

Your Legacy

Single Premium Whole Life Insurance

Prepared for:

Name _____ Prepared by _____

Date _____ Contact info _____

Foresters Your Legacy provides protection for your lifetime (up to age 121), guaranteed cash value and may also pay dividends¹ which can be left to accumulate with guaranteed interest, paid in cash or used to purchase additional insurance.

And as a member, you will have access to valuable member benefits² and opportunities to enjoy quality family time or give back through volunteering efforts that directly benefit local communities.

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

For more information about Foresters Financial go to foresters.com or call us toll-free at **800 828 1540**



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 Rider³ Provides an option to accelerate a portion of the eligible death benefit and receive a payment. ⁴ Subject to eligibility criteria and state variations, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness with no additional premium.		
Total Planned Premium		

Plus: Complimentary Member Benefits²

For you and your family

	Benefit Amount	Planned 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 or a single parent.	\$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 complimentary and discounted legal services in your area with a variety of issues including wills, home ownership and family law.	Invaluable	Complimentary for members

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.

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 over 140 years of history of giving back to families and communities.

There are many ways Foresters member benefits² can help you and your family – and help create your legacy.

- Competitive scholarships⁶ 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 community activities for family and friends.
- Complimentary fun family events such as sporting events and theme parks help members reconnect and enjoy meaningful time with the ones they love.
- Legal *Link* provides access to certain complimentary and discounted legal services in your area with a variety of issues including wills, home ownership and family law.

Together, your Foresters life insurance and member benefits 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.



This worksheet is provided for information purposes only; it does not form part of the Foresters Your Legacy Single Premium 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 Your Legacy 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 Your Legacy Single Premium Whole Life Insurance contract for your state for these terms and conditions.

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

Foresters Your Legacy 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.

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-US01 or TRAD-ABRCHCRTI-XX01-2014; Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-TRAD-ABRCRTI-US01 or TRAD-ABRCRTI-XX01-2014; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 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

¹ Dividends are expected, they are not guaranteed. Past dividends are not an indicator of future dividend performance.

² 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 Your Legacy coverage of \$10,000 or greater. Third parties administer Legal *Link*, *Everyday Money* and Foresters Competitive Scholarships.

³ 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 80 or issued as sub-standard, Terminal illness, where available, will be the only eligible illness issued.

⁴ 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.

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

⁶ This program is administered by International Scholarship and Tuition Services, Inc.