

Your Legacy

Single Premium
Participating Whole Life

The Peace of Mind Couple



Meet Alan and Cindy

- 65-year-old Cindy and 70-year-old Alan are a retired married couple
- Their savings include \$80,000 in various savings accounts
- They want life insurance coverage to enhance their estate and added protection against future changes in health

Their dilemma

- They are looking for a simple, all-in-one life insurance product that doesn't require ongoing premiums

Their solution¹

They split the \$80,000 to purchase two Your Legacy² certificates. With Cindy spending \$30,000 and Alan spending \$50,000 in premiums, they will receive:

- An immediate combined guaranteed death benefit amount of \$125,372³; an increase of almost 57% over the single premium. Individually,
 - Cindy's certificate will have a death benefit amount of \$53,551³
 - Alan's certificate will have a death benefit amount of \$71,821³
- A living benefit of an ABR⁴ included at no additional premium
 - Provides coverage for one or more of chronic, critical, terminal illness
- Potential dividends⁵ to help grow cash value along with death benefit if applied to purchase Paid-up Additions
- No future premiums required and cash values are guaranteed

Plus, they will have access to ForestersTM unique member benefits⁶

Legal Link

Access to complimentary and discounted legal services in their area with a variety of issues including:

- Wills
- Living Will/Health Care Proxy
- Power of Attorney
- Downsizing and home ownership

Other member benefits include Foresters Competitive Scholarships that may be available to grandchildren, Community Grants, volunteer and fun family events and many more.

Find out more.
Contact Foresters
Sales Support at

866 466 7166 option 1

¹ Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, tax or estate advice. This example is provided for illustration purposes and individual circumstances will be different. Prospective purchasers should consult their legal, tax or estate advisor.

² Foresters products and their riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations.

³ Assumes client's underwriting class is standard, non-smoker.

⁴ Accelerated Death Benefit Rider is subject to the terms of the applicable state rider, including definitions of chronic, critical and terminal illness. Issue face amount must be at least \$20,000. State variations and product limitations may apply. Not available in CA, CT or NY.

⁵ Dividends are expected, they are not guaranteed. Past dividends are not an indicator of future dividend performance.

⁶ Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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