Plan today so your family doesn’t have to in the future

All of us will likely have to face the death of a close family member at some time in our lives. Worry about how to cover the funeral costs just adds to the pain and grief we’re experiencing. None of us like to think about our own mortality. But, at some point, concern for your family leads you to wonder how they would cope with the costs if you were to die. That’s where life insurance from Foresters Financial™ can help by providing some of the resources to protect your family and finances.

According to the National Funeral Directors Association1, the national median cost of an adult funeral, with viewing and burial, in 2017 was $8,775. And, this cost does not include the cemetery plot, monument, flowers, obituary or other cash expenses, which could push the cost well over $10,000.

With Foresters PlanRight whole life insurance, you can help reduce the burden of these costs on your family, when they already have many other concerns.

Foresters PlanRight Life Insurance

Foresters PlanRight offers three plan options — two that can immediately provide a full death benefit amount2 and one that can provide a limited death benefit amount2 in the first two years. Your answers to questions on the application help guide which plan is available to you.

PlanRight Preferred (with a level death benefit)
The death benefit amount is based on 100% of the face amount and has the lowest premium of the three plans. The maximum face amount is $35,000, depending on your age at the time of application.

PlanRight Standard (with a level death benefit)
The death benefit amount is based on 100% of the face amount, The maximum face amount is $20,000, depending on your age at the time of application.

PlanRight Basic (with a graded death benefit)
The death benefit amount in the first two years3 is based on pregnancy or a $1,500 per month payment plus 10% annual interest. Beginning in the third year, the death benefit amount is based on 100% of the face amount, The maximum face amount is $15,000, depending on your age at the time of application.

Key Features

Guaranteed premiums
Unlike some other expenses in life, PlanRight premiums are level and guaranteed to stay the same as long as you keep the coverage.

Guaranteed benefits
The death benefit amount is also guaranteed as long as premiums are paid and you can be confident that your PlanRight coverage will never be canceled because of changes in your health while your coverage is in effect. The death benefit amount also generally provides an income-tax-free death benefit4.

Guaranteed cash values
PlanRight has guaranteed cash values, which allows you to potentially borrow against as a loan5.

For added value
Foresters automatically includes up to three riders with your base coverage, with no additional premium.

Accelerated Death Benefit Rider (for Terminal Illness)5 may allow the owner to accelerate a portion of the death benefit and receive a payment if the insured is diagnosed with a terminal illness.

Common Carrier Accidental Death Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus, or train.

Family Health Benefit Rider may provide a payment to help cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters.

Estimate your needs

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funeral Home</td>
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</tr>
<tr>
<td>Cemetery Plot</td>
<td>$</td>
</tr>
<tr>
<td>Marker/Headstone</td>
<td>$</td>
</tr>
<tr>
<td>Casket</td>
<td>$</td>
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<tr>
<td>Other Funeral Costs</td>
<td>$</td>
</tr>
<tr>
<td>Medical</td>
<td>$</td>
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<tr>
<td>Legal/Probate</td>
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</tr>
<tr>
<td>Debts</td>
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<tr>
<td>Cash Needs</td>
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</tr>
<tr>
<td>Taxes</td>
<td>$</td>
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<tr>
<td>Cash Gifts</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

1 PlanRight does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary may use the proceeds for any purpose, unless otherwise directed.

2 Applying for PlanRight is simple and convenient. Complete an easy-to-understand application and a short personal health interview and you could be eligible for life insurance coverage. And because PlanRight is non-medical, there are no paramedical exams or fluid collection required. Your insurability depends on answers to medical and other application questions and underwriting searches and review.

Remember, in most cases, the younger and healthier you are, the lower your insurance premiums. Helping to provide for both today’s peace of mind and tomorrow’s possibilities, Foresters PlanRight gives you many good reasons to apply.

Ask your Insurance representative how Foresters PlanRight can work for you.

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

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This brochure is provided for information purposes only. It does not form part of the Foresters PlanRight Whole Life Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract. Life Insurance contracts are underwritten and issued by The Independent Order of Foresters, a fraternal benefit society, Foresters PlanRight Whole Life and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters PlanRight Whole Life Insurance contract for your state for these terms and conditions. Foresters PlanRight and its riders are filed under the form numbers listed below, where “XX” represents either “US” or your state’s postal abbreviation, as applicable.

PlanRight: ICC33-W-PR-USX01 or ICC33-W-PR-USX02 or WLBX-XXC01 or WLBX-XXC02

Accidental Death Rider: ICC33-W-PR-AD001 or WL-PR-AD001-XXD01-2019

Common Carrier Accidental Death Rider: ICC33-W-PR-CCADSUS01 or WL-PR-CCADSUS-XXS01-2018

Family Health Rider: WL-PR-FH01-2011

Accidental Death Rider: The Terminal Benefit: IC16-XA-TRD01 or TTR01-RRB01-XXD01-2014 or TRRD-RRB01XXD01-2014


(2) Unearned premium will be added and deducted from the applicable amount in calculating the death benefit. Death includes each outstanding certificate loan amount and unpaid premium owned during the grace period before age 65.

(3) In the event of accidental death during the first two years, the death benefit amount is based on 200% of the face amount.

(4) Interest is compounded annually and accrued on a daily basis to the date of death.

(5) Foresters, their employees and life insurance representatives, do not provide, or Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations and is not specific to your situation. Prospective purchasers should consult their tax or legal advisors.

(6) Loans can be taken if the certificate is in effect and has a positive cash surrender value. Interest is charged only at current Foresters US variable loan rates. Death benefit payable in net of any outstanding certificate loan amounts (including accrued interest). If this loan amount exceeds the cash value the certificate will terminate.

(7) The payment due to diagnosis of a terminal illness is, may be less than the acceleration amount if there are no outstanding loan or unpaid premiums. Payment will decrease certificate values and benefits. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

(8) Foresters members are insured under a life or health insurance certificate, or annuities under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members, Foresters member benefits are non-contractual and subject to benefit question eligibility requirements, definitions and limitations and may be changed or cancel without notice. Foresters Competitive Scholarships program is a program administered by Promontory Scholarship and Tutoring Services, Inc. on behalf of Foresters Financial, Available to eligible members, Please visit https://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-programmed/for eligibility criteria. Legal link is provided by a third party.

Not a bank deposit, Not FDIC insured, Not guaranteed by any bank or credit union, Not insured by any federal government agency. Not for use in NY, OH, SC or WA.