

Extend your basic life insurance protection

Finding yourself unable to earn an income can have a devastating impact on you and your family. Fortunately, Foresters Strong Foundation has riders available to help:

Critical Illness Rider

You can add the optional Critical Illness Rider² which allows you to accelerate a portion of your term insurance amount as a lump sum payment if you are diagnosed with certain illnesses or undergo certain medical procedures.

Disability Income Rider

Our optional Disability Income Rider³ helps protect you if you become totally disabled as a result of an accident.

Waiver of Premium Rider

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

Accidental Death Coverage

Choosing the optional accidental death coverage can provide an additional benefit to help your family when they need it most.

Also available on Strong Foundation:

Accelerated Death Benefit Rider⁴

Provides an option to accelerate a portion of the eligible death benefit and receive a payment⁵. Subject to eligibility criteria and state variations, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness with no additional premium.

⁴This rider is not available for certificates issued with a base face amount of less than \$20,000. On certificates where the insured's issue age is higher than 75 or issued as sub-standard, Terminal illness, where available, will be the only eligible illness issued.

⁵The payment, due to diagnosis of an eligible illness, may be 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.

Compliments of:

Ricky Moore
301-275-7051 Cell #

This brochure is provided for information purposes only; it does not form part of the Foresters Strong Foundation contract and is not intended to amend, alter or change any of the terms and conditions of the contract. Refer to the Foresters Strong Foundation contract for your state for these terms and conditions. Contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters Strong Foundation and its riders may not be available or approved in all states and state variations may apply. Foresters Strong Foundation 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 Strong Foundation: ICC13-TERM-SF-US01, TERM-SF-XX01-2013 or TERM-SF-NY02-2013
Disability Income Rider (Accident Only): SI-DIR-XX01-2006 or SI-DIR-MN02-2006
Critical Illness Rider: SI-CIR-XX01-2006 or CIR-IL01-2008
Waiver of Premium Rider: ICC13-TERM-WPR-US01 or TERM-WPR-XX01-2013
Accidental Death Rider: SI-ADR-US01-2005 ICC13-TERM-ADR-US01 or TERM-ADR-XX01-2013
Children's Term Rider: ICC13-TERM-CTR-US01 or TERM-CTR-XX01-2013
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-TRAD-ABRCRTI-US01 or TRAD-ABRCRTI-XX01-2014
Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 or TRAD-ABRTI-XX01-2014

For more information about Foresters, go to foresters.com or call us toll-free at **800 828 1540**

The Independent Order of Foresters
789 Don Mills Road
Toronto, Canada M3C 1T9

U.S. Mailing Address:
PO Box 179
Buffalo, NY 14201-0179

503258 US (11/14)

Strong Foundation

Level Term
Life Insurance



Foresters a flexible foundation

Foresters 

The importance of term life insurance

Financial security for your family is not always easy to achieve. Life can be full of celebrations, positive changes and successes, but it can also include unforeseen challenges. ForestersTM term life insurance can help provide protection along the way and help you prepare for the unexpected.

Start building your financial security plan

Foresters term life insurance, combined with the many 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
- Protecting income in case of total disability or critical illness

Flexibility to match your changing needs

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 in many cases, it's convertible, which means you can switch to Foresters permanent life insurance should this option better meet your needs.

Additional benefits of becoming a Foresters member

Foresters 140-year heritage as a fraternal benefit society — a member-based life insurance provider for everyday families — is the foundation for our guiding principle: enriching the lives of our members, their families and the communities in which they live. We're not a faceless financial institution. We stand for something more. Foresters is an active part of your life, at every stage.

As a Foresters member you can enjoy a package of benefits¹ — many of them complimentary — that can help you and your family do more.

And you can take advantage of available opportunities to make a difference in your community, develop your personal skills and attend fun family events.

To learn more about membership, visit us at foresters.com or call 800 444 3043.

With Foresters Strong Foundation level term life insurance you will have the peace of mind that your family may continue to meet everyday financial responsibilities in the event of your death.

Choose the term that fits your needs

Because it's term life insurance, Strong Foundation provides coverage for the period of time when you need it most. You can choose terms of 10, 15, 20, 25 or 30 years to match your needs.

Lock in your premiums

With guaranteed level premiums, for certain coverages 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.

See the back cover of this brochure for important information about Foresters Strong Foundation and its riders.

Applying is simple

Applying for Foresters Strong Foundation is simple and convenient. The application is easy to understand and your life insurance representative will help you apply.

Ask your insurance representative how Foresters Strong Foundation can work for you.

Give your children a head start

Strong Foundation is a great way to give your children the gift of guaranteed insurability — even if their future health is uncertain. The optional **Children's Term Rider** 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, guaranteed. Your future children, including any you may adopt are automatically covered when you buy this rider.



¹ Foresters member benefits are non-contractual, subject to eligibility requirements and limitations and may be changed or cancelled without notice. Third parties administer Legal Link, Everyday Money and Foresters Competitive Scholarships.

² Premiums paid for the Critical Illness Rider (Accelerated Death Benefit) may be refundable if death occurs from a cause other than a covered critical illness, less any benefits that have already been paid under this rider.

³ Premiums paid for the Disability Income Rider (Accident Only) may be refundable on death, less any benefits that may have already been paid under this rider.

Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9; its subsidiaries are licensed to use this mark.