

## Compliments of:

This brochure is provided for information purposes only; it does not form part of the Foresters *Your Legacy* Single Premium Whole Life participating 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 *Your Legacy* Whole Life contract for your state for these terms and conditions. Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters *Your Legacy* and its riders are subject to underwriting approval and may not be available or approved in all states, and state variations may apply. Foresters *Your Legacy* and its riders are filed under the following form numbers listed below, where "XX" represents either "U.S." or your state's postal abbreviation, as applicable.

Foresters *Your Legacy*: ICC11-WL-US01 or WL-XX01-2011 or WL-XX01-2013  
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-ABR-3-WL-US01  
Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-ABR-2-WL-US01  
Accelerated Death Benefit Rider (for Terminal Illness): ICC14-ABR-1-WL-US01  
Common Carrier Accidental Death Rider: ICC11-WL-CCADR-US01 or WL-CCADR-XX01-2011  
Family Health Benefit Rider: WL-FHB-XX01-2011

Not a deposit. Not FDIC insured. Not guaranteed by any bank. Not insured by any federal government agency.

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## Your Legacy Single Premium Whole Life Insurance



# Foresters future generations

Foresters 

## Foresters membership— real added value

For 140 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members.

### Enhancing family life

Foresters, in partnership with KaBOOM! has built more than 100 playgrounds across the US and Canada. Over a 15-year lifespan, these playgrounds will give more than 3.3-million children and their families an opportunity to spend quality time together.

### Giving hope to sick children

Since 1990, Foresters has helped raise over half a billion dollars for Children's Miracle Network Hospitals®, a non-profit that raises funds for 170 children's hospitals across North America to help ensure the quality, specialized healthcare every child deserves.

### Believing in supportive families

Foresters is an official partner of Ronald McDonald House Charities® (RMHC®). Beyond financial contributions, Foresters has organized more than 100 activities at local Ronald McDonald Houses, providing families with a sense of fun and comfort during an extremely stressful time.

### Helping families get more out of life

When you become a Foresters member, you can enjoy a surprising package of complimentary benefits<sup>1</sup> that can help you and your family do more. You can take advantage of opportunities to develop your personal skills, attend fun family events and make a difference in your community.

<sup>1</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.

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.



# Building Your Legacy

## A financial tool to help you transfer wealth to benefit you – and future generations

Foresters *Your Legacy* is single-premium, participating whole life insurance that provides permanent protection for your lifetime – up to age 121. *Your Legacy* can be ideal for both individual and estate planning needs.

## Cash value can help you fulfil the promise of life

*Your Legacy* life insurance accumulates guaranteed cash value and may also pay dividends, which can be left on deposit to accumulate with guaranteed interest, paid in cash or used to purchase additional coverage.

## Complimentary member benefits

Foresters members may be eligible to receive a package of member benefits that enhance your life insurance coverage and help you and your family do more. See the right side of this brochure for more details.

## Putting it all together

Your life insurance representative will show you how the combination of *Your Legacy* life insurance and member benefits offer real value in times of need.

# Building Your Legacy

## Your Legacy Single Premium Whole Life Insurance

## Building Your Legacy

Foresters *Your Legacy* comes packaged with three benefits for the insured that are automatically included:

**Family Health Benefit Rider** pays a benefit to help pay some family health expenses that may occur as a result of certain natural disasters, such as earthquakes, hurricanes, and tornadoes.

**Common Carrier Accidental Death Rider** provides an additional death benefit on death from accidental injuries that occur while riding as a fare-paying passenger on a common carrier, such as a bus or a train.

**Accelerated Death Benefit Rider<sup>2</sup>** provides an option on eligible certificates of receiving a portion of the death benefit if diagnosed with a chronic, critical or terminal illness.

<sup>2</sup> This rider is subject to state approval, restrictions, variations and eligibility requirements. It is not available for certificates issued from a conversion or with a base face amount of less than \$20,000. Certificates where the insured's issue age is higher than 75, the rider will cover terminal illness only. Refer to the state availability map and producer guide for availability and details.

## Foresters member benefits for you and your family

	Benefit amount	Premium
<b>Terminal Illness loan<sup>3</sup></b> 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
<b>Competitive Scholarships<sup>4</sup></b> 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
<b>Orphan Scholarships</b> 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
<b>Orphan benefits</b> \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.	\$194,400 maximum per child	Complimentary for members
<b>Everyday Money</b> Toll-free access to accredited counsellors can help with everyday money issues, such as budgets and debt.	Invaluable	Complimentary for members
<b>Legal Link</b> Toll-free access to complimentary or discounted legal services, such as wills, home ownership and family law in the member's area.	Invaluable	Complimentary for members

<sup>3</sup> Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

<sup>4</sup> This program is administered by International Scholarship and Tuition Services, Inc.