

Whole Life Insurance

None of us like to think about our own mortality. But, on a purely practical front, we need to think about the costs associated with our death. Life insurance can help provide the resources to protect your family and finances. Think about life insurance as a product that combines certainty, simplicity, and flexibility, along with other important advantages.

Whole life insurance offers guaranteed coverage for life¹ to protect your loved ones by helping them pay any final expenses and other costs incurred at your death. And, the premiums for whole life insurance remain level.

Benefits of Whole Life Insurance

- Provides lifetime life insurance coverage¹
- Guaranteed level premiums
- Borrow and use the insurance as collateral for a loan (can reduce the death benefit²)
- Income tax-free³ death benefit

Compliments of:

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

Foresters PlanRight Insurance and its optional riders are filed with state insurance regulators under the following form numbers. "XX" stands for your state's postal abbreviation. Foresters PlanRight and its riders may not be available or approved in all states, and state variations may apply.

Foresters PlanRight: WL-PRL-US01-2009, WL-PRG-US01-2009, WL-PRM-US01-2009 or WL-PRL-XX01-2009, WL-PRG-XX01-2009, WL-PRM-XX01-2009
Accidental Death Rider: WL-ADR-US01-2009 or WL-ADR-XX01-2009
Common Carrier Accidental Death Rider: WL-CCADR-US01-2009 or WL-CCADR-XX01-2009



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The value of your Foresters membership

Helping your family prepare for final expenses



For 135 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. We do this through affordable life insurance and annuity products, and the benefits of membership.

As an eligible member, you can access complimentary benefits, including opportunities to develop your personal skills, attend fun family events and make a difference in your community.

If your final expense coverage needs are greater than \$10,000, you may also have access to a variety of complimentary life, health and education benefits* that go beyond life insurance to help you and your family get more out of life. Current member benefits can provide valuable assistance to you in times of need, such as critical or terminal illness.

For details on membership, visit our website at: www.foresters.com/membership

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

* These non-contractual benefits, provided at no extra cost, may be changed or canceled at any time. Please be sure to read the eligibility requirements and limitations, available at www.foresters.com/membership or contact your life insurance representative. The terminal illness member benefit is not available in the states of New York and Illinois.

Foresters PlanRight
Whole Life Insurance

Flexible insurance coverage

There are three types of plans, one that immediately provides a full death benefit and two that provide a limited death benefit in the first two years. Plan type is based on the answers on the application.

PlanRight with a Level Death Benefit²

Death benefit equals 100% of the face amount.
Maximum face amount \$35,000 available, depending on age at time of application.

PlanRight with a Graded Death Benefit²

Death benefit limited to 30% of face amount in the first year, 70% in the second, and equals 100% beginning in the third year.
Maximum \$20,000 face amount available, depending on age at time of application.

PlanRight with a Modified Death Benefit²

Death benefit limited in the first two years to a return of premiums paid, plus 10% annual interest⁴, and equals 100% of face amount beginning in the third year.
Maximum \$15,000 face amount available, depending on age at time of application.

Guaranteed premiums

PlanRight premiums are level and guaranteed. Unlike some other expenses in life, PlanRight premiums remain the same for as long as you keep the coverage.

Benefits are guaranteed

Your death benefit is guaranteed as long as premiums are paid and will never be canceled because of changes in your health while your coverage is in effect.



PLANRight

Access the cash value

Access the cash value in times of need by borrowing or using the cash value as collateral for a loan⁵.

Tax advantages

Your beneficiary will generally not owe any income taxes on the benefit.

Extra protection

The Accidental Death Rider can be added, at an extra cost, on PlanRight certificates with a Level death benefit. The rider pays an additional death benefit in the case of accidental death. For Graded and Modified plans, 100% of the face amount is paid out if accidental death occurs in the first two years. There is no additional premium for this coverage. All PlanRight certificates include a Common Carrier Accidental Death Rider that pays an additional death benefit (up to twice the face amount) at no extra premium, if the insured dies due to an accidental bodily injury that occurred on a common carrier while a fare-paying passenger.

Applying is easy

Just complete a simple and easy-to-understand application and personal health interview. No medical examinations are required. Remember, the younger and healthier you are, the lower your insurance premiums. What better reason is there to apply today?

Ask your life insurance representative how Foresters PlanRight can work for you.

Plan today... so your family doesn't have to in the future

All of us will likely have to face the death of a close family member at some time in our lives. Perhaps you already have – and the painful memories are still there. In addition to grieving the loss and settling your loved one's estate, there is also the immediate concern over funeral costs and how to pay for them. It's a heavy weight to carry for surviving loved ones.

Many of us never think about how our family will pay for our funeral. The cost may surprise you. According to the National Funeral Directors Association, the average cost of a funeral in 2006 was \$7,323. And, this cost does not include the cemetery plot, monument, flowers, obituary or other cash expenses, which could push the cost well over \$10,000.

Why burden your family with these costs at a time when they already have many other concerns? With Foresters PlanRight insurance you can help reduce the worry your family will experience when you die by putting the money in place, so that it's available when they need it most.

See the back cover for important information about PlanRight and its riders.

¹ PlanRight provides coverage to age 121.

² Death Benefit paid is less any outstanding loans. For the Graded and Modified plans, the death benefit is 100% of the face amount in the event of accidental death during the first two years.

³ Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Prospective purchasers should consult their tax or legal advisor.

⁴ Interest is compounded and is accrued on a daily basis.

⁵ Loans will reduce the death benefit and cash surrender value.

Let Foresters help you achieve peace of mind

As a member, you³ and your family⁴ may be able to take advantage of the additional resources and support that Foresters provides through the Benefits of Membership:

- Financial member benefits
- Family fun benefits
- Community involvement benefits
- Foresters volunteer leadership

Contact your life insurance representative or call the Foresters Service Center at 800 828 1540 to find out how you can become a member.



Compliments of:

For details on the Benefits of Membership and eligibility requirements, contact your Life Insurance representative, call Foresters Service Center at 800 828 1540 or visit our website at www.foresters.com/membership.

¹ The Benefits of Membership, including financial member benefits, outlined in this document are not part of the insurance contract. These non-contractual benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time. For details, visit www.foresters.com/membership. Figures shown are in the currency of the country of membership.

² 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 Foresters rating, A.M. Best stated that Foresters rating outlook is "stable", which means it is unlikely to change in the near future, assuming Foresters financial strength is maintained and operations grow. A.M. Best assigns ratings from A++ to F, A++ being superior ratings and A and A- being excellent ratings.

³ "You" and "Your" refers to the member, who is either the insured or annuitant under a Foresters certificate.

⁴ "Family" means the Foresters member, his/her spouse and their biological or legally-adopted children.

⁵ Foresters Scholarship Program is a competition for scholarships open to eligible applicants meeting the eligibility requirements. Scholarship recipients will be selected from the completed applications submitted before the deadline date. This program is administered by the Association of Universities and Colleges of Canada.

⁶ Critical Illness refers to life-threatening cancer, heart attack, stroke or multiple sclerosis. The initial diagnosis must occur at least 24 months after date of membership.



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Building a more rewarding life



Foresters Benefits of Membership

Membership and its benefits are what make Foresters a different kind of life insurance provider

Foresters™ is a life insurance provider with a difference. We don't have shareholders. Instead, we invest in our members and the communities where they live. We champion the well-being of families through quality life insurance, unique member benefits and inspiring volunteer activities.

Our benefits of membership¹ include: opportunities to attend free fun family events, scholarships, financial member benefits and the chance to participate in meaningful volunteer activities in your community.

At Foresters, we're proud of our 135 year tradition and our financial strength. For nine years in a row we have been rated "A" (Excellent) by A.M. Best Company.²

Explore this brochure and visit: www.foresters.com/membership to find out more about how you can take advantage of the opportunities that membership offers.

Financial member benefits

Help you provide your family with more security and assistance.

Foresters Competitive Scholarship Program:

Each year, across North America, we award up to 350 renewable scholarships⁵, for up to \$8,000 (with as many as 5 up to \$11,000) to high school seniors and mature students who have not only good grades but share our commitment to community service and volunteerism.

Young Families:

The Orphan Scholarship Benefit provides children of a deceased member with a renewable scholarship for higher learning of up to \$6,000 for up to 4 years. There is also a monthly payment for orphans which pays \$300/month/child to the legal guardian for children under 18 upon the death of both parents.

Critical Illness and Terminal Illness Benefits:

Your Foresters membership may include benefits for critical illness or terminal illness diagnosis to help ease your family's financial hardship or cover unexpected costs, like medical expenses. For example, our Critical Illness⁶ benefit provides a grant of up to \$4,000 to help with expenses when you're diagnosed with certain critical illnesses.



For more than 135 years, Foresters has helped its members achieve the peace of mind that comes from knowing they are helping to provide their families with the security of affordable life insurance.

For details on the Benefits of Membership and eligibility requirements, contact your Life Insurance representative, call the Foresters Service Center at 800 828 1540 or visit www.foresters.com/membership.



Special Financial Returns:

In recent years, Foresters has provided additional benefits to long-standing members by increasing the value of their certificates, or forgiving any remaining premiums. For example in 2007, we distributed \$24,000,000 of value back to our members.

Family fun benefits

Spend quality time with your family at sporting events, theme parks and more, at little to no cost. Foresters understands the demands on today's families so we organize the event for you, so that you can relax and enjoy your time together.

Community involvement benefits

Foresters provides our members opportunities to make a difference through meaningful activities that promote family time and children's health.

Activities include building playgrounds and supporting local children's hospitals through the Children's Miracle Network.

Foresters also awards members grants for projects of any size that respond to a real need and have a positive impact.

Foresters volunteer leadership

As a Foresters member, you also have the option to shape the future and direction of Foresters by choosing to become involved as a volunteer leader.

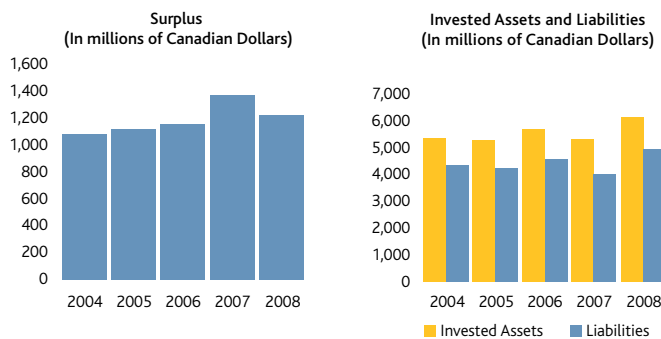
For details about these and other benefits that may be available for your family, visit us at www.foresters.com.



Financial Strength

Rated “A” (Excellent) by 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++ being superior ratings and A and A- being excellent ratings.

Strong Surplus. Our surplus, the amount by which our assets exceed policy obligations and other liabilities, exceeds \$1.2 billion – a level of contingency funds that’s well beyond the statutory requirements for policy reserves and gives Foresters the ability to withstand adverse business or market conditions.



Solid Solvency Ratios. Financial strength is critical to generating new business, maintaining and expanding distribution networks and providing a base for future expansion and growth. Foresters strong surplus position is well in excess of regulatory requirements and solvency ratios specified by local regulators are above industry averages in all three countries in which Foresters operates.

Quality Investments. Supporting our solid solvency ratios is Foresters investment portfolio, which consists primarily of bonds and equity holdings. Bonds represent 77 percent of total assets and are closely matched to the duration and profile of the policy liabilities they support. Equity investments represent 16 percent of total assets.

“In today’s economic environment, Foresters continues to use its financial strength to fulfill its mission as champions of the well-being of families.”

George Mohacsi, President and CEO



*A history of helping
protect futures*

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

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

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Tested by time. Trusted for tomorrow.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, ON M3C 1T9 T. 800 828 1540



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

Foresters is a proud supporter of hundreds of local and national community organizations, including:



United States

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www.foresters.com

In your community

As a member-based life insurance provider we invest millions of dollars and thousands of volunteer hours to enrich families and neighborhoods across the United States, Canada and the United Kingdom, and have for 135 years.

Volunteering in Community



Membership and Community Investment



Our commitment to you

Foresters is a life insurance provider with a difference. We don't have shareholders. Instead, we invest in our members and the communities where they live.

We champion the well-being of families through quality life insurance, unique member benefits and inspiring community activities.

Our benefits of membership include: financial member benefits, scholarships, opportunities to attend free, fun family events and to direct charitable giving in your community.

Read more about the non-contractual benefits, eligibility requirements and limitations of Foresters membership at our website:

www.foresters.com/membership/

All amounts are shown in Canadian Dollars. Information current as of June 15, 2009.

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