



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 benefits¹ 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 offer real benefits in times of need.

Real benefits when you need them

Your Legacy isn't just about financial protection, it's also about how you live your life and how you'll be remembered.

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.

There are many ways Foresters member benefits¹ can help you and your family – and help create your legacy.

- Competitive scholarships of up to \$8,000 for children and grandchildren
- Community grants of up to \$2,500 in funding, as well as tools and resources to help plan local activities for family and friends.
- Complimentary family events help members reconnect and enjoy meaningful time with the ones they love.
- Legal *Link* provides access certain free and discounted legal services in your area. Connect with lawyers for help with a variety of issues including wills, home ownership and family law.

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.

¹ Foresters member benefits are non-contractual, subject to eligibility requirements and limitations and may be changed or cancelled without notice. Third parties administer Legal *Link*, *Everyday Money* and Foresters Competitive Scholarships.

Prepared for:

Name _____

Date _____

Prepared by _____

Contact info _____

Base coverage	Benefit Amount	Planned Premium
Foresters Your Legacy Single Premium Whole Life Insurance		
Family Health Benefit Rider 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.		
Common Carrier Accidental Death Rider Pays up to double the death benefit if the insured dies within 180 days from an accidental injury that occurred on a common carrier while riding as a fare-paying passenger, to a maximum of \$300,000.		
Accelerated Death Benefit Rider² Provides an option of accelerating a portion of the eligible death benefit and receive a payment ³ . Subject to eligibility criteria and state variations, with no additional premium, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness.		
Total Planned Premium		

Plus:
Complimentary Member Benefits⁴

	Benefit amount	Premium
Terminal Illness loan⁵ 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
Competitive Scholarships⁶ 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
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.	\$24,000 maximum per child	Complimentary for members
Orphan benefits \$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
Everyday Money Toll-free access to accredited counsellors can help with everyday money issues, such as budgets and debt.	Invaluable	Complimentary for members
Legal Link Access certain free and discounted legal services in your area. Connect with lawyers for help with a variety of issues including wills, home ownership and family law.	Invaluable	Complimentary for members

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

² This rider is not available for certificates issued with a base face amount of less than \$20,000. On certificates where the insured's issue age is higher than 75 or issued as sub-standard, Terminal Illness will only be the eligible illness available.

³ The payment, due to diagnosis of an eligible illness, may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits.

⁴ Foresters member benefits are non-contractual, subject to eligibility requirements and limitations and may be changed or cancelled without notice. Third parties administer Legal Link, Everyday Money and Foresters Competitive Scholarships.

⁵ Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

⁶ 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: ICC14-WL-SPREM-XX01 or WL-SPREM-XX01-2014
 Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-TRAD-ABRCHCRTI-XX01 or TRAD-ABRCHCRTI-XX01-2014
 Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-TRAD-ABRCRTI-XX01 or TRAD-ABRCRTI-XX01-2014
 Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-XX01 or TRAD-ABRTI-XX01-2014
 Common Carrier Accidental Death Rider: ICC11-WL-CCADR-US01 or WL-CCADR-XX01-2011
 Family Health Benefit Rider: WL-FHB-XX01-2011

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

U.S. Mailing Address: foresters.com
P.O. Box 179
Buffalo, NY
14201-0179
800 828 1540