

130
years

A history of
helping protect
futures.

Foresters™ provides life insurance and financial products to 850,000 members in Canada, the United States and the United Kingdom.

At Foresters, we're proud of our financial strength and deep commitment to our members' lives and their communities.

Rated A (Excellent) by the A.M. Best Company.

Foresters financial strength, as measured by A.M. Best Company, is rated "A" (Excellent). 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. In assigning our rating, A.M. Best stated that Foresters rating outlook is "stable," which means it is unlikely to change in the near future, assuming our financial strength is maintained and our operations grow. A.M. Best assigns ratings from A++ to F. A++ and A+ being superior ratings and A and A- being excellent ratings.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.

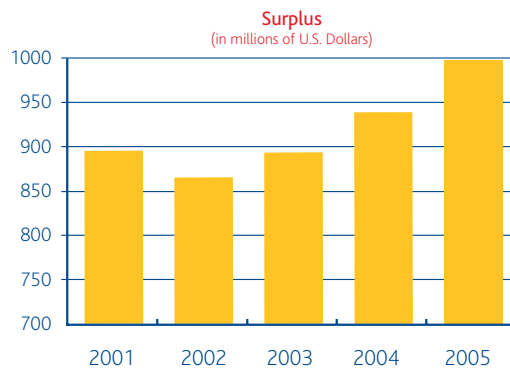
Financial Strength



"During a year of progress and achievement, Foresters brought financial security in the form of life insurance and annuities, as well as valuable benefits, to our members in Canada, the United States, and the United Kingdom, while achieving record community impact."

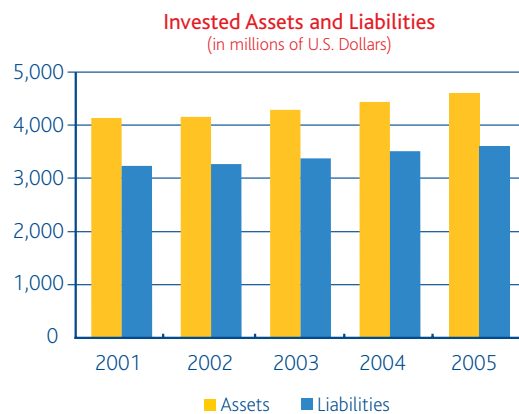
George Mohacsi, President and CEO
Foresters 2005 Annual Report

Strong Surplus. Our surplus, the amount by which our assets exceed policy obligations and other liabilities, exceeds \$994 million – a level of contingency funds that's well beyond the statutory requirements for policy reserves and gives Foresters the ability to withstand severe adverse business or market conditions.



Solid Solvency Ratios. Solvency measures are prescribed by regulators in each of the three countries in which we do business. Foresters results are consistently above each country's industry average.

Quality Investments. Supporting our solid solvency ratios is Foresters investment portfolio, which consists exclusively of investment grade securities and long-term equity holdings. Bonds represent 70 percent of total assets and are closely matched to the duration and profile of the policy liabilities they support. Equity investments represent 20 percent of total assets.



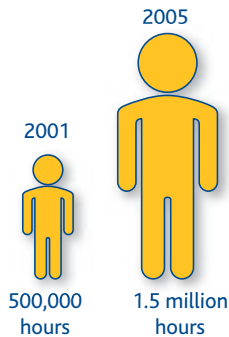
Financial information above disclosed in \$U.S. on a Canadian GAAP basis and based on worldwide business as of December 31, 2005

In your community

Foresters investment in communities goes beyond traditional corporate giving. Throughout the year, Foresters invests time, money and resources to raise funds and strengthen non-profit organizations that help children, such as Children's Miracle Network and Prevent Child Abuse America. Members and employees also volunteer on behalf of Foresters locally, giving their personal time to organizations, charities and local fundraising events.

Over the past five years, Foresters contributions to communities has continued to strengthen.

Volunteering in Community



Between 2001 and 2005, the number of hours volunteered by members and employees has tripled.

Investing in Community (US Dollars)



Between 2001 and 2005, Foresters community investment has grown by 60%.

Our commitment to you

Foresters is committed to providing our members with fast, quality service. We offer a strong sales and service team who work hard to do the job right – first time, every time.

Our diverse portfolio of insurance and financial products provide an array of protection and annuity products for our members. For 130 years Foresters has made it a priority to help our members understand how to identify their needs and choose the most appropriate products to help protect their futures.

Enjoy a more personal and rewarding experience today. We want to hear from you – for your sales and service needs contact our dynamic customer support team at 800 828 1540.

Sharing our financial strength is at the heart of what we do...

We do this by giving our time and resources through partnerships and community initiatives. And, because we don't have shareholders, we focus entirely on investing in a stronger, richer and more meaningful future for our members and their communities.

Our locations

United States

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P.O. Box 179
Buffalo, New York, USA 14201-0179
Toll Free: 800 828 1540 (CAN/US)

Canada

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789 Don Mills Road
Toronto, Ontario Canada M3C 1T9
Phone: 416 429 3000
Fax: 416 429 3896
Toll Free: 800 828 1540 (CAN/US)

United Kingdom

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