

# Today, tomorrow and your whole life.

Non-Par Whole Life from Foresters Financial™



**Foresters**   
Financial

# Benefits for today. Coverage for tomorrow.

Foresters Financial™ Non-Par Whole Life<sup>1</sup> keeps it simple with flexible options, joint coverage and add-ons that make your plan your own. Financial security for when the unexpected happens is great but what about today? Foresters offers member benefits<sup>2</sup> you can use from day one to make your life better.

Want to see how you can benefit from permanent coverage built with today and tomorrow in mind?

## Your legacy

*Because what you leave behind matters.*

A legacy is all about passing something on for the people who matter most to you. It's the memories your loved ones wouldn't trade for the world or the financial security to help ensure they can carry on. Here's how Non-Par Whole Life can help keep your memory alive:

- Pay for the cost of passing on your home or cottage to the next generation
- Help to keep your business running for years to come
- Help cover education costs for your children or grandchildren

## Planning your final expenses

*Financial relief during a time of grief.*

It's not everyone's favourite topic but planning for your final expenses is important. Maybe now's the right time to start thinking ahead. Here's some ways Non-Par Whole Life can help:

- Pay for funeral costs
- Help pay off outstanding bills or loans
- Help your loved ones with any end-of-life legal or professional fees

## This is whole life tailored to you

### A lifetime of coverage without a lifetime of premium payments.

Like paying off a mortgage and getting that feeling of relief when you finally own your home, our **20-Pay option** allows you to pay off your coverage in 20 years while still getting protection for life.

### One plan, one premium, two lives with joint coverage options.

Joint coverage is a simple way to save on life insurance while still protecting your family. You can choose between **Joint First-to-die** and **Joint Last-to-die** options.

### Access to cash values for the unexpected moments in life.

When your furnace breaks down or your car needs new brakes and you're strapped for cash, having **access to emergency funds** can be incredibly helpful. Your plan starts building reliable cash value year after year starting in year 11 of your coverage.



# The perks of being a Foresters member

When you're with Foresters, you get access to complimentary benefits that you can take advantage of today!

Some of our most popular member benefits include:



## Foresters Go™

Foresters Go<sup>3</sup> is more than just a step counter or sleep tracker.

It's a wellness app that's all about living well, giving back and getting rewarded. Earn reward points you can redeem for amazing merch like electronics, gift cards and more.



## LawAssure<sup>4</sup>

Estate planning can be complicated and getting legal help can be expensive. That's where LawAssure comes in. This handy online service saves you time and money when it comes to creating and customizing wills, powers of attorney and healthcare directives.



## Community Grants

Is there a cause that means a lot to you? Or do you need some quality time with your family? Foresters member grants help you get involved with your community or organize a fun day with the people who mean the most to you.

## And these are just the beginning.

From offering opportunities to help your community to online learning options, being a member with Foresters means more than just owning a life insurance policy.

It's joining a group of like-minded people who get more from their insurance provider.

**It's life insurance that helps you live better, today.**



**For more information about Foresters Financial, head over to [foresters.com](https://foresters.com) or call us toll-free at 800-267-8777.**

Compliments of:

<sup>1</sup> Underwritten by Foresters Life Insurance Company.

<sup>2</sup> Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

<sup>3</sup> Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

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