

New Product

Your Legacy Single Premium Participating Whole Life with ABR



- Leverage for estate planning
- Provide a hedge for future needs¹
- Protect grandchildren from future uninsurability

Your Legacy highlights

- Strong early cash value product
- Paid-up Additions help grow cash value and death benefit
- Non-medical² underwriting based on net amount at risk:
 - Standard to table 4 available to age 85 and juvenile from ages 0 to 15
 - Substandard (tables 5-8) available for issues ages 16 -80

Foresters Financial Stability

- A.M. Best Company "A" (Excellent) rating³ for 14 consecutive years
- Solid track record of paying dividends⁴ on participating products every year from 2004 to 2013 – with a dividend interest rate between 5.60% and 6.75%

Comprehensive suite of living benefits

Built-in ABR at no additional premium

Chronic Illness – up to 24% for any 12-month period, up to 95%

Critical Illness – up to 95% to a maximum of \$500,000

Terminal Illness – up to 95% to a maximum of \$500,000

Also included at no additional premium

Family Health Benefit Rider – to help pay some family health expenses that may result from certain natural disasters, such as hurricanes, tornadoes and earthquakes.

Plus...

Member Benefits⁵

Eligible members have access to benefits, such as LegalLink that can help with estate planning needs:

- Will (simple & complex)
- Trust
- Living Will/Health Care Proxy
- Power of Attorney

Children and grandchildren can apply for competitive scholarships

Call today to find out how to build Your Legacy into your business!



Foresters Your Legacy and its riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations and state variations. Refer to Foresters Your Legacy Producer Guide and the insurance contract for the applicable state for details.

¹ Certificate loans are available. Refer to the Your Legacy Producer Guide for information about loan interest and the potential impact of the outstanding loan amount.

² Insurability depends on the answers to a few medical and lifestyle questions and an underwriting review, based on underwriting requirements and guidelines.

³ 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. In assigning Foresters rating on July 2, 2014, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future.

⁴ Not an indication of future dividend performance. Although future dividends are expected, they are not guaranteed.

⁵ Non-contractual, subject to eligibility requirements and limitations and may be changed or cancelled without notice.

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