

# Your Term

## Live life your way



**Foresters**   
Financial

**Helping is who we are.**

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



## Your Term: Live life your way

Foresters Your Term is a life insurance solution designed to provide affordable financial protection.

- Choose the term that's right for you: 10, 15, 20, 25 or even 30 years.
- Guaranteed death benefit amount and level premiums for the duration of the term.
- Coverage from \$50,000-\$400,000 for non-medical underwriting, and from \$100,000-\$10,000,000 with medical underwriting.
- Non-medical underwriting with no fluid collection, life event requirements or paramedical exam. Insurability depends on answers to medical and other application questions and an underwriting review.
- Optional riders that can be added for extra protection.

### Added protection for illness

Plus, the Accelerated Death Benefit Rider is automatically included with your coverage. This allows you to access a portion of the eligible benefit in the event that you are diagnosed with a covered chronic, critical or terminal illness.<sup>3</sup> The accelerated payment can be used to help cover out of pocket healthcare expenses and/or supplement lost income.

Your Term is competitively priced, with coverage options to suit your budget.

(If applicable) This product is a life insurance certificate that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate.

Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.



## Protecting your family's future

Your income is important for your family, whether you're just starting out or mid-career. Without a salary, most families wouldn't have the resources needed to maintain a home or provide for our 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 *Everyday Money*<sup>4</sup> for advice on issues such as budgeting and managing debt. We also offer renewable competitive scholarships to help ease the burden of the cost of higher education.<sup>5</sup>

### 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 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://foresters.com) or call us toll-free at **800-828-1540**. Or contact your trusted life insurance agent.

Compliments of:



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Foresters Your Term: ICC16-TERM-ANB-US01 or TERM-ANB-XX01-2016; Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-TRAD-ABRCHCRTI-US01 or TRAD-ABRCHCRTI-XX01-2014 or TRAD ABRCHCRTI-XX01-2015; Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-TRADABRCRTI-US01 or TRAD-ABRCRTI-XX01-2014 or TRAD-ABRCRTI-XX01-2015; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTIUS01 or TRAD-ABRTI-XX01-2014 or TRAD-ABRTI-XX01-2015; Accidental Death Rider: ICC13-TERM-ADR-US01 or TERM- ADR-XX01-2013; Children's Term Rider: ICC13-TERM-CTR-US01 or TERM-CTR-XX01-2013; Common Carrier Accidental Death Rider: ICC13-TERM-CCADR-US01 or TERM-CCADR-XX01-2013; Disability Income Rider (Accident Only): SI-DIR-XX01-2006 or SI-DIRMN02-2006; Family Health Benefit Rider: FHB-XX01-2007 or FHB-NH02-2007; Waiver of Premium Rider: ICC13-TERM-WPR-US01 or TERM- WPR-XX01-2013

<sup>1</sup> Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

<sup>2</sup> Facts of Life, 2018 LIMRA, LIAM September 2018.

<sup>3</sup> ABR is not available in CA. 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. The payment available is much less than the acceleration amount in the early years of the certificate and gradually increases over time. Payment will decrease certificate values and benefits. (If applicable) **This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate.** Receipt of the accelerated death benefits may affect eligibility for public assistance programs. Receipt of the accelerated death benefits may be taxable.

<sup>4</sup> Provided by third parties.

<sup>5</sup> Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <https://www.foresters.com/en/foresters-difference/scholarships> for eligibility criteria.

<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 an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

Not for use in CA.

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