

Affordable protection for your lifetime

Why choose whole life insurance?

Whole life insurance is permanent life insurance with built-in guarantees that can protect you and your family from life's uncertainties. As the name suggests, it is life insurance for your whole life, as long as the premiums are paid on time.

Whole life insurance can be participating, where policyholders may receive dividends,⁴ or non-participating, where policyholders do not receive dividends but premiums are generally lower.

Foresters non-participating whole life insurance offers stability and affordable protection for your family's needs such as:

- Estate planning
- Funeral or other final expenses
- Income for your surviving spouse
- A financial legacy for your children
- Cash value you can use during your lifetime

If you're looking for a lifetime of protection that can help your peace of mind, whole life may be the right choice for you.

Lifetime protection you can count on

Foresters Financial[™] non-participating whole life insurance¹ comes with attractive features and guarantees, plus flexible options and add-ons to meet your family's unique needs. Your policy generally provides a tax-free death benefit,² coverage is guaranteed for life as long as the policy is in effect and the premiums can't increase if your health status changes after coverage comes into effect.

Your policy also accumulates cash value that you may borrow against³ to help fund expenses during your lifetime. As long as you pay your premiums and your policy stays in effect, the cash value accumulates year after year starting in year 11.

Extend your basic protection

Some policies come with optional riders that allow you to customize your coverage to your personal circumstances and future goals:

Term Riders

Add additional layers of protection to cover shorter term risks.

Children's Term Insurance Rider

Term life insurance for your children that allows them to convert coverage to a Foresters permanent insurance plan without evidence of insurability.

Accidental Death Benefit Rider

An additional benefit to help your family when they need it most.

Disability Waiver of Premium Rider

Helps maintain coverage if you are totally disabled and unable to work.

See the product options for available riders on following page.

Compliments of:

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

Foresters
Financial

Helping is who we are.[™]

Visit foresters.com to see how we can help you.

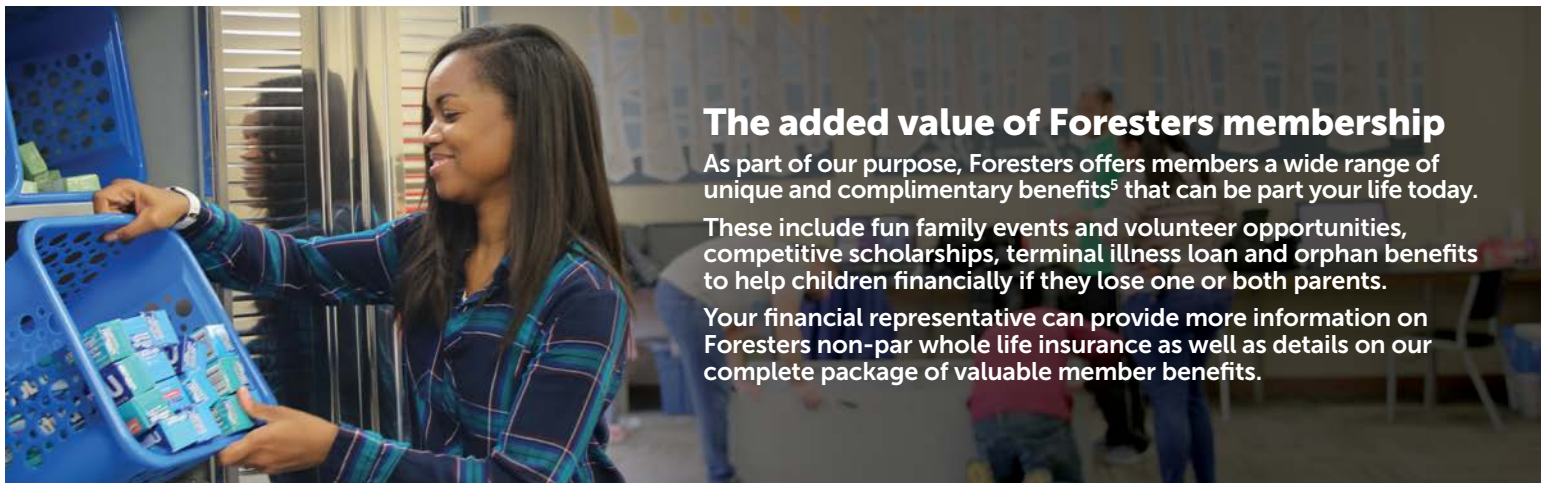
Choose the product that's right for you

Foresters non-participating whole life insurance has three different product options so you can choose the one that best meets your family's unique needs. All three offer lifetime death benefit protection, guaranteed cash values and guaranteed premiums as long as the payments are made on time.

Certain product options come with valuable built-in features including:

- \$1,000 in bereavement assistance which is available to the beneficiaries to help cover counseling expenses upon the death of the insured.
- Access to Advance Medical's Expert Medical Opinion Program⁵ that may provide you and your family with an authoritative second opinion on medical issues from some of the world's leading experts.

	Non-Par Non-Par	Simplified Non-Par Whole Life	Child Non-Par Whole Life
	The reassurance of affordable whole life insurance, with built-in features and flexible options.	A simplified approach to reliable, permanent coverage with no medical exams required.	Affordable protection today that can give your child a head-start for the future. No medical exams required.
Coverage type	Single Life, Joint First-to-die or Joint Last-to-die	Single Life, Joint First-to-die or Joint Last-to-die	Single Life
Built-in features	<ul style="list-style-type: none"> – Select the premium-paying period that is most convenient for you – 20 years or to age 100. – \$1,000 in bereavement assistance. – Access to Advance Medical's Expert Medical Opinion Program. – Take advantage of our Quit Smoking Incentive Plan that offers lower rates for the first two years of the policy. 	<ul style="list-style-type: none"> – Premium-paying period – to age 100. – \$1,000 in bereavement assistance. – Access to Advance Medical's Expert Medical Opinion Program. 	<ul style="list-style-type: none"> – Premium-paying period – 20 years – \$1,000 in bereavement assistance. – Guaranteed Insurability Benefit – provides the right to purchase a new insurance contract on the life of the insured person without evidence of insurability at specific option dates. – Waiver of Premium on Accidental Death of Owner Rider.
Available riders	<ul style="list-style-type: none"> – Term 10, Term 20 and Term 30 Rider – Spousal Term 10, Term 20 and Term 30 Rider – Children's Term Rider – Accidental Death Benefit – Disability Waiver of Premium 	<ul style="list-style-type: none"> – Children's Term Rider – Accidental Death Benefit – Disability Waiver of Premium 	<ul style="list-style-type: none"> – Owner Waiver of Premium



The added value of Foresters membership

As part of our purpose, Foresters offers members a wide range of unique and complimentary benefits⁵ that can be part your life today.

These include fun family events and volunteer opportunities, competitive scholarships, terminal illness loan and orphan benefits to help children financially if they lose one or both parents.

Your financial representative can provide more information on Foresters non-par whole life insurance as well as details on our complete package of valuable member benefits.

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C 1T9) and its subsidiaries. NC200

¹ Underwritten by Foresters Life Insurance Company ("Foresters").

² Proceeds from an insurance policy 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 employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. Prospective purchasers should consult their tax or legal advisor. The information given here is merely a summary of our understanding of current laws and regulations.

³ Loans can be taken if the policy is in effect and has a positive cash surrender value, will reduce the death benefit and cash values and may affect how long the policy is in force. Interest is charged daily at the contractual loan rates. Death benefit payable is net of the outstanding policy loan amount(s) (including accrued interest). If the loan amount exceeds the cash value plus the present value of PUAs and dividends on deposit amount the policy will terminate.

⁴ Dividends are not guaranteed.

⁵ The Expert Medical Opinion 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.

⁶ Foresters Financial member benefits are non-contractual, subject to benefit eligibility requirements, definitions and limitations and may be changed or cancelled without notice. Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, Foresters Life Insurance Company, or social fraternal members.