

# BrightFuture Children's Whole Life Insurance

The power to compete: Helping  
you stand out in a crowded field



## Product availability

- Ages 0-17
- Up to \$75,000 in coverage on a simplified issue basis<sup>1</sup>
- Medical eligibility is accept or decline based on answers to the medical questions on the application

## 1 Key product features

- A quick application process as no medical exam, blood profiles or home office specimen are required
- Parents, grandparents or legal guardians have the ability to purchase death benefit for their child(ren) or grandchild(ren) to provide protection against future uninsurability
- Up to six insureds on a single application
- Guaranteed level premiums, cash values, and death benefit amount as long as premiums are paid with protection to age 121
- Most certificates issued in under 2 business days
- Charity Benefit provision: When a claim is paid to the beneficiaries, Foresters Financial™ will pay an additional 1% of the base face amount (up to a maximum of \$100,000) to a designated registered charitable organization<sup>2</sup>, so clients can support their favorite cause

## 2 Accelerated processing with e-App<sup>3</sup>

- Touch-to-sign for Apple iPads...sign by finger or stylus
- ClickWrap for laptop/desktop or iPads
- Non face-to-face process

## 3 Up to 4 value-added riders automatically included for no additional premium

- **Accelerated Death Benefit Rider (for Terminal Illness)<sup>4</sup>:** May provide the owner the ability to accelerate up to 95% of the death benefit amount and receive a payment if the insured is diagnosed with a terminal illness
- **Common Carrier Accidental Death Rider:** May provide an additional death benefit amount, up to two times the face amount, due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as a 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
- **Guaranteed Insurability Rider:** May provide the ability to purchase additional life insurance at specific ages or key life events in the future without evidence of insurability

## 4 Helping clients live today

As part of our purpose, Foresters Financial offers members a wide range of unique and complimentary benefits<sup>5</sup> that they can start accessing at age 16, such as:



### Competitive Scholarships<sup>6</sup>

Each year, the Foresters Competitive Scholarship program provides almost \$2 million dollars in tuition scholarships for higher learning in the US and Canada. Eligible members and their families, including grandchildren, may apply.



### Everyday Money

Offering a complimentary toll-free and confidential helpline for financial matters to help individuals with everyday money management including budgeting and dealing with debt from college.

**Set yourself apart from the competition with BrightFuture.**

## 5 Strength and stability your clients can count on

Foresters is an International Life Insurance and Financial Service Carrier serving the U.S., Canada and U.K. since 1874 with:

- "A" (Excellent) A.M. Best Financial Strength rating for the 20<sup>th</sup> consecutive year<sup>7</sup>
- Assets of \$14.2 billion<sup>8</sup>
- Liabilities of \$12.6 billion<sup>8</sup>
- Surplus of \$1.6 billion<sup>8</sup>

Foresters Financial, Foresters, 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, Canada M3C 1T9) and its subsidiaries. N544

<sup>1</sup> BrightFuture and its riders are underwritten by The Independent Order of Foresters and may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the Foresters BrightFuture Product Guide and insurance contract for your state for these terms and conditions.

<sup>2</sup> When a claim is paid to the beneficiaries, 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.

<sup>3</sup> e-App is available through the iPipeline iGO e-App platform using Internet Explorer (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET). Some e-App features are not available in NY (refer to ezbiz for more details). Apple, iPad, and all other brands are registered trademarks of their respective owners.

<sup>4</sup> The payment, due to diagnosis of a terminal illness, may be less than the acceleration amount if there is an 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. Receipt of the accelerated death benefits may affect eligibility for public assistance programs. Receipt of the accelerated death benefits may be taxable.

<sup>5</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 canceled without notice.

<sup>6</sup> This program is administered by International Scholarship and Tuition Services, Inc. Available to eligible members. Please visit <https://www.foresters.com/en/foresters-difference/scholarships> for eligibility criteria.

<sup>7</sup> The A.M. Best ratings assigned on August 5, 2020 reflect overall strength and claims-paying ability of The Independent Order of Foresters. 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. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See [ambest.com](http://ambest.com) for our latest rating.

<sup>8</sup> All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2019 and converted into USD using the Bloomberg spot exchange rate of 1.2990. The surplus comprising assets of \$14.2 billion and liabilities of \$12.6 billion represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall 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.

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