

The value of life insurance

You didn't wake up today thinking "Do I need life insurance?" But if you're like most people, you probably thought about your loved ones and what you need to do to keep them safe and secure.

While it's easy to get caught in your family's daily needs, it's also important to think about their future.

The idea of life insurance is simple. It can help protect your family from financial hardship when you are no longer able to care for them. You can make sure they do not suffer the financial burdens that could occur in the event of your disability or death. Your actions today can help them cover day-to-day expenses, outstanding debts and future post-secondary education.

So ask yourself, can you risk waiting for 'someday' to come, to provide financial security for your dependents?

Financial solutions designed for every life stage

We believe our life insurance and investment products are just a starting point. Our financial strength⁸ helps you reach your financial goals, protect your family, and improve the place you live. Whether you are just starting out or ready to retire, we have financial solutions for every stage of life. That's because our focus is on you, our members and your families.

Compliments of:

For more information about Foresters Financial go to foresters.com.

¹ 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.

² The A.M. Best rating assigned on August 18, 2016 reflects The Independent Order of Foresters overall strength and claims-paying ability but does not apply to the performance of investment products. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. See ambest.com for our latest ratings.

³ In the US, Foresters Legal Link benefit is provided by Legal Club of America®, which is a registered trade name of Saturday Holdings Inc. The Terms and Conditions of Legal Link are those of Legal Club of America's® Family Legal Plan.

⁴ Available to eligible members with an in force certificate having a minimum face value of \$10,000 or if an annuity, a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months. Certificate includes an in force individual policy or annuity offered by The Independent Order of Foresters and Foresters Life Insurance Company.

⁵ Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters. Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

⁶ Governance rights are available to voting members only.

⁷ This program is administered by International Scholarship and Tuition Services, Inc.

⁸ Financial strength refers to the overall financial health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

Ronald McDonald House Charities (RHMC) is a registered trademark of McDonald's Corporation or its affiliates and is used with permission.

Foresters Financial and Foresters 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.

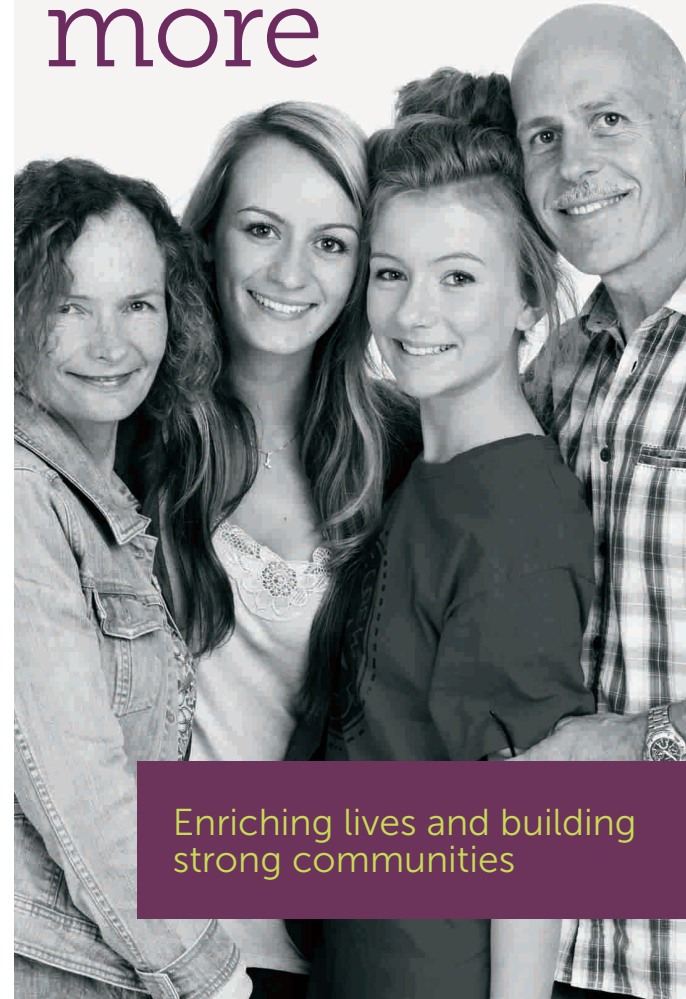
The Independent Order of Foresters
789 Don Mills Road
Toronto, ON Canada M3C 1T9

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

503979 CAN/US 03/17

Benefits of Membership

We believe in doing more



Enriching lives and building strong communities

Foresters
Financial

The Foresters difference

Foresters Financial™ is more than a life insurance provider. We believe in enriching lives and building strong communities. That's our purpose. We're proud to help everyday families live for today, plan for their financial future and make a difference in their communities.

When you trust Foresters with your life insurance, savings, retirement or investment needs, you're not only accessing our expertise, you're joining an organization that has been giving back to families and communities since 1874. And for our more than one million members, we provide valuable member benefits¹, opportunities to enjoy quality family time and the ability to give back through volunteering efforts that directly benefit local communities.

Foresters is financially strong and well positioned for long-term financial health. The independent rating agency A.M. Best has given The Independent Order of Foresters an "A" (Excellent) rating² for, among other things, its excellent balance sheet strength and operating performance, for 16 consecutive years.

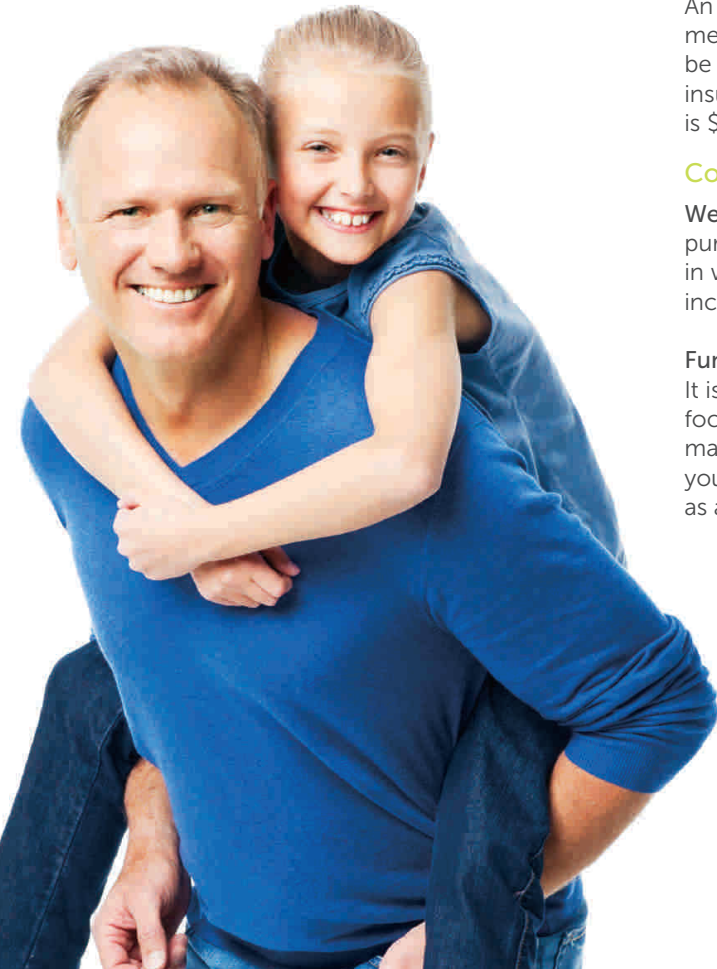
Foresters and your business

Life insurance can meet business needs as well. When your business is the largest asset in your estate, life insurance can be a major planning tool. Continuation of your business after death, replacement of key employees, equalization of inheritance for heirs not interested in the business, or the buyout of other business partners become important estate planning concerns.

The Benefits of Membership

From your family to your future, Foresters has you covered. As part of our purpose, we offer our members a wide range of unique and complimentary benefits. It's just one of the many ways we share our financial success with our members. You can feel secure knowing we're here to support you when you need it most.

Foresters member benefits include competitive tuition scholarships, financial counseling and discounted legal services as well as opportunities to give back through volunteering opportunities.



Well-Being Benefits

Everyday Money

Our toll-free, personalized and confidential phone-based financial helpline connects you to accredited counselors who can answer your questions about day-to-day management of your money.

Legal Link³

We offer you access to complimentary and discounted legal services in your area. You may be able to connect with lawyers for help with a variety of issues including wills, estate planning, home ownership and family law.

Orphan Benefit⁴

A monthly payment for orphans, which may pay \$900 per month per child to the legal guardian for children under 18 years of age in the event of the death of both parents or sole surviving parent.

Terminal Illness^{4,5}

An interest free loan may be provided for an insured member who becomes terminally ill. The total loan can be up to 75% of the total amount of the Foresters life insurance on that insured. The maximum loan amount is \$250,000.

Community and volunteering

We believe in working with communities to make our purpose a reality. That's why we invest time and money in ways we can work together to make a difference, including community programs, charities, and scholarships.

Fun Family Events

It is important to take a break from your busy schedule to focus on your family. That's why each year Foresters offers many wonderful fun events that give a chance for you and your loved ones to relax and connect with each other such as amusement park tickets and baseball games.

Community Involvement

You may have opportunities to become involved in volunteer activities such as playground builds.

Volunteer Leadership

Through Foresters volunteer leadership opportunities you may have access to personal development, and social interaction. Foresters volunteer leaders enrich the lives of families by organizing fun family events and volunteer activities. You may participate in Foresters governance⁶. As such, you may stand for a Foresters elected position or vote for members who do.

Grants and Scholarships

We believe that by helping ease the financial burden that comes with some of life's biggest challenges and momentous events, we may help you and your family continue to get more out of life.

Foresters Competitive Scholarship^{4,7}

Foresters Competitive Scholarship Program offers renewable tuition scholarships for post-secondary education worth up to \$8,000 each. Eligible members and their families with minimum grades of 70% (Canada) or 2.8 grade point average (US) and a minimum of 40 hours of community service may apply.

Orphan Scholarship⁴

This benefit may provide the children of deceased members with a renewable scholarship for higher learning for up to four years to cover tuition and maintenance. Scholarship amounts may range from \$1,500 per year to \$6,000 per year.

Emergency Assistance Program

An emergency can strike anytime. Our emergency grants provide short term, temporary financial assistance to members affected by significant personal hardship, disaster or large-scale emergency. This benefit is a one-time, per disaster, per household payment.

Foresters Community Grants

Foresters Community Grants are a valuable member benefit offering financial help for members to organize activities in their communities. These grants can be worth up to \$2,000 and you can apply for up to two grants per quarter.

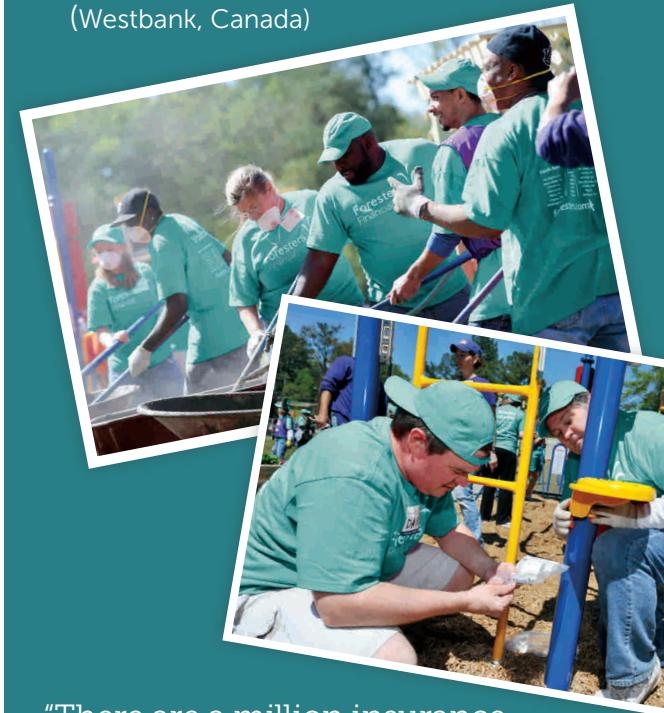
Foresters Community Grants enable members to plan fun family and volunteer opportunities for their fellow members. Foresters provides funding as well as easy-to-access event planning tools and support.

Over the course of your lifetime, your member benefits may provide thousands of dollars of value, above and beyond the value of your insurance product.

We believe you deserve more than a financial services provider – you deserve a partner that will help you prosper and improve your community.

“Foresters has given me an avenue to be able to give more to my community and to my family and friends. It's more than just insurance, by far.”

– Cherie,
(Westbank, Canada)



“There are a million insurance companies out there but Foresters is very special because they do so much for the community.”

– John
(Cincinnati, US)