

# Foresters term: Live life your way



**Foresters**   
Financial

**Helping is who we are.**<sup>TM</sup>

Visit [foresters.com](https://foresters.com) to see how we can help you.

# Dealing with life's daily demands can be a challenge

Modern life can be stressful. Juggling the demands of work, family and home may at times feel like an impossible task. Sometimes it can seem like there's barely enough time or money to go around.

Adding to your worries, you know that if something bad were to happen to you, your home and family's future could be in jeopardy. Yet you may be hesitating to buy life insurance because you don't want to add another expense for something you can't use today.

That's where Foresters Financial™ can help.

## Not your ordinary life insurance company

Foresters believes you should have affordable options for protecting your home and family. And we believe that life insurance should be a product that fits your life.

- Term life insurance<sup>1</sup> from Foresters can be **an affordable solution to help protect what matters most and reduce your financial stress.**
- As part of our purpose, Foresters offers members a wide range of unique and complimentary benefits<sup>2</sup> that can be part your life today.

**Foresters term life insurance helps protect your family's future while giving you the chance to live your best life, starting today.**



Many people believe life insurance coverage is more expensive than it is. Most consumers estimate the cost of life insurance as being three times as high as the actual cost.<sup>3</sup>



## Foresters term: Live life your way

Foresters term life insurance is designed to provide affordable financial protection.

- Choose the term that's right for you: 10, 20 or even 30 years.
- Guaranteed death benefit amount and level premiums for the duration of the term.
- Preferred insurance classes for coverage of \$1,000,001 or more so if you are in good health and live a healthy lifestyle, you may be eligible to pay lower premiums.
- The flexibility to insure two lives under one Joint First-to-die certificate, which is less expensive than purchasing 2 separate policies.
- Bereavement Assistance of up to \$1,000 for counselling expenses to help your beneficiaries deal with their loss.
- Optional riders that can be added for extra protection.

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



## Protecting your family's future

Your income is important for your family, whether you're just starting out or in mid-career. Without a salary, most families wouldn't have the resources needed to maintain a home or provide for loved ones.

That's why it's so crucial to have financial protection for your loved ones in case something happens to you. **By ensuring that they have something to fall back on, you can help reduce your family's worries, as well as your own.**

## Life on your terms

### Affordable protection

Foresters term life insurance balances affordability with flexible protection. You can choose the coverage option that best suits your budget.

### Unique member benefits

Foresters members have access to MemberDeals,<sup>4</sup> a discounts website with deals on gift cards, online shopping, theme parks and more. We also offer renewable competitive scholarships<sup>5</sup> to help ease the burden of the cost of higher education.

### Options for the long term

If your needs ever change and you want lifetime protection, Foresters term life insurance gives you the option to convert to permanent whole life coverage, without the stress of having to provide additional evidence of insurability.



## Enjoy today to the fullest

Earning an income is important, but it is essential not to lose sight of why you're working – to provide the means to get the most out of your life. Enjoying life to the fullest includes spending quality time with family or meeting new friends.

Perhaps, like many people, you gain fulfillment by giving time or money to charitable causes that improve the lives of others. **Research suggests that volunteering can increase personal satisfaction and may even lead to greater life expectancy.**<sup>6</sup>

## Foresters helps you get the most out of life

### **Fun family events with our compliments**

Each year, Foresters offers many complimentary fun events for our members and their families, such as baseball games and amusement park outings.

### **Building stronger communities**

Foresters knows how much our members care about their communities. That's why we offer community grants, to give you a chance to organize worthy volunteer projects close to home.

### **Give to others and give to yourself**

Foresters term life insurance comes with a built-in Charity Benefit provision for no additional premium. In addition to the death benefit, when a claim is paid to the beneficiaries, we will donate 1% (up to a maximum of \$100,000) to the eligible designated charitable organization you choose.<sup>7</sup>

# Affordable protection when it matters most

Ready for Foresters to help you live life on your terms? Visit [foresters.com](https://www.foresters.com) or call us toll-free at **800-828-1540**. Or contact your preferred life insurance advisor.

Compliments of:



Foresters Financial, Foresters and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries. NC236

<sup>1</sup> Underwritten by The Independent Order of Foresters.

<sup>2</sup> Descriptions of member 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 or are no longer available.

<sup>3</sup> Facts of Life, 2018 LIMRA, LIAM September 2018.

<sup>4</sup> Discounts are administered by Entertainment Benefits. Some experiences may be limited or unavailable due to the COVID-19 pandemic. All offer prices listed on the MemberDeals platform are displayed in US currency and Canadian residents may be charged a currency conversion fee by their credit card provider.

<sup>5</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 <http://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-program> for further details.

<sup>6</sup> Source: Huffington Post, Benefits of volunteering, [https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering\\_b\\_4151540.html](https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering_b_4151540.html)

<sup>7</sup> Foresters will pay the eligible designated charitable organization in the name of the insured. The designated charitable organization must be registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary for the benefit has been designated, prior to, and is in effect on, the date of the death of the insured.

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