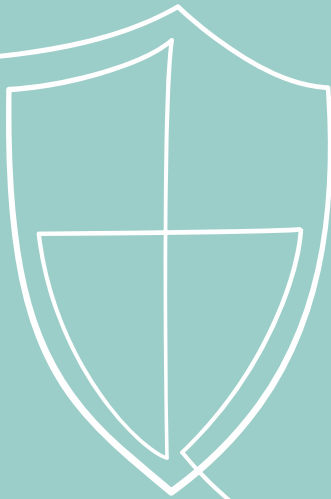


FORESTERS LIVE WELL PLUS Participating Whole Life Insurance

Get lifelong¹ coverage quickly



Foresters 
Financial

A closer look at Foresters Live Well Plus

Foresters Live Well Plus offers permanent coverage¹ to help you safeguard tomorrow. It also provides a potential for dividends² to help grow your death benefit and cash value. The cash value can be accessed with a loan³ or withdrawal⁴ to help keep life moving today.

Towards a lifetime of security

With Foresters Live Well Plus, you get built-in guarantees for your premiums, cash value and death benefit amounts, providing you more stability as your life changes.

Amplify your death benefit and cash value

With the Single Payment or Flexible Payment Paid-up Additions Rider, you can layer additional coverage to quickly grow your death benefit and cash value.

Enjoy dividends

Foresters Financial™ has a long history of paying dividends and has been consistently paying dividends for more than 60 years. Foresters Live Well Plus offers the potential for dividends which can be used to purchase additional coverage, reduce premiums, be left on deposit with Foresters to accumulate with interest or even paid in cash.

Protection for the whole family

The Additional Insured Term Rider and Children's Insured Term Rider can expand coverage to include additional family members, all under one contract.

Leave a legacy to the charities you love

The Charity Benefit provision⁵ allows you to support an eligible designated registered charity of your choice and add to your legacy. You choose a cause, and Foresters handles the donation.

The provision is built-in to the coverage for no additional premium. Once the death benefit is paid to the beneficiaries, Foresters will donate 1% (up to a maximum of \$100,000) of the certificate's face amount to a registered charitable organization in the name of the insured.

Coverage on the spot with Foresters Live Well Plus

Get it done online

Apply for and purchase your life insurance coverage online with your agent.

Quick decisions with no waiting

You will know if you are eligible for coverage during the life insurance application process.

Sign and go

Once approved and e-signed, the life insurance contract will be instantly e-delivered to your inbox.

MyPolicy is your personal self-service platform

Conveniently access and manage your coverage online.



Access details on your death benefit, cash value and loan amounts.



Complete loan request and repayment forms.



Designated beneficiary information.

Get more with membership

Not your ordinary life insurance company

When you purchase coverage from Foresters, you get more than just life insurance. As an insured, you become a Foresters member with access to complimentary benefits⁶ to do more of the good you want to do for your family and community. Register to MyForesters for easy access to all your member benefits.



LawAssure⁷

An online document preparation service that helps you create wills, powers of attorney and healthcare directives online.



Foresters Go^{TM 8}

More than your average wellness app. It's a fun way you can earn Rewards Points for making healthy choices and giving back to your community.

Help your community



Foresters CareTM

You can apply for two yearly grants of \$200 each to give back to your community. Use your grant funds to start a food drive, make care packages for a local shelter and so much more!



Foresters MomentsTM

Come together with friends, family and other Foresters members and reconnect over fun activities. Create lasting memories as you take a cooking class, do family yoga or create a community garden.

Life insurance with your whole life in mind.

Compliments of:

Name _____

Date _____

Contact information _____

License number _____

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N712

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¹ Up to age 121.

² Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

³ Loans can be taken if the certificate is in effect and has a positive cash surrender value. Loans will reduce the death benefit and cash values and may affect how long the certificate is in-force. Interest is charged daily at the contractual loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (note loan amount includes

accrued interest). If, at any time, the loan amount exceeds the cash value at that time plus the present value of paid-up additional insurance then in-force and the amount of dividends on deposit at that time, then the certificate will terminate. Loans may be considered a reportable tax event. Your client should consider consulting their tax advisor for details on their specific situation.

⁴ Cash values may be withdrawn by canceling all or a portion of the paid-up additional insurance, if any, subject the terms and conditions of the insurance contract. Withdrawals will reduce the death benefit and cash value of the insurance contract. Each withdrawal may be considered a reportable tax event. Your client should consider consulting their tax advisor for details on their specific situation.

⁵ 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.

⁶ Description of member benefits that you may receive assumes you are a Foresters 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 or are no longer available.

⁷ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer.

⁸ Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

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