# Life insurance is just the beginning

## We also provide complimentary member benefits[1]

At Foresters, we're committed to being your long-term partner; helping you prosper and improving your community through member benefits.

## Community and volunteering

Community volunteering is at the heart of our values. Each year we help thousands of members organize and participate in activities like building new playgrounds or volunteering for the Red Cross.™

The Competitive Tuition Scholarships[2] help cover post-secondary education and to date Foresters has awarded $30 million in financial support to more than 7,950 students.

## Well-being benefits

Legal *Link*[3] offers deeply discounted legal services that can assist you with topics such as estate planning or buying and selling property. *Everyday* Money[4] offers an abundance of financial planning resources for items such as how to save for a down payment on a home, pay off student debt, lease a vehicle, and create a household budget.

This brochure is provided for information purposes only; it does not form part of the Foresters Your Term 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 underwritten and issued by The Independent Order of Foresters, a fraternal benefit society. Foresters Your Term Life 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 Term Life Insurance contract for your state for these terms and conditions. Foresters Your Term and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Your Term: ICC16-TERM-ANB-US01 or TERM-ANB-XX01-2016
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-TRAD-ABRCHCRTI-US01 or TRAD-ABRCHCRTI-XX01-2014 or TRAD-ABRCHCRTI-XX01-2016;
Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-TRAD-ABRCRTI-US01 or TRAD-ABRCRTI-XX01-2014 or TRAD-ABRCRTI-XX01-2016;
Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 or TRAD-ABRTI-XX01-2014 or TRAD-ABRTI-XX01-2016;
Accidental Death Rider: ICC13-TERM-ADR-US01 or TERM- ADR-XX01-2013;
Children's Term Rider: ICC13-TERM-CTR-US01 or TERM- CTR-XX01-2013;
Common Carrier Accidental Death Rider: ICC13-TERM-CCADR-US01 or TERM-CCADR-XX01-2013;
Disability Income Rider (Accident Only): SI-DIR-XX01-2006 or SI-DIR-MN02-2006; Disability Income Rider (Accident & Sickness): DISR-XX01-2007;
Family Health Benefit Rider: FHB-XX01-2007 or FHB-NH02-2007;
Waiver of Premium Rider: ICC13-TERM-WPR-US01 or TERM- WPR-XX01-2013

[1] Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice. Financial results as of December 31, 2015. All figures in Canadian dollars.

[2] This program is administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial.

[3] In the United States, Foresters Legal *Link* benefit is provided by Legal Club of America®, which is a registered trade name of Saturday Holdings Inc. The terms and conditions of Legal *Link* are those of Legal Club of America's® Family Legal Plan."

[4] In the United States, *Everyday* Money is provided by askAFS.

[5] Insurability depends on the answers to a few medical and lifestyle questions and an underwriting review, based on underwriting requirements and guidelines.

[6] Each rider mentioned requires additional premium unless otherwise noted.

[7] Foresters will pay the eligible designated charitable organization in the name of the insured. The maximum payment under this provision is $100,000. The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

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. NM109

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Compliments of:

For more information about Foresters Financial and Your Term visit www.foresters.com or call us toll-free at 800-828-1540.

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# Your Term

## Level Term Life Insurance

# For customized financial protection

Foresters Financial

# Why choose us as your financial services provider?

## We're not your typical financial institution

Foresters Financial™ is a fraternal benefit society which means we're a member-based life insurance provider. Founded in 1874, we've been proudly serving members for more than 140 years.

Our purpose is to enrich lives and build strong communities through the life insurance solutions we offer. Our organization is also committed to continually redefining the role of a financial services provider and how we assist valued members, like you.

## Doing more for members, families and communities

We believe in:

- Helping you meet your financial goals and take care of those you love
- Ensuring you get more than just a financial services provider
- Allocating time and money in ways that make a positive difference

# Your Term, your life, your way

**Foresters Your Term – where affordable protection meets charitable giving. Your Term offers financial protection to cover expenses for a defined period such as a mortgage or a loan. Your Term also provides you the opportunity to contribute to your favorite causes with our Charity Benefit provision.**

## Key features

### Guarantees

- Death benefit is guaranteed
- Premiums for base coverage and most riders are guaranteed for the length of the initial term

### Flexibility

- Choose the term that's right for you: 10, 15, 20, 25, or 30 years
- Coverage starting as low as $50,000 and up to $400,000 with non-medical[5] underwriting
- Coverage starting as low as $100,000 to $10,000,000 and higher with medical underwriting
- Coverage can be annually renewed after the initial term

### Affordability

- Competitively priced with premiums designed to meet your budget

### Underwriting choices

- Non-medical underwriting with no paramedical exams, fluid collection, or saliva swabs, and no life event requirements
- Medical underwriting with preferred and substandard underwriting classes available

### Convertibility

- Your base coverage can be converted to a permanent Foresters plan without requiring any new or additional underwriting

## Customize Your Coverage

### For added value

Foresters automatically includes up to three riders with your base coverage, with no additional cost or premium.

- **Accelerated Death Benefit Rider** may allow the owner to accelerate a portion of the death benefit and receive a payment if the insured is diagnosed with a covered illness which may include critical, chronic, and terminal illnesses.
- **Common Carrier Accidental Death Benefit Rider** may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus, or train.
- **Family Health Benefit Rider** may provide a payment to help cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados, and earthquakes.

### For living benefits or added protection

Adding a rider[6] can provide living benefits and enhance your base coverage.

- Disability Income Rider (Accident Only)
- Disability Income Rider (Accident & Sickness)
- Waiver of Premium Rider
- Accidental Death Rider
- Children's Term Rider

[5] Insurability depends on the answers to a few medical and lifestyle questions and an underwriting review, based on underwriting requirements and guidelines.

## Charity Benefit Provision

### Donate to your favourite causes

Financial decisions which help protect and enhance the lives of you and your family can now be extended to charitable giving. Your Term includes a Charity Benefit provision so you can donate to your favorite causes.

This contractual provision is automatically included at no additional cost and does not impact your death benefit.

When a claim is paid to the beneficiaries, Foresters will pay[7] an additional 1% of the face amount to a registered charitable organization as designated by the owner. The payment is made as a donation in the name of the insured.

**Example:**

You purchase $100,000 20-year term life insurance coverage. You name:

- a beneficiary (such as a spouse or child) for the death benefit amount
- a registered charitable organization for the Charity Benefit provision

When a claim is paid, the beneficiary or beneficiaries will receive the $100,000 death benefit amount.

PLUS Foresters makes a $1,000 payment to your designated registered charitable organization.