



Affordable permanent life insurance for smokers? Yes, it's possible!

Foresters offers smokers significant savings to encourage them to quit smoking and lead a healthier lifestyle.

You may wonder whether you can still get life insurance if you smoke tobacco products. Generally speaking, smokers may still qualify for coverage, but their premiums tend to be higher than those of a non-smoker.

There is good news, Foresters Financial™ offers a compelling incentive to quit smoking and never look back.

Quit Smoking Incentive Plan

Our Advantage Plus Participating Whole Life¹ and Non-Par Whole Life² products come with a Quit Smoking Incentive Plan. **Smokers automatically receive lower rates for the first two years of their certificate.** And if they quit within this time period, those lower premiums can continue.

It's a powerful incentive to stop smoking, giving you the chance to **potentially save thousands of dollars as well as live a healthier lifestyle.**

Depending on the product and premium payment period you chose, the savings could apply to up

to 20% of your total premiums even if you decide not to quit. And Foresters smoker rates are still very competitively priced.

Plus, Foresters offers members a wide range of unique and complimentary benefits.³ Benefits that can be part of our members' lives today and every day.

For more information, contact your life insurance advisor.

Significant savings that add up



Lee

is a 35-year-old male smoker looking for affordable permanent protection. He purchases Advantage Plus with \$150,000 of coverage. He selects the Enhanced Insurance Dividend Option and a premium payment period of 10 years. In the first two years with the Quit Smoking Incentive Plan **he saves \$1,974.62⁴** compared to standard smoker rates.



Marlo

is a 42-year-old female smoker. She purchases Non-Par Whole Life with \$175,000 of coverage and a premium payment period of 20 years. In the first two years with the Quit Smoking Incentive Plan **she saves \$2,177⁴** compared to standard smoker rates.

And those savings continue if Lee and Marlo successfully quit smoking within two years.

Compliments of:

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¹ Underwritten by The Independent Order of Foresters.

² Underwritten by Foresters Life Insurance Company.

³ Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are noncontractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

⁴ Standard rates.

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