

Foresters Financial™ term life insurance provides affordable coverage for the period of time when you need it most.

Base coverage

	Benefit Amount	Planned Premium
Foresters term life insurance (____years)		
Conversion Option Policy may be converted without evidence of insurability to Foresters permanent life insurance.	Invaluable	No additional premium
Exchange Option Policy may be exchanged without evidence of insurability to a Foresters term insurance policy with a longer term.	Invaluable	No additional premium
Bereavement Assistance Beneficiaries may be reimbursed up to \$1,000 for counseling services to help them deal with their loss.	\$1,000	No additional premium

Optional benefits

Accidental Death Rider Provides a maximum benefit of \$300,000 in case of death due to accidental bodily injury.		
Children's Term Insurance Rider Provides up to \$30,000 of level term life insurance for each eligible child of the insured.		
Term 10, Term 20 or Term 30 Rider Provides renewable and convertible term insurance on the insured person and/or that person's spouse.		
Waiver of Premium Rider Waives the premium up to rider expiry if the insured is totally disabled for at least 6 months and unable to work. If this disability begins before age 60, waiver continues even after the rider expires, if total disability is continuous.	Waives monthly deduction	
Total Planned Premium Premium subject to underwriting		

Plus: Complimentary Member Benefits²

For you and your family

	Benefit Amount	Planned Premium
Terminal Illness loan 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 or a single parent.	\$194,400 maximum per child	Complimentary for members
Foresters Community Grants The Foresters Community Grants program provides members with financial grants to organize volunteer and fun family activities within their communities.	Up to \$2,000 per grant (max. 3 per year)	Complimentary for members
Inspiring community activities Opportunities to become involved in volunteer activities such as playground builds.	Invaluable	Complimentary for members
Emergency Assistance Program Short term, temporary financial assistance to eligible members affected by significant personal hardship, disaster or large-scale emergency.	\$300 per member	Complimentary for members
Everyday Money & Legal Link Toll-free access to two services. Accredited counsellors can help with every day money issues, such as budgets and debt. Access complimentary or discounted legal services in many areas.	Invaluable	Complimentary for members

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

This worksheet is provided for information purposes only; it does not form part of the Foresters Advantage Plus insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters Advantage Plus insurance contract for these terms and conditions. Contracts are issued by Foresters Life Insurance Company.

¹ Underwritten by Foresters Life Insurance Company.

² 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. For details about membership and its benefits, visit foresters.com.

³ This program is administered by International Scholarship and Tuition Services, Inc.

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