



Foresters Your Clients Legacy

Your Legacy Single Premium Whole Life Insurance

Top ten reasons you should talk to your clients about Foresters Your Legacy life insurance

1. Backed by a 140-year-old, A-rated¹ fraternal benefit organization
2. Single-premium participating whole life insurance
3. Dividends can be left on deposit with interest, paid in cash or used to purchase additional coverage
4. Issue ages up to age 85 – available for juveniles from age 0-15
5. Guaranteed cash value
6. Guaranteed death benefit
7. Included: Accelerated Death Benefit Rider² for qualified clients with chronic, critical or terminal illness
8. Included: Family Health Benefit Rider helps pay some family health expenses that may occur as a result of some natural disasters
9. Included: Common Carrier Accidental Death Rider provides an additional death benefit the insured dies of accidental injuries that occur while riding as a fare-paying passenger on a common carrier
10. Competitive scholarships available for family members and other complimentary member benefits

For more information on Foresters *Your Legacy*, please contact:

Financial Marketing Partners, LLC
877 LIFE NOW (543 3669) or
888 229 1380
Marketing@FinancialMP.com

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

¹ 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 for our latest rating.

² 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™ 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.

Foresters 

Complimentary Member Benefits

Foresters *Your Legacy* includes a package of complimentary member benefits³ that your clients may qualify for

	Benefit amount	Premium
<p>Terminal Illness loan⁴ 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.</p>	\$250,000 maximum	Complimentary for members
<p>Competitive Scholarships⁵ Available every year to eligible members and their family who can qualify for up to \$8,000 in support.</p>	\$8,000 maximum per child	Complimentary for members
<p>Orphan Scholarships 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.</p>	\$24,000 maximum per child	Complimentary for members
<p>Orphan benefits \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.</p>	\$194,400 maximum per child	Complimentary for members
<p>Everyday Money Toll-free access to accredited counsellors can help with everyday money issues, such as budgets and debt.</p>	Invaluable	Complimentary for members
<p>Legal Link Toll-free access to complimentary or discounted legal services, such as wills, home ownership and family law in the member's area.</p>	Invaluable	Complimentary for members

³ 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.

⁴ Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

⁵ This program is administered by International Scholarship and Tuition Services, Inc.

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