




**Helping you get
more out of life.**

Foresters 
Financial

Helping is who we are.™

Visit foresters.com to see how we can help you.



**Odds are, you didn't
wake up today thinking
"Do I need life insurance?"**

It's easy to get caught up in your family's current needs. But what about their future? Should something happen to you, will they be cared for?

When it comes to life insurance, you have options. Why not consider a life insurance provider that's focused not only on protecting you tomorrow, but on making your life better today?

Insurance for life

At Foresters Financial™, we're on a mission to help more families secure their long-term financial future and improve their overall well-being. Whether you're just starting out or ready to retire, we have flexible products that can help see your family through all life's moments.

Your best life starts now.

We believe that economic security brings piece of mind, time with family and friends reduces stress, and being of service gives us a strong sense of purpose.

Through our unique member benefits¹ program, we empower our members not only to achieve this, but to live richer, fuller lives along the way.



Well-being benefits

- Confidential financial counseling for long-term financial health and success
- Monthly orphan benefit payments² for orphans under 18 years
- Interest-free terminal illness loans^{2,3} up to 75% of your life insurance



Community and volunteer benefits

- Member-sponsored community involvement events
- Opportunities to lead and organize events and activities as an elected Foresters Council member⁴
- Complimentary fun family events



Grant and scholarship benefits

- Community grants provide up to \$2,000 to organize community activities in your area
- Competitive tuition Scholarships⁵ provide up to \$8,000 over four years
- Orphan scholarships² for post-secondary tuition and related costs
- Emergency financial assistance in the event of hardship, disaster or large-scale emergency

Members also enjoy exclusive access to [MyForesters.com](https://www.myforesters.com) where they can take advantage of member benefits, learn about events in their community, connect with other Foresters members, apply for scholarships, and more.

Join the millions of Foresters members living their best life every day. Find out more at foresters.com.

Visit foresters.com or call us toll-free at **800-828-1540**.

Compliments of:

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C 1T9) and its subsidiaries. NC159

¹ Descriptions of members 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, definitions and limitations and may be changed or cancelled without notice.

² Available to eligible members with an in-force certificate having a minimum face value of \$10,000 or if an annuity, a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous 12 months. Certificate includes an in-force individual policy or annuity offered by The Independent Order of Foresters and Foresters Life Insurance Company.

³ Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters. Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

⁴ Governance rights are available to voting members only.

⁵ This program is administered by International Scholarship and Tuition Services, Inc. Please visit <http://www.foresters.com/en/foresters-difference/foresters-competitive-scholarship-program> for eligibility criteria.

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