

# For a flexible foundation



## The importance of term life insurance

Life can be full of celebrations, positive changes and success, but it can also include unforeseen challenges. Foresters term life insurance can help provide protection along the way and help you prepare for the unexpected.

Foresters term life insurance,<sup>2</sup> combined with the available riders, can be an affordable starting point for your financial security plan. You can rely on Foresters term life insurance for the important changes and challenges in your life:

- Starting life with a new partner
- Caring for your family
- Covering short-term debts
- Covering longer-term debts, such as a mortgage

With operations across Canada, the United States and the United Kingdom, Foresters is able to bring the benefits of its unique purpose to hundreds of thousands of members every day.

With guaranteed level premiums, you'll have the comfort of knowing exactly how much your life insurance protection will cost. The premiums for your base coverage and certain riders will never increase during the initial term of coverage you've chosen.

## Flexibility to match your changing needs

Term life insurance provides coverage for the period of time when you need it most. You can choose terms of 10, 20 or 30 years depending on your needs, and you can cancel your coverage without penalty at any time.

As your life changes, term life insurance has the flexibility to help you build the financial security you need. Foresters term life insurance is renewable, so you can extend the length of your coverage. And it's convertible, which means you can switch to Foresters permanent life insurance without supplying evidence of insurability should this option better meet your needs.

In addition to flexible product features, insureds will be eligible to enjoy the valuable benefits of Foresters membership.<sup>3</sup>

## Why choose Foresters?

Foresters Financial™ is an international financial services provider with a difference. We are not driven by the demands of outside investors. Instead, we are a membership-based fraternal benefit organization. We invest in our members, their families and their communities.

For over 140 years, Foresters has shared our financial strength with our members and their communities. Our financial strength, as measured by A.M. Best Company, is rated "A" (Excellent)<sup>1</sup> and has been for the past 16 years. This independent rating assesses our ability to pay claims and is an important measure of our strength and stability.

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For more information about the insurance Foresters may offer you, contact your licensed insurance representative:

## Coverage that is as individual as you are

Foresters offers preferred insurance classes for coverage of \$250,000 or more. This means that if you are in good health and live a healthy lifestyle, you may be eligible to pay lower premiums.

Joint First-to-die plans give you the flexibility to insure two lives under one policy, which is less expensive than purchasing 2 separate policies.

Our term life insurance also comes with Bereavement Assistance at no additional premium. Foresters will reimburse up to \$1,000 to your beneficiaries for counselling expenses to help them deal with their loss.

## Extend your basic life insurance protection

Foresters term life insurance offers a number of optional riders that allow you to customize your coverage to your personal circumstances and future goals.

**Term Riders** give you the flexibility to add additional layers of protection to cover shorter term risks.

**Child Term Rider** provides term life insurance for your children and can give them a head start on their own life insurance plans, by allowing them to convert their coverage to a new Foresters permanent insurance plan without evidence of insurability.

**Accidental Death Benefit Rider** can provide an additional benefit to help your family when they need it most.

**Disability Waiver of Premium Rider** helps you maintain your valuable life insurance coverage if you are totally disabled and unable to work.



Your financial representative can provide full information on Foresters term life insurance, its benefits and options, and help design your coverage to meet your personal and family requirements.



## The added value of Foresters Membership

At Foresters Financial, we believe in doing more - for you, your family, and your community.

As a Foresters member,<sup>4</sup> you can expect more than financial protection. As a member you may also be eligible to access complimentary member benefits including opportunities to attend fun Foresters events with your family, develop your personal skills, and make a difference by volunteering in your community.

And, as a member, you may qualify for a variety of other complimentary life, and education benefits that go beyond life insurance to help you and your family get even more out of life. Foresters current member benefits include competitive scholarships, terminal illness loan and orphan benefits to help children financially if they lose one or both parents.

Ask your financial representative to tell you more about Foresters complete member benefits package or visit us online at [foresters.com](http://foresters.com).

<sup>1</sup> The A.M. Best rating assigned on August 18, 2016 reflects The Independent Order of Foresters overall strength and claims-paying ability but does not apply to the performance of investment products. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. See [ambest.com](http://ambest.com) for our latest rating.

<sup>2</sup> Underwritten by Foresters Life Insurance Company.

<sup>3</sup> 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 and limitations and may be changed or cancelled without notice.

<sup>4</sup> The Foresters Financial member is the primary insured person under the term life insurance policy.