

Compliments of:

This brochure is provided for information purposes only; it does not form part of the Foresters Your Legacy Single Premium Whole Life participating 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 issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters Your Legacy and its riders are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters Your Legacy Whole Life insurance contract for your state for these terms and conditions. Foresters Your Legacy and its riders are filed under the following form numbers listed below, where "XX" represents either "U.S." or your state's postal abbreviation, as applicable.

Foresters Your Legacy: ICC14-WL-SPREM-XX01 or WL-SPREM-XX01-2014

Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-TRAD-ABRCHCRTI-XX01 or TRAD-ABRCHCRTI-XX01-2014

Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-TRAD-ABRCRTI-XX01 or TRAD-ABRCRTI-XX01-2014

Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-XX01 or TRAD-ABRTI-XX01-2014

Common Carrier Accidental Death Rider: ICC11-WL-CCADR-US01 or WL-CCADR-XX01-2011

Family Health Benefit Rider: WL-FHB-XX01-2011

Not a deposit. Not FDIC insured. Not guaranteed by any bank or credit union. Not insured by any federal government agency.

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

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

503571 US (01/15)

Your Legacy Single Premium Whole Life Insurance



Foresters future generations

Foresters 

Foresters membership— real added value

For 140 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members.

Enhancing family life

Foresters, in partnership with KaBOOM!, has built more than 100 playgrounds across the US and Canada. Over a 15-year lifespan, these playgrounds will give more than 3-million children and their families an opportunity to spend quality time together.

Believing in supportive families

Foresters is proud to be a Founding Partner of Children's Miracle Network Hospitals® (CMN Hospitals), a non-profit organization that raises funds for over 170 children's hospitals across North America. Since 1990, Foresters has helped raise over half a billion dollars for CMN Hospitals, helping millions of children receive access to the quality specialized health care they so desperately need.

Helping families get more out of life

When you become a Foresters member, you can enjoy a remarkable package of complimentary member benefits¹ that can help you and your family do more. You can take advantage of opportunities to develop your personal skills, attend fun family events and make a difference in your community.

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.

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



Building Your Legacy

Insurance protection which also helps you transfer wealth to benefit you – and future generations

Foresters *Your Legacy* is single premium, participating whole life insurance that provides permanent protection for your lifetime – up to age 121. *Your Legacy* can be ideal for both individual and estate planning needs¹.

Cash value can help you fulfil the promise of life

Your Legacy life insurance accumulates guaranteed cash value and may also pay dividends which can be left on deposit to accumulate with guaranteed interest, paid in cash or used to purchase additional coverage.

Complimentary member benefits

Foresters members may be eligible to receive a package of member benefits that, along with your life insurance coverage, can help you and your family do more. See the right side of this brochure for more details.

Putting it all together

Your life insurance representative will show you how *Your Legacy* life insurance and member benefits offer real value in times of need.

¹ Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. Consult a tax or legal advisor regarding estate planning.

Your Legacy

Single Premium Whole Life Insurance

Foresters *Your Legacy* may include up to three riders at no additional premium:

Family Health Benefit Rider pays a benefit to help pay some family health expenses that may occur as a result of certain natural disasters, such as earthquakes, hurricanes, and tornadoes.

Common Carrier Accidental Death Rider provides an additional death benefit on death from accidental injuries that occur while riding as a fare-paying passenger on a common carrier, such as a bus or a train.

Accelerated Death Benefit Rider² provides an option of accelerating a portion of the eligible death benefit and receive a payment³. Subject to eligibility criteria and state variations, with no additional premium, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness.

² This 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 80 or issued as sub-standard, Terminal Illness will be the only eligible illness available.

³ The 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.

Foresters member benefits for you and your family

	Benefit amount	Premium
Terminal Illness loan² An interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on a terminally ill insured person.	\$250,000 maximum	Complimentary for members
Competitive Scholarships³ Available every year to eligible members and their family who can qualify for up to \$8,000 in support.	\$8,000 maximum per child	Complimentary for members
Orphan Scholarships Per year per child, renewable for up to 4 years of full-time postsecondary education upon the death of: both parents, up to \$6,000; a single parent, up to \$3,000; one of two parents, up to \$1,500.	\$24,000 maximum per child	Complimentary for members
Orphan benefits \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.	\$194,400 maximum per child	Complimentary for members
Everyday Money Toll-free access to accredited counsellors can help with everyday money issues, such as budgets and debt.	Invaluable	Complimentary for members
Legal Link Access certain free and discounted legal services in your area. Connect with lawyers for help with a variety of issues including wills, home ownership and family law.	Invaluable	Complimentary for members

⁴ Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

⁵ This program is administered by International Scholarship and Tuition Services, Inc.