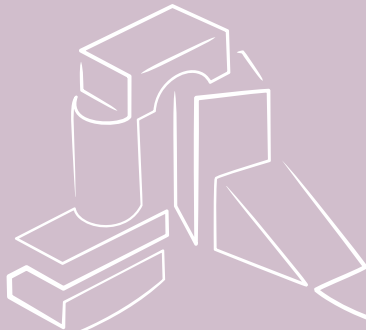


A long history of growth



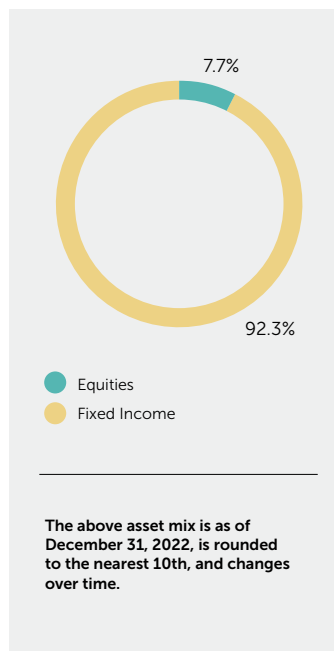
Participating whole life insurance offers the added value of potential dividend growth

Foresters Financial™ has several types of insurance products to help meet both your current and future needs. Some of our life insurance products are called “participating” as they may allow you to participate in Foresters success through dividends, when we declare them.¹

Dividends can be used to purchase additional coverage, reduce premiums, deposited with Foresters to accumulate with interest or even paid in cash.

The table below shows the historical performance of Foresters dividend interest rates, relative to other popular indicators.²

Year	Foresters Dividend Interest Rate	S&P 500 Index Total Return ³	10-year U.S. Treasury Annual Total Return ⁴	U.S. Consumer Price Index ⁵
2004	6.60%	10.88%	4.90%	3.30%
2005	6.75%	4.91%	2.07%	3.40%
2006	6.65%	15.78%	1.34%	2.50%
2007	6.70%	5.57%	9.72%	4.10%
2008	6.32%	-37.00%	20.06%	0.10%
2009	5.60%	26.45%	-9.76%	2.70%
2010	5.60%	15.06%	8.01%	1.50%
2011	5.98%	2.11%	17.18%	3.00%
2012	6.09%	15.99%	4.13%	1.70%
2013	6.45%	32.38%	-7.81%	1.50%
2014	6.42%	13.68%	10.74%	0.80%
2015	6.65%	1.38%	0.91%	0.70%
2016	6.83%	11.96%	0.88%	2.10%
2017	6.58%	21.6%	2.07%	2.10%
2018	6.23%	-5.22%	0.39%	2.50%
2019	6.00%	31.48%	9.09%	2.29%
2020	5.80%	18.40%	10.61%	1.36%
2021	5.80%	28.68%	-3.68%	7.00%
2022	5.80%	4.67%	-16.47%	6.78%



The accompanying chart shows the mix of assets in the portfolio that supports applicable dividend paying participating products. Investments are carefully selected with security and long-term growth in mind.

How dividends are calculated

The Foresters Dividend Interest Rate is the earned rate of the portfolio that supports applicable Foresters participating life products. The rate may reflect smoothing techniques to dampen volatility in the interest rate. Keep in mind that the assumed rate in your sales illustration from your advisor will be different as it's specific to that product, not the entire participating portfolio.

On an annual basis, Foresters reviews the performance of our participating products. We look at our claims experience, how we managed our expenses, and the performance of the investment portfolio that supports the participating products. These variables are part of a much larger calculation that Foresters uses to ultimately calculate the annual certificate dividend. Foresters has consistently paid dividends for more than 60 years.

Dividend options that meet your unique needs

Foresters participating whole life insurance gives you reliable financial security with the flexibility of four dividend options to choose from:



Paid-up additional insurance

Dividends can be used to buy extra permanent life insurance coverage with no additional premiums required.

Paid-up additional insurance is also eligible to earn dividends and has a cash value.



Dividends on deposit

Dividends remain on deposit within the certificate and earn interest.

Dividends and any accumulated interest can be withdrawn at any time. Dividend interest is taxable.



Cash payment

Dividends are paid directly to the certificate owner.



Premium reduction

Dividends are applied towards the premiums. If the dividend is greater than the premiums due in a given year, the remainder of the dividend will be applied to a secondary dividend option.



Foresters offers members complimentary benefits⁶ to enhance their everyday lives.

From Competitive Scholarships⁷ and Lifelong Learning⁸ to Community Grants and inspiring volunteer activities, these are benefits that can be a part of members' day-to-day lives.

Compliments of:

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. NA102

¹ Does not apply to certificates where Foresters does not expect to pay dividends. Although dividends are expected on some Foresters products, they are not guaranteed. Participating life insurance products referenced refer to certificates underwritten by The Independent Order of Foresters. Foresters products and 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 applicable Foresters Life Insurance contract for your state for these terms and conditions.

² There may be material distinctions between products relying on, and the performance of, the popular indicators that impact the historical performance. Past performance is not an indicator of future performance.

³ S&P 500 composite total return Index includes the reinvestment of dividends. All figures are annual calendar year returns provided by Bloomberg Professional Services. S&P Data owned by Copyright © 2023 S&P Dow Jones Indices LLC, a part of McGraw Hill Financial. All rights reserved. S&P 500 is a registered trademark.

⁴ 10-year US Treasury Annual Total Returns and Current 10-Year US Treasury Index are provided by Bloomberg Professional Services.

⁵ Consumer price index inflation rates are based on the change from December to December and are provided by Bloomberg Professional Services.

⁶ 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 canceled without notice or are no longer available.

⁷ Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en/foresters-difference/scholarships> for further details.

⁸ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

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Foresters
Financial

Helping is who we are.™

Visit [foresters.com](https://www.foresters.com) to see how we can help you.