basic Children's Benefit provides \$3,000 of term insurance for each insured child up to their age 25 while the coverage for that child is in effect. During certain periods of time, the \$3,000 of term may be converted to permanent insurance and an additional \$7,000 of permanent coverage may be purchased on that child. This makes Familylife an excellent way to plan for the financial future of your children.

Your financial representative can provide full information on Familylife, its benefits and options, and help design your coverage to meet your personal and family requirements.

For more information about the insurance Foresters may offer you, contact your licensed insurance representative:

<sup>1</sup>Although dividends are expected, they are not guaranteed.

<sup>2</sup>Underwritten by The Independent Order of Foresters.

<sup>3</sup>Proceeds from an insurance certificate paid due to the death of the insured person are generally excludable from the beneficiary's gross income for income tax purposes. Consult your tax advisor for complete information on your specific situation. Foresters, their representatives and employees, do not give legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Prospective purchasers should consult their tax or legal advisor.

<sup>4</sup>The death benefit will be reduced by any outstanding debt.

<sup>5</sup>This program is provided exclusively by Advance Medical, Inc., subject to eligibility requirements and limitations and may be changed or canceled at any time without notice. This program is not part of the certificate.

<sup>6</sup>Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled without notice.

<sup>7</sup>The Foresters member is the primary insured person under the Familylife certificate.