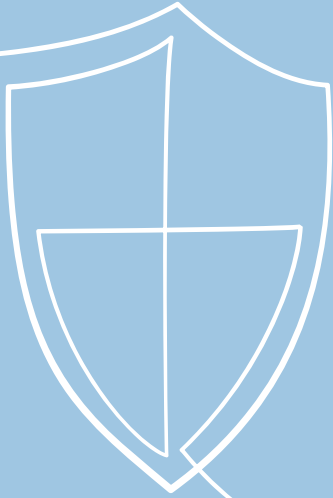


# Financial protection and exceptional value



**Foresters**   
Financial

# Foresters Strong Foundation

## Term Life Insurance

Start building your financial security plan with Foresters Financial™.

Strong Foundation is a life insurance product designed to provide affordable financial protection to cover expenses for a defined period. Combined with many different riders, it can be a useful starting point for your financial security plan.

### You can rely on Strong Foundation if you are:

- Living with Diabetes or mild COPD.<sup>1</sup>
- Using supplemental tobacco products.<sup>2</sup>
- Starting life with a new partner.
- Caring for your family.
- Covering short-term debts.
- Covering longer-term debts, such as a mortgage.

### Coverage details

- Choose the term that's right for you: 10, 15, 20, 25 or even 30 years.
- Coverage from \$50,000 to \$500,000.
- Guaranteed death benefit amount and level premiums for the duration of the initial term.
- Enhance your protection with other optional riders.

### Charity Benefit provision

Strong Foundation comes with a built-in Charity Benefit provision for no additional premium.

When a claim is paid to the beneficiaries, Foresters will pay an additional 1% (up to a maximum of \$100,000) 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.<sup>3</sup>



### Pressed for time? No problem!

Non-medical underwriting offers a less strict underwriting process with no paramedical exam or lab requirements. Insurability depends on the answers to medical and other application questions and underwriting searches and review.

# Your life on your terms

Foresters Strong Foundation is competitively priced, with coverage options to suit your budget.

## Built-in riders

Foresters automatically includes up to three riders with your base coverage:

### Accelerated Death Benefit Rider<sup>4</sup>

Provides an option to accelerate a portion of the eligible death benefit and receive a payment due to the diagnosis of an eligible illness. This rider can be issued with one or more of the eligible illnesses – Critical Illness, Chronic Illness or Terminal Illness.

### Common Carrier Accidental Death Rider

Pays up to double the death benefit if the insured dies within 180 days of, and due to, an accidental bodily injury that occurred while on a common carrier as a fare-paying passenger, up to a maximum of \$300,000.

### 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.

## Optional riders

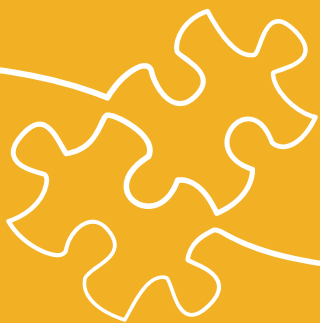
**Children's Term Rider**

**Accidental Death Rider**

**Waiver of Premium Rider**

## Options for the long-term

As your needs change and you want lifetime protection, Strong Foundation gives you the option to convert to a Foresters permanent life insurance coverage during the conversion period without the stress of going through the underwriting process again.



# Your life, your way with Foresters

Not your ordinary life insurance company

Foresters is an international financial services provider with a unique history. For over 150 years, we have set out to provide everyday working families with access to life insurance. Our purpose-driven culture is committed to you, your family and your community. When you purchase life insurance coverage with Foresters, you become a Foresters member with access to unique member benefits.<sup>5</sup>

**Activate your MyForesters account and start using  
your benefits right away!**



# Foresters helps you get the most out of life



## LawAssure<sup>6</sup>

An online document preparation service that helps you create wills, powers of attorney and healthcare directives online.



## Foresters Go<sup>TM</sup>

More than your average wellness app. It's a fun way you can earn Rewards Points for making healthy choices and giving back to your community.



## Competitive Scholarship<sup>7</sup>

Member families can apply for tuition scholarships up to \$2,000 per year for up to four years to help with the rising cost of post-secondary education.

# Foresters helps you build stronger communities



## Foresters Care<sup>TM</sup>

You can apply for two yearly grants of \$200 each to give back to your community.



## Foresters Moments<sup>TM</sup>

Come together with friends, family and other Foresters members and reconnect over fun activities.



## Community Volunteer grants

You can apply for two yearly grants of up to \$1,500 to organize volunteer activities for causes important to you.

# Compliments of:

Name \_\_\_\_\_

Contact information \_\_\_\_\_

License number \_\_\_\_\_

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N781

This brochure is provided for information purposes only; it does not form the Foresters Strong Foundation 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 Strong Foundation 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 Strong Foundation Life Insurance contract for your state for these terms and conditions. Foresters Strong Foundation and its riders are filed under the form numbers listed below.

Foresters Strong Foundation: ICC16-TERM-ALB-US01 or TERM-ALB-XX01-2016; 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-TRADABRCRTI-US01 or TRAD-ABRCRTI-XX01-2014; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTIUS01 or TRAD-ABRTIXX01-2014; Accidental Death Rider: ICC13-TERM-ADR-US01 or TERM-ADR-XX01-2013; Children's Term Rider: ICC13-TERM-CTRUS01 or TERM-CTR-XX01-2013; Common Carrier Accidental Death Rider: ICC13-TERM-CCADR-US01 or TERM-CCADR-XX01-2013; Family Health Benefit Rider: FHB-XX01-2007 or FHB-NH02-2007; Waiver of Premium Rider: ICC13-TERM-WPR-US01 or TERMWPR-XX01-2013

- <sup>1</sup> Mild COPD defined as: nonsmoker, not using oxygen, or steroids or any serious COPD medications. Little to no shortness of breath on exertion such as climbing one flight of stairs.
- <sup>2</sup> Supplemental tobacco products are defined as: the use of cigars, pipes, chewing tobacco, nicotine patches, vape pens and marijuana.
- <sup>3</sup> 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.
- <sup>4</sup> The Accelerated Death Benefit Rider provides an option to accelerate a portion of the eligible death benefit and receive a payment. The payment, due to diagnosis of an eligible illness, may be significantly 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 and may affect eligibility for public assistance programs. Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code (IRC). Specific situations may result in a taxable event.
- <sup>5</sup> Description of member benefits that you may receive assumes you are a Foresters 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 or are no longer available.
- <sup>6</sup> LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer.
- <sup>7</sup> This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en/member-benefits/scholarships> for further details.

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