BrightFuture Children’s Whole Life Insurance

Start early. Affordable protection that lasts a lifetime.

Accessible
Ages 0-17
Non face-to-face application

Flexible
Up to $75,000 in coverage
Up to 6 insureds on a single application

Fast
Most certificates issued in under two business days
E-Delivery available

For more information, please visit www.ForestersFinancial.com/ChildrensLife

Foresters Financial
The gift of lifetime protection
Providing a foundation of protection to age 121 that offers:
- A quick application process - no medical exams, blood or home office specimen required
- Parents, grandparents or legal guardians can purchase coverage for up to 6 children or grandchildren on a single application
- Guaranteed level premiums, cash values, and death benefit amount as long as premiums are paid
- Ability to purchase additional life insurance without evidence of insurability at specific ages or key live events with the Guaranteed Insurability Rider2
- Charity Benefit Provision3: When a claim is paid, Foresters Financial™ donates an additional 1% (up to $100,000) of the face amount to an eligible charity in the insured's name

Make it happen
Use e-App for streamlined processing:
- Touch-to-Sign for Apple iPad... Sign by finger or stylus
- ClickWrap on a laptop/desktop or Apple iPad... Sign by email

Amazing member benefits
Foresters offers members a suite of complimentary living benefits4 that they can access starting at age 18.

Competitive Scholarship5
Member families can apply for $2,500 per year in tuition scholarships for up to four years.

Community Volunteers
People love their communities! Foresters members can apply for grants to organize volunteer or fun family activities in their area.

Lifelong Learning6
Learn at their own pace with an easy-to-use learning library that offers over 200 online courses covering a diverse range of topics.

Set yourself apart with BrightFuture from Foresters.2

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, 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. N727 Insurability depends on the answers to the application questions.
2 Foresters products and riders 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 applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.
3 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.
4 Foresters 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.
5 This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit https://www.foresters.com/en/member-benefits/scholarship-new-applicants for further details.
6 Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.
7 The A.M. Best ratings assigned on August 17, 2023 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 for our latest rating.
8 All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2022 and converted into USD using the Bloomberg spot exchange rate of 1.3554. The surplus 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.

Strength and security
A growing member-driven organization since 1874, you and your clients can count on Foresters.

“A”
Excellent
A.M. Best Financial Strength rating for 23 consecutive years7

Assets of
$12.2 billion8

Liabilities of
$10.6 billion8

Surplus of
$1.5 billion8

Helping is who we are.™
Visit foresters.com to see how we can help you.