

Foresters a more secure tomorrow



Participating Life Insurance

When you buy life insurance, you are helping provide your dependents with future financial security, even if you are not here to provide it.

Foresters Financial™ has several types of insurance products to choose from to help you decide which coverage is most appropriate to your needs.

One type of life insurance is called “participating.” Some Foresters participating life insurance products are eligible to receive dividends, when declared by Foresters.¹

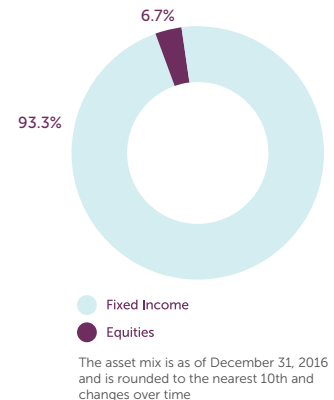
On an annual basis, Foresters reviews the performance of these participating products. We look at our claims experience, how we managed our expenses, and the performance of the investment portfolio that supports the participating products. These variables are part of a much larger calculation which Foresters uses to ultimately calculate the annual certificate dividend.

A strategy for a strong future

At Foresters Financial, we believe in enriching lives and building strong communities —that’s our purpose. It has defined us since 1874, and it helps us continually redefine what a financial services provider can do for you and your family. We have a long history of paying dividends³ and have been consistently paying dividends for the past 60 years.

Foresters maintains an investment portfolio that supports dividend paying participating products. Investments are carefully selected with security and long-term growth in mind. Foresters participating account is well-positioned for financial strength well into the future.

Year	Foresters Dividend Interest Rate	S&P 500 Index returns ³	10-year U.S. Treasury Annual Total Return ⁴	U.S. Consumer Price Index ⁵
2004	6.60%	10.88%	4.90%	3.30%
2005	6.75%	4.91%	2.07%	3.40%
2006	6.65%	15.78%	1.34%	2.50%
2007	6.70%	5.57%	9.72%	4.10%
2008	6.32%	-37.00%	20.06%	0.10%
2009	5.60%	26.45%	-9.76%	2.70%
2010	5.60%	15.06%	8.01%	1.50%
2011	5.98%	2.11%	17.18%	3.00%
2012	6.09%	15.99%	4.13%	1.70%
2013	6.45%	32.38%	-7.81%	1.50%
2014	6.42%	13.68%	10.74%	0.80%
2015	6.65%	1.38%	0.91%	0.70%
2016	6.83%	11.96%	0.88%	2.1%



The table above shows the historical performance of Foresters dividend interest rates, relative to other popular indicators.⁵ The accompanying chart shows the mix of assets in the portfolio that supports applicable dividend paying participating products.

The Foresters Dividend Interest Rate listed above refers to the earned rate of the portfolio that supports applicable Foresters participating life products. The rate may reflect smoothing techniques to dampen volatility in the interest rate. The rate used on the sales illustration provided by your insurance representative will be different as it will be specific to that product, not the entire participating product portfolio.

For more information on how Foresters life insurance can help you build a more secure future, contact your licenced life insurance representative.



The flexibility to meet your unique needs

Foresters participating whole life insurance is an attractive option for families looking to protect their financial security. We offer the flexibility to choose from 4 dividend options for declared dividends:



Paid-up additional insurance

Dividends are used to buy additional permanent life insurance. No further premiums are needed to keep this paid-up additional insurance in effect while the certificate is in effect. Paid-up additional insurance is also eligible to earn dividends and has a cash value.



Premium Reduction

Dividends are credited towards the premium. If the dividend is greater than the premiums due in the year, then the remainder of the dividend will be applied to your secondary dividend option.



Dividends on Deposit

Dividends remain on deposit within the certificate and earn interest.

Dividends and any accumulated interest can be withdrawn at any time. Dividend interest is taxable.



Cash Payment

Dividends are paid directly to the certificate owner.



At Foresters Financial, we believe that you deserve more than a financial services provider— you deserve a partner that will help you prosper and improve your community.

Foresters members enjoy unique member benefits⁶ including competitive academic scholarships, financial counseling and discounted legal services as well as opportunities to give back through volunteering opportunities.

Compliments of:

¹ Although dividends are expected on some Foresters products, they are not guaranteed. Participating life insurance products referenced refer to certificates underwritten by The Independent Order of Foresters.

² S&P 500 composite total return Index includes the reinvestment of dividends. All figures are annual calendar year returns provided by Bloomberg Professional Services. S&P Data owned by Copyright © 2017 S&P Dow Jones Indices LLC, a part of McGraw Hill Financial. All rights reserved. S&P 500 is a registered trademark.

³ 10-year US Treasury Annual Total Returns are taken from Barclays Treasury Bellwether (10-year) provided by Barclays Capital.

⁴ Consumer price index inflation rates are based on the change from December to December, taken from the US Bureau of Labor Statistics. Consumer Price Index, All Urban Consumers-CPI-U <https://www.bls.gov/cpi/cpid1612.pdf>

⁵ There may be material distinctions between products relying on, and the performance of, the popular indicators that impact the historical performance. Past performance is not an indicator of future performance.

⁶ Descriptions of member benefits that you may receive assume that you are a Foresters Financial member. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.