



Foresters flexible protection

SMART

Universal Life Insurance

Foresters SMART Universal Life offers you long-term growth potential and considerable flexibility to adjust coverage as your needs change.

If you become a member, you can enjoy a surprising package of complimentary benefits¹ that can help you and your family do more.

Your life insurance representative will use this worksheet to show you how life insurance coverage and Foresters™ benefits of membership can combine to offer real benefits in times of need.

Real benefits when you need them

As a Foresters member, you get so much more than a standard life insurance product. You can take advantage of opportunities to develop your personal skills, attend fun family events and make a difference in your community.

You may also be eligible for other valuable member benefits that enhance your insurance coverage.

Although your situation may be quite different, let's look at an example of how member benefits can supplement the insurance coverage you're purchasing.

In this example, a married couple have three children, ages 1, 3 and 5. If the couple were to die, their beneficiaries would receive their life insurance death benefit. In addition:

- Foresters Orphan Scholarships could provide up to \$72,000 in scholarships (\$6,000 for each child for 4 years)
- Foresters Orphan benefits could pay up to \$486,000 toward the care of the children (\$900 a month for each child until they turn 18)

That's an additional \$558,000 in benefits – just for being a Foresters member!

Together, your Foresters life insurance and benefits of membership can help you and your family get more out of life – the protection you and your family need and a unique package of benefits you can enjoy.

Visit us to learn more about your membership at foresters.com.

¹ Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled without notice.

Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9; its subsidiaries are licensed to use this mark.

Prepared for:

Name _____

Date _____

Prepared by _____

Contact info _____

Base coverage	Benefit Amount	Planned Premium
Foresters SMART Universal life insurance		
Family Health Benefit Rider Provides hospital and ambulance benefits up to a maximum of \$650 per person to a limit of \$5,000 per family, if injured as a result of: hurricane, tsunami, earthquake, volcanic eruption, being struck by lightning, tornado, typhoon.		
Common Carrier Accidental Death Rider Pays up to double the death benefit if the insured dies within 90 days of an accidental injury that occurred on a common carrier as a fare-paying passenger, to a maximum of \$300,000.		

Optional benefits	Benefit Amount	Planned Premium
Disability Income Rider (Accident Only)* Provides a monthly income for up to 2 years (for 2 separate incidents) if the insured becomes totally disabled within 180 days of the injury (90-day elimination period).	\$ _____ /month	
Children's Term Rider Provides up to \$25,000 of level term life insurance for each eligible child of the insured, whether born, adopted or under legal guardianship, or a stepchild of the insured.		
Accidental Death Rider Provides a maximum benefit of \$300,000 in case of death caused by an accidental bodily injury.		
Waiver of Monthly Deductions Rider Waives the monthly deduction as long as the insured is totally disabled and unable to work. If disability begins before age 60, waiver continues even after the rider expires, if total disability is continuous.	Waives monthly deduction	
Guaranteed Purchase Option Rider Offers an opportunity to increase your face amount by up to \$30,000 on each option date, without additional evidence of insurability.		

Total Planned Premium
*Premium subject to increase

Plus:

Complimentary Member Benefits¹

For you and your family	Benefit Amount	Planned Premium
Terminal Illness loan² An interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on a terminally ill insured person.	\$250,000 maximum	Complimentary for members
Competitive Scholarships³ Up to 350 renewable scholarships are available every year to eligible members and their family who can qualify for up to \$8,000 in support.	\$8,000 maximum per child	Complimentary for members
Orphan Scholarships Per year per child, renewable for up to 4 years of full-time postsecondary education upon the death of: both parents, up to \$6,000; a single parent, up to \$3,000; one of two parents, up to \$1,500.	\$24,000 maximum per child	Complimentary for members
Orphan benefits \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.	\$194,400 maximum per child	Complimentary for members
Family events Spend time with your family at sporting events, theme parks and more, at little to no cost.	Invaluable	Complimentary for members (or nominal fee)
Inspiring community activities Make a meaningful and lasting impact in your community. Support family well-being through our national partnerships.	Invaluable	Complimentary for members
Everyday Money & Legal Link Toll-free access to two services. Accredited counsellors can help with every day money issues, such as budgets and debt. Access complimentary or discounted legal services in many areas.	Invaluable	Complimentary for members

This worksheet is provided for information purposes only; it does not form part of the Foresters SMART Universal Life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters SMART Universal Life contract for your state for these terms and conditions. Contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters SMART Universal Life and its riders may not be available or approved in all states and state variations may apply. Foresters SMART Universal Life and its riders are filed under the form numbers listed below, where "XX" represents either "U.S." or your state's postal abbreviation, as applicable.

Foresters SMART Universal Life: ICC09-UL-SMART-US01 or UL-SMART-XX01-2009
 Waiver of Monthly Deductions Rider: ICC09-UL-WMD-US01 or UL-WMD-XX01-2009
 Accidental Death Rider: UL-ADR-XX01-2008
 Children's Term Rider: UL-CTR-XX01-2008
 Disability Income Rider (Accident Only): UL-DIR-XX01-2008
 Family Health Benefit Rider: UL-FHB-XX01-2008
 Common Carrier Accidental Death Rider: UL-CCADR-XX01-2008
 Guaranteed Purchase Option Rider: UL-GPO-XX01-2008

² Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

³ This program is administered by International Scholarship and Tuition Services, Inc.

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