

## The value of life insurance

Odds are good you didn't wake up today thinking, "Do I need life insurance?" If you're like most people, however, you probably did think about your loved ones and what you must do to keep them safe and secure. Yet while it's easy to get caught up in your family's current needs, it's also important to think about their future.

**The idea of life insurance is simple. It can help protect your family from financial hardship when you are no longer able to care for them.** You can make sure they do not suffer the financial burdens that could occur in the event of illness or death. Your actions today can help them cover day-to-day expenses, outstanding debts and future post-secondary education.

Life insurance from Foresters is designed to protect your future, but it's also meant to help you live your best life today. **By offering you the prospect of financial stability, our products may reduce your worries about money, allowing you to focus on what truly matters in life.**

## Financial solutions designed for every life stage

Foresters financial strength<sup>9</sup> helps you reach your financial goals, protect your family, improve your community and enhance your overall wellness. **Whether you are just starting out or ready to retire, we have financial solutions for every stage of your life.** That's because our focus is on you, our members and your families.

## For more information about Foresters Financial, go to [foresters.com](http://foresters.com)

Compliments of:

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of Foresters  
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Toronto, ON Canada M3C 1T9

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<sup>1</sup> Descriptions of member benefits that you may receive assume that you are a Foresters Financial member. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

<sup>2</sup> The A.M. Best rating assigned on August 2, 2018 reflects the overall strength and claims-paying ability of The Independent Order of Foresters (IOF) but does not apply to the performance of any non IOF products. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. See [ambest.com](http://ambest.com) for our latest ratings.

<sup>3</sup> Foresters does not provide estate or tax advice.

<sup>4</sup> In the US, Foresters Legal Link benefit is provided by Legal Club of America®, which is a registered trade name of Saturday Holdings Inc. The Terms and Conditions of Legal Link are those of Legal Club of America's® Family Legal Plan.

<sup>5</sup> Available to eligible members with an in force certificate having a minimum face value of \$10,000 or if an annuity, a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months. Certificate includes an in force individual policy or annuity offered by The Independent Order of Foresters and Foresters Life Insurance Company.

<sup>6</sup> Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters. Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

<sup>7</sup> Governance rights are available to voting members only.

<sup>8</sup> This program is administered by International Scholarship and Tuition Services, Inc. Please visit <http://www.foresters.com/en/foresters-difference/foresters-competitive-scholarship-program> for eligibility criteria.

<sup>9</sup> Financial strength refers to the overall financial health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

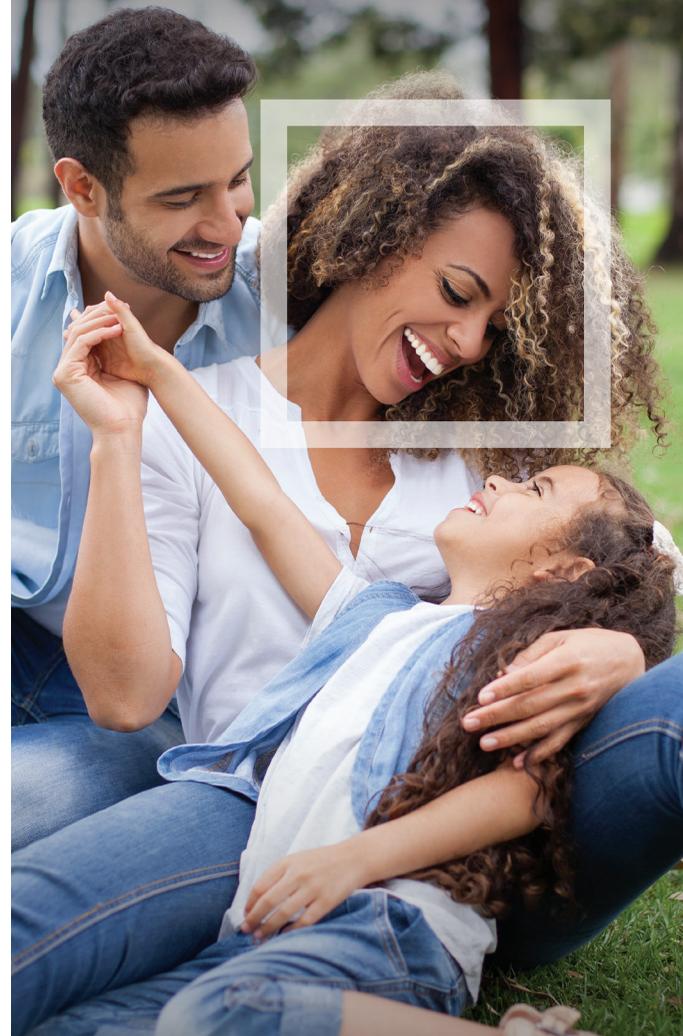
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Helping is who we are.  
Visit [foresters.com](http://foresters.com) to see how we can help you.

# Helping you get more out of life

## Enriching family and community well-being



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## Foresters helps you make a difference

Foresters Financial™ is more than a life insurance provider. **We embrace our purpose — to enrich family and community well-being.** We're proud to help everyday families live for today, plan for their financial future and make a positive difference in the world. Giving back to the world is not a new concept for us. **Helping is who we are.**

When you trust Foresters with your life insurance, savings, retirement or investment needs, you're not only accessing our expertise, **you're joining a socially responsible organization that has been helping families and communities since 1874.** And for our more than two million members, we provide valuable member benefits,<sup>1</sup> including opportunities to enjoy quality family time and the ability to give back through volunteering efforts that directly benefit local communities.

**Foresters is financially strong and well positioned for long-term financial health.** The independent rating agency A.M. Best has given The Independent Order of Foresters an "A" (Excellent) rating<sup>2</sup> for, among other things, its excellent balance sheet strength and operating performance, for 18 straight years.

## Foresters and your business

Life insurance can meet business needs as well. When your business is the largest asset in your estate, life insurance can be a major planning tool. The death benefit amount may be used for continuation of your business after death, replacement of key employees, equalization of inheritance for heirs not interested in the business, or the buyout of other business partners.<sup>3</sup>

# The Benefits of Membership

From your family to your future, Foresters has you covered. As part of our purpose, we offer our members a wide range of unique and complimentary benefits. It's just one of the many ways we share our financial success with our members. You can feel secure knowing we're here to help you get the most out of life.

Foresters member benefits include competitive tuition scholarships, financial counseling and discounted legal services as well as opportunities to give back.



## Well-Being Benefits

### Everyday Money

Our toll-free and confidential phone-based financial helpline connects you to accredited counselors who can answer your questions about day-to-day management of your money.

### Legal Link<sup>4</sup>

Access to complimentary and discounted legal services in your area. You may be able to connect with lawyers for help with a variety of issues including wills, estate planning, home ownership and family law.

### Orphan Benefit<sup>5</sup>

A monthly payment for orphans, which may pay \$900 per month per child to the legal guardian for children under 18 years of age in the event of the death of both parents or sole surviving parent.

### Terminal Illness Loan<sup>5,6</sup>

An interest-free loan may be provided for an insured member who becomes terminally ill. The total loan can be up to 75% of the total amount of the Foresters life insurance on that insured. The maximum loan amount is \$250,000.

## Community and Volunteering

Foresters works with communities to make our purpose a reality. We invest time and money in ways we can work together to make a difference.

### Fun Family Events

It is important to take a break from your busy schedule to focus on your family. That's why each year Foresters offers many wonderful fun events, such as baseball games and amusement park outings, to give you and your loved ones a chance to relax and connect with each other.

### Community Involvement

You may have opportunities to make a meaningful impact on your community by becoming involved in volunteer activities such as playground builds or assembling care packages.

### Volunteer Leadership

Foresters volunteer leaders enrich the lives of families by organizing fun family events and volunteer activities. You may participate in Foresters governance<sup>7</sup> by standing for a Foresters elected position or voting for members who do.

## Grants and Scholarships

Foresters can help ease the financial burden that comes with some of life's biggest challenges and momentous events, allowing you and your family to get more out of life.

### Foresters Competitive Scholarship<sup>5,8</sup>

Foresters Competitive Scholarship Program offers renewable tuition scholarships for post-secondary education worth up to \$8,000 each. Eligible members and their families with minimum grades of 70% (Canada) or 2.8 grade point average (US) and a minimum of 40 hours of community service may apply.

### Orphan Scholarship<sup>5</sup>

This benefit may provide the children of deceased members with a renewable scholarship for higher learning for up to four years to help cover tuition and maintenance. Scholarship amounts may range from \$1,500 to \$6,000 per year.

### Emergency Assistance Program

An emergency can strike anytime. Our emergency grants provide short term, temporary financial assistance to members affected by significant personal hardship, disaster or large-scale emergency. This benefit is a one-time, per disaster, per household payment.

### Foresters Community Grants

Foresters Community Grants provide up to \$2,000 for members to organize fun family and volunteer activities in their communities. We provide funding as well as easy-to-access event planning tools and support. You may apply for up to two grants per quarter up to a maximum of five per year.

**Over the course of your lifetime, your member benefits may provide thousands of dollars of value, above and beyond the value of your insurance product.**

"There are a million insurance companies out there but Foresters is very special because they do so much for the community."

**JOHN**  
Cincinnati, US

"Foresters has given me an avenue to be able to give more to my community and to my family and friends. It's more than just insurance, by far."

**CHERIE**  
Westbank, Canada

