

Foresters Financial™ Non-Par Whole Life¹ offers stability and affordable protection for your family's needs. As the name suggests, it is life insurance for your whole life, as long as the premiums are paid on time.

Base Coverage

Plan type	<input type="checkbox"/> Single life	<input type="checkbox"/> Joint First-to-die	<input type="checkbox"/> Joint Last-to-die
Premium period	<input type="checkbox"/> 20 pay	<input type="checkbox"/> Pay to 100	
Coverage			

Plus: Complimentary Member Benefits²

Built-in policy benefits

	Benefit Amount	Planned Premium
Bereavement Assistance Beneficiaries may be reimbursed up to \$1,000 for counseling services to help them deal with their loss.	Up to \$1,000	No additional premium
Quit Smoking Incentive Plan Insureds who smoke will receive Non-Smoker premiums for the first two policy years. Non-Smoker rates will continue after two years if the insured meets Foresters requirements and definition of a Non-Smoker.	Invaluable	No additional premium
Survivor Privilege On a Joint First-to-Die policy, the surviving insured person may purchase, without evidence of insurability, a new permanent policy on their life.	Invaluable	No additional premium

Optional benefits

Accidental Death Rider Provides a maximum benefit of \$300,000 in case of death due to accidental bodily injury.		
Children's Term Insurance Rider Provides term life insurance for each eligible child of the insured. Includes a valuable conversion privilege allowing each insured child to convert to up to \$250,000 of permanent insurance without evidence of insurability.		
Term 10, Term 20 or Term 30 Rider Provides renewable and convertible term insurance on the insured person and/or that person's spouse.		
Disability Waiver of Premium Waives the premium up to rider expiry if the insured is totally disabled for at least 6 months and unable to work.	Waives monthly deduction	
Total Planned Premium Premium subject to underwriting		
Expert Medical Opinion Program³ The insured and their family may access Advance Medical's Expert Medical Opinion Program which provides an authoritative second opinion on medical issues from some of the world's leading experts.	Invaluable	No additional premium

For you and your family

	Benefit Amount	Planned Premium
Terminal Illness loan An interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on a terminally ill insured person.	\$250,000 maximum	Complimentary for members
Competitive Scholarships⁴ Available every year to eligible members and their family who can qualify for up to \$8,000 in support.	\$8,000 maximum per child	Complimentary for members
Orphan Scholarships Per year per child, renewable for up to 4 years of full-time postsecondary education upon the death of: both parents, up to \$6,000; a single parent, up to \$3,000; one of two parents, up to \$1,500.	\$24,000 maximum per child	Complimentary for members
Orphan benefits \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.	\$194,400 maximum per child	Complimentary for members
Community Grants The Foresters Community Grants program provides members with financial grants to organize volunteer and fun family activities within their communities.	Up to \$2,000 per grant	Complimentary for members
Inspiring community activities Opportunities to become involved in volunteer activities such as playground builds.	Invaluable	Complimentary for members
Emergency Assistance Program Short term, temporary financial assistance to eligible members affected by significant personal hardship, disaster or large-scale emergency.	\$300 per member	Complimentary for members
Everyday Money & Legal Link Toll-free access to two services. Accredited counsellors can help with every day money issues, such as budgets and debt. Access complimentary or discounted legal services in many areas.	Invaluable	Complimentary for members

For more information about Foresters Financial go to foresters.com or call us toll-free at **800-267-8777**

This worksheet is provided for information purposes only; it does not form part of the Foresters term life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters Non-Par Whole Life insurance contract for these terms and conditions. Contracts are issued by Foresters Life Insurance Company.

¹ Underwritten by Foresters Life Insurance Company.

² 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, definitions and limitations and may be changed or cancelled without notice. For details about membership and its benefits, visit foresters.com

³ This Program is provided solely by Advance Medical, Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of the policy.

⁴ This program is administered by International Scholarship and Tuition Services, Inc.

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