



Passport offers security in an uncertain world

- Guaranteed cost of insurance, including yearly renewable term
- Guaranteed low monthly administration fee
- Guaranteed not to lapse for seven years, if you meet the requirements
- Guaranteed minimum rate of return on Guaranteed Interest Accounts
- Guaranteed loyalty bonus

Multiple investment account options are available.

Your Representative:



This brochure is provided for information purposes only; it does not form part of the Passport insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Please refer to the Passport insurance contract for complete terms and conditions.



The Independent Order of Foresters
 789 Don Mills Road
 Toronto, Ontario M3C 1T9
 www.foresters.com
 T. 1 800 828 1540



Unity Life of Canada
 1660 Tech Ave., #3
 Mississauga, ON L4W 5S8
 www.unitylife.ca
 T. 1 800 267 8777

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Passport Universal Life Insurance



Protection,
guarantees
and value
for today's
lifestyle

Passport

Universal Life Insurance

At a glance...

Passport from Foresters™ is universal life insurance that offers you flexible protection options, built-in guarantees and solid value. Use Passport to build your own customized safety net, enhance your retirement, get a head start on your financial protection plan, or even reduce taxes for your heirs. Passport is available exclusively through Unity Life's network of independent distribution partners across Canada.

Your Passport certificate provides a tax-free death benefit¹ that can help protect the financial security of your loved ones in the event of an untimely death. And, with a guaranteed cost of insurance, guaranteed low monthly administration fee, and guaranteed minimum rate of return and loyalty bonus, Passport can help you build savings for the future. Protection, growth and flexibility to adapt to today's lifestyle – Passport is ready to meet your needs today... and tomorrow.

¹ Insurance death proceeds 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.



Flexibility and guarantees

For your needs today and tomorrow

The most important features of *Passport* from Foresters are its built-in flexibility and guarantees. You define your personal requirements, choose the level of insurance and the accounts that best suit your needs. You can use *Passport* to help you build up a cash cushion, save for your children's education, your retirement or anything else that's important in your life. Think about it... life insurance protection, flexible benefit options and premiums, and tax-sheltered² growth of your cash value.

Flexible Death Benefit Options

Two death benefit options are available in your *Passport* certificate. The first option, the level death benefit, pays out the insured amount of the certificate. The second, the increasing death benefit, pays out the insured amount plus the total account value. At any time after the first year, you may be able to change the death benefit option of your *Passport*.

Flexible Payments

When you purchase your *Passport* certificate, a planned premium is selected. After that, you have the flexibility to change the amount and frequency of your payments and your *Passport* coverage will stay in effect as long as there is enough cash value to pay the monthly costs.

Tax Benefits

Your *Passport* death benefit is tax-free¹ when paid to your beneficiaries. *Passport* offers you a lifetime of protection while serving as a tax shelter² for the savings you accumulate in your certificate. This can be particularly important if you'd like to invest outside a Registered Retirement Savings Plan (RRSP). Keep in mind, however, that your premiums are not tax-deductible.

Premium Allocation Changes

You may be able to change the allocation of your premiums any time after the first year.³ The first five changes each year are free; after that a fee will be charged. At no cost, you can also allocate a specific premium to one or more of your existing accounts.

Loyalty Bonus

To reward you for your loyalty to Foresters, on the eighth-year anniversary of your *Passport* certificate and each anniversary thereafter, Foresters will add to each of your investment accounts a loyalty bonus equal to 0.75% of that investment account value. This loyalty bonus is guaranteed and increases to 1% starting in year 21.



Guarantees you can count on

In addition to a guaranteed loyalty bonus, your *Passport* comes with several other built-in guarantees: a minimum 2.5% guaranteed interest rate on Guaranteed Interest Accounts; a guaranteed cost of insurance on both the level cost of insurance option and on the yearly renewable term option; and a guaranteed low monthly administration fee of \$7.50 – which includes the provincial premium tax. And, *Passport* is guaranteed not to lapse in the first seven years, as long as you pay the minimum premium on time, do not take out any loans, or make any account withdrawals during that period.

Account transfers

With *Passport*, there is no change fee for the first five account transfers in each certificate year, so you always have the flexibility to adjust your accounts as needed.³

Guaranteed Purchase Option Rider

When added to your *Passport* certificate, the Guaranteed Purchase Option Rider allows you to purchase additional life insurance coverage up to the rider insurance amount without further evidence of insurability. This option can be exercised at specific option dates defined in your certificate.

The added value of Foresters Membership

For 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 membership⁴ 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 member⁵, 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, health 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, critical and terminal illness benefits, 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: www.foresters.com/membership

Peace of mind

Life insurance is about protecting your loved ones and knowing you've planned for the future and met your responsibilities in life. Your financial representative is trained to help you understand your life insurance options, and can provide you with additional information about the value-added benefits available to you as part of your Foresters membership.

get
more
from Foresters

² Income or growth of accumulated cash values under an "exempt policy" is generally only taxable at time of withdrawal. Foresters reserves the right under the certificate to maintain its exempt status in accordance with applicable law. Only through a thorough review of your specific circumstances can it be determined whether any tax advantages would be available to you. Consult your tax advisor.

³ Allocations and transfers are subject to minimum amounts. A market value adjustment may be charged for a transfer from a Guaranteed Interest Account.

⁴ These non-contractual member benefits, provided at no additional cost, are subject to eligibility requirements and limitations and may be changed or cancelled at any time.

⁵ The Foresters member is the primary insured under *Passport*.