

## Why Choose Foresters?

For over 135 years, Foresters has shared our financial strength with our members and their communities. Our financial strength, as measured by A.M. Best Company, is rated "A" (Excellent)<sup>1</sup> and has been for the past thirteen years. This independent rating assesses our ability to pay claims and is an important measure of our strength and stability. With operations across the United States, Canada and the United Kingdom, Foresters is able to bring the benefits of its unique purpose to hundreds of thousands of members every day.

Foresters is more than a life insurance provider. We don't have shareholders. Instead, we invest in you, your family and the community where you live. Our purpose is to champion the well-being of families through quality life insurance, unique member benefits<sup>2</sup> and inspiring community activities.

Compliments of:



<sup>1</sup> 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. In assigning Foresters rating on July 3, 2013, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See [ambest.com](http://ambest.com) for our latest rating.

<sup>2</sup> 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 and limitations and may be changed or canceled without notice. For details about membership and its benefits, visit [foresters.com](http://foresters.com).

<sup>3</sup> This program is administered by International Scholarship and Tuition Services, Inc.

<sup>4</sup> Not available as a member benefit in New York and Illinois, or on U.S. Accidental Death products.

Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9; its subsidiaries are licensed to use this mark.

For more information about Foresters go to [foresters.com](http://foresters.com) or call us toll-free at 800 828 1540

The Independent Order of Foresters  
789 Don Mills Road  
Toronto, Canada M3C 1T9

U.S. Mailing Address:  
PO Box 179  
Buffalo, NY 14201-0179

503457 US (07/13)

# Foresters getting more out of life

## The Real Value of Life Insurance

When you buy life insurance, you are not paying for just a product. You're helping to invest in the comfort of knowing that the financial security of your dependents has been taken care of, even if you are not here to provide it.

If your household is like many, no matter what your income level, the money you earn may vanish quickly with mortgage, food and transportation costs adding up every month. Who will provide the money for everyday needs in addition to other financial obligations, like medical bills and funeral expenses, in the event of your death? And, if you have young children, you also need to consider who would provide for their care and education if you were no longer there for them.

Foresters™ has several types of life insurance products to choose from to provide the coverage that's most appropriate to your needs.

Foresters 

# The Benefits of Membership

As a Foresters member, you not only get a life insurance product based on your needs, but you could be eligible to enjoy a valuable package of complimentary benefits<sup>2</sup> that are unique in the market.

## Grants and Scholarships:

### Competitive Scholarships

- Every year across North America, Foresters awards tuition scholarships to members and their families (including grandchildren). Eligible applicants with good grades who share our commitment to community service and volunteerism are welcome to apply.<sup>3</sup>

### Orphan Scholarships

- Orphan Scholarships provide children of a deceased member with scholarships of up to \$6,000 per year per child for higher learning, renewable for up to four years.

### Grants

- We also support local projects through our Foresters Community Grants.

### Emergency Assistance Program

- Grants available to provide short-term assistance to members affected by significant personal hardship, disaster or large-scale emergency.

## Well-Being Benefits:

### Terminal Illness Loan

- As a Foresters member, you may be eligible to receive an interest-free loan if you become terminally ill. The total loan can be up to 75% of the face value of your Foresters life insurance with a maximum loan amount of \$250,000.<sup>4</sup>



### Orphan Benefits

- Ensuring the ongoing care and maintenance of your children is a key concern, especially if something unexpected were to happen to you and your spouse. Foresters Orphan Benefit pays up to \$900 a month per child under age 18, to the legal guardian in the event of the death of both parents.

### Everyday Money

- Everyday Money is a toll-free and confidential phone-based financial helpline that members can call to speak with an accredited counselor about topics like budgeting, credit card debt and identity theft. Counselors are trained to provide members with personalized information on a wide variety of topics.

### Legal Link

- Legal Link makes it easy for members to access free and discounted legal services. Connect with lawyers for help with a variety of issues including wills, home ownership and family law.

### Fun Family Events:

As a Foresters member, you have the opportunity to spend time with your family at sporting events, theme parks and more at little to no cost. At a Foresters event, your family can enjoy quality time together without the hassle of planning or the burden of high costs.

### Community and Volunteering:

- Want to do even more? We have lots of volunteer opportunities in your community. You can meet people and make new friends, hone your leadership skills and make a difference for those around you.

When you become a Foresters member, you are not only helping to ensure your and your family's financial stability, you are becoming part of an organization that is committed to the well-being of families.

# Foresters and Your Business

Life insurance can meet business needs as well as personal needs. When the business is the largest asset of a person's estate, life insurance becomes a major planning tool. Continuation of the business after death, replacement of key employees, equalization of inheritance for heirs not interested in the business, or the buyout of the other business partners become important estate planning concerns. Foresters offers several products to assist business owners to meet these business concerns and benefit the deceaseds' dependents.

**Contact your independent insurance representative today about how Foresters life insurance products can help you protect your family's financial security.**