

# Foresters future generations



## Your Legacy

### Single Premium Whole Life Insurance

Foresters *Your Legacy* provides protection for your lifetime (up to age 121), guaranteed cash value and may also pay dividends, that can be left to accumulate with guaranteed interest paid in cash or used to purchase additional insurance.

If you become a member, you can enjoy a surprising package of complimentary benefits that can help you and your family do more.

Your life insurance representative will use this worksheet to show you how life insurance coverage and Foresters benefits of membership can combine to offer real benefits in times of need.

## Real benefits when you need them

As a Foresters™ member, you get so much more than a life insurance product. You can take advantage of opportunities to develop your personal skills, attend fun family events and make a difference in your community.

You may also be eligible for other valuable member benefits<sup>1</sup> that enhance your insurance coverage.

Although your situation may be quite different, let's look at an example of how member benefits can supplement the insurance coverage you're purchasing.

Member Benefit  
under development

Together, your Foresters life insurance and benefits of membership can help you and your family get more out of life – the protection you and your family need and a unique package of benefits you can enjoy.

Visit us to learn more about your membership at [foresters.com](http://foresters.com).

**Foresters** 

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.

Prepared for:

Name \_\_\_\_\_

Date \_\_\_\_\_

Prepared by \_\_\_\_\_

Contact info \_\_\_\_\_

**Plus:**

**Complimentary Member Benefits<sup>2</sup>**

Base coverage	Benefit Amount	Planned Premium
<b>Foresters Your Legacy Single Premium Whole Life Insurance</b>		
<b>Family Health Benefit Rider</b> Provides hospital and ambulance benefits up to a maximum of \$650 per person to a limit of \$5,000 per family, if injured as a result of: hurricane, tsunami, earthquake, volcanic eruption, being struck by lightning, tornado, typhoon.		
<b>Common Carrier Accidental Death Rider</b> Pays up to double the death benefit if the insured dies within 180 days of an accidental injury that occurred on a common carrier while riding as a fare-paying passenger, to a maximum of \$300,000.		
<b>Accelerated Death Benefit Rider<sup>1</sup></b> is automatically included to all eligible certificates. It provides an option of receiving a portion of the death benefit if the insured is diagnosed with a chronic, critical or terminal illness.		
<b>Total Planned Premium</b>		
*Premium subject to increase		

	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

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

<sup>1</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.

<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.

<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.

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