

## Additional benefits of becoming a Foresters member

When you trust Foresters Financial™ with your life insurance or retirement needs, you're not only accessing our expertise; you're joining an organization with a 140-year history of giving back to families and communities. And for our more than one million members, we provide valuable member benefits and opportunities to enjoy quality family time or give back through volunteering efforts that directly benefit local communities.

Foresters members enjoy unique member benefits\* including competitive academic scholarships, financial counseling and discounted legal services as well as opportunities to give back through volunteering opportunities.

\*Description of member benefits that you may receive assumes you are a Foresters member. Foresters member benefits are non-contractual, subject to eligibility requirements, definitions and limitations and may be changed or cancelled without notice. Access to certain member benefits requires PlanRight coverage of \$10,000 or greater.

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries.

Compliments of:



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

This brochure is provided for information purposes only; it does not form part of the Foresters PlanRight Whole Life Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract.

Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society. Foresters PlanRight and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters PlanRight Whole Life Insurance contract for your state for these terms and conditions.

Foresters PlanRight and its riders are filed under the following form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

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

PlanRight: ICC12-WL-PRL-US01, ICC12-WL-PRG-US01, ICC12-WL-PRM-US01, WL-PRL-XX01-2012, WL-PRG-XX01-2012, WL-PRM-XX01-2012

Accidental Death Rider: ICC12-WL-PR-ADR-US01, WL-PR-ADR-XX01-2012

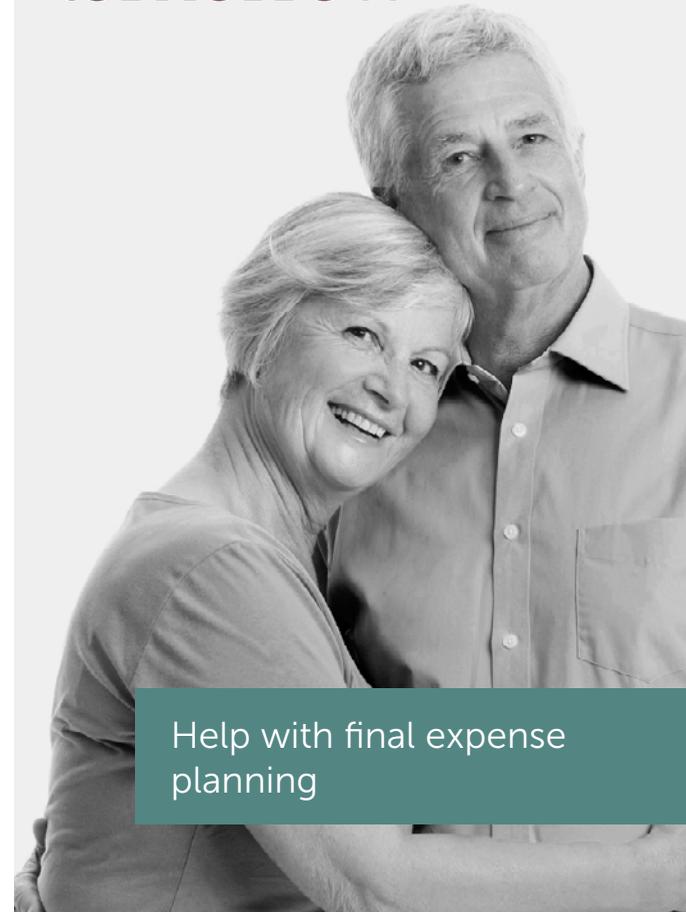
Common Carrier Accidental Death Rider: ICC12-WL-PR-CCADR-US01, WL-PR-CCADR-XX01-2012

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PlanRight

Whole Life Insurance

# Plan right today Ease the burden tomorrow



Help with final expense planning

## Whole Life Insurance

### Solid protection

None of us like to think about our own mortality. But, at some point, concern for your family leads you to wonder how they would cope with the costs if you were to die. That's where your Foresters life insurance can help provide the resources to protect your family and finances.

### Benefits of whole life insurance

- Provides you with lifetime (or up to age 121) life insurance coverage
- Guarantees level premiums
- Allows you to borrow<sup>1</sup> from or use the insurance as collateral for a loan (this can reduce the death benefit)
- Generally provides an income tax-free death benefit<sup>2</sup>

Foresters  
Financial

# Plan today so your family doesn't have to in the future

All of us will likely have to face the death of a close family member at some time in our lives. Worry about how to cover the funeral costs just adds to the pain and grief we're experiencing.

According to the National Funeral Directors Association, the median cost of a funeral, including vault, in 2014 was \$8,508<sup>3</sup>. And, this cost does not include the cemetery plot, monument, flowers, obituary or other cash expenses<sup>3</sup>, which could push the cost well over \$10,000.

PlanRight insurance can help reduce the burden of these costs on your family, when they already have many other concerns.

## Applying is simple

Applying for PlanRight is simple and convenient. Complete an easy-to-understand application and you could be eligible for life insurance coverage.<sup>4</sup>

Remember, in most cases, the younger and healthier you are, the lower your insurance premiums. Helping to provide for both today's peace of mind and tomorrow's possibilities, Foresters PlanRight gives you many good reasons to apply.

**Ask your insurance representative how Foresters PlanRight can work for you.**



Flexible insurance coverage. Foresters PlanRight offers three types of coverage – one that can immediately provide a full death benefit and two that provide a limited death benefit in the first two years. Your answers to questions on the application help guide which plan is available to you.

## PlanRight with a Level Death Benefit

The death benefit is based on<sup>5</sup> 100% of the face amount. The maximum face amount is \$35,000, depending on your age at the time of application.

## PlanRight with a Graded Death Benefit

The death benefit is a limited benefit in the first two years<sup>6</sup>, which is based on<sup>5</sup> the greater of a) the sum of the total premiums paid accumulated with 4.5% interest<sup>7</sup>, or b) 30% of the face amount in effect in the first year, and 70% of the face amount in effect during the second year. The death benefit is based on<sup>5</sup> 100% of the face amount in year three and later. The maximum face amount is \$20,000, depending on your age at the time of application.

## PlanRight with a Modified Death Benefit

The death benefit in the first two years<sup>6</sup> is based on<sup>5</sup> premiums you've paid plus 10% annual interest.<sup>7</sup> The death benefit is based on<sup>5</sup> 100% of the face amount beginning in the third year. The maximum face amount is \$15,000, depending on your age at the time of application.

## Guaranteed premiums

Unlike some other expenses in life, PlanRight premiums are level and guaranteed to stay the same as long as you keep the coverage.

## Guaranteed benefits

Your death benefit amount payable is also guaranteed as long as premiums are paid and you can be confident that your PlanRight coverage will never be canceled because of changes in your health while your coverage is in affect.

## Enhanced PlanRight coverage

You can add, at an extra cost an optional **Accidental Death Rider** to PlanRight with a Level Death Benefit, which can pay an additional benefit in case of accidental death. All PlanRight certificates automatically include a **Common Carrier Accidental Death Rider**<sup>†</sup> that can provide an additional death benefit if you die of accidental injuries that occur while riding as a fare-paying passenger on a common carrier, such as a bus or a train.

<sup>†</sup> For the Graded and Modified plans, the benefit is based on<sup>5</sup> 100% of the face amount if accidental death happens in the first two years. There is no additional premium.

<sup>1</sup> Each outstanding loan amount will reduce the death benefit and cash surrender values.

<sup>2</sup> Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations and is not specific to your situation. Prospective purchasers should consult their tax or legal advisor.

<sup>3</sup> National Funeral Directors Association, 2015 Member General Price List Study.

<sup>4</sup> Insurability depends on answers to questions in the application and on the outcome of the underwriting review based on underwriting requirements and guidelines.

<sup>5</sup> Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.

<sup>6</sup> The death benefit is 100% of the face amount plus unearned premiums minus the debt in the event of accidental death during the first two years.

<sup>7</sup> Interest is compounded annually and accrued on a daily basis to the date of death.