

PlanRight

Whole Life Insurance



**Plan right today,
ease the burden
tomorrow.**

Foresters 
Financial



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. Worry about how to cover the funeral costs just adds to the pain and grief we're experiencing. None of us like to think about our own mortality. But, at some point, concern for your family leads you to wonder how they would cope with the costs if you were to die. That's where life insurance from Foresters Financial™ can help by providing some of the resources to protect your family and finances.

According to the National Funeral Directors Association¹, the national median cost of an adult funeral, with viewing and burial, in 2017 was \$8,755. 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.

With Foresters PlanRight whole life insurance, you can help reduce the burden of these costs on your family, when they already have many other concerns.

Foresters PlanRight Life Insurance

Foresters PlanRight offers three plan options – two that can immediately provide a full death benefit amount² and one that can provide a limited death benefit amount² in the first two years. Your answers to questions on the application help guide which plan is available to you.

PlanRight Preferred (with a level death benefit)

The death benefit amount is based on 100% of the face amount and has the lowest premium of the three plans. The maximum face amount is \$35,000, depending on your age at the time of application.

PlanRight Standard (with a level death benefit)

The death benefit amount is based on 100% of the face amount. The maximum face amount is \$20,000, depending on your age at the time of application.

PlanRight Basic (with a graded death benefit)

The death benefit amount in the first two years³ is based on premiums you've paid plus 10% annual interest⁴. Beginning in the third year, the death benefit amount is based on 100% of the face amount. The maximum face amount is \$15,000, depending on your age at the time of application.

Key Features

Guaranteed premiums

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

Guaranteed benefits

The death benefit amount is also guaranteed as long as premiums are paid and you can be confident that your PlanRight coverage will never be canceled because of changes in your health while your coverage is in effect. The death benefit amount also generally provides an income tax-free death benefit⁵.

Guaranteed cash values

PlanRight has guaranteed cash values, which allows you to potentially borrow against as a loan⁶.

For added value

Foresters automatically includes up to three riders with your base coverage, with no additional premium.

- Accelerated Death Benefit Rider (for Terminal Illness)⁷ may allow the owner to accelerate a portion of the death benefit and receive a payment if the insured is diagnosed with a terminal illness.
- Common Carrier Accidental Death Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as 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.

For added protection

For additional premium, PlanRight Preferred offers an Accidental Death Rider which can pay an additional benefit in the event of an accidental death.

Estimate your needs

Funeral Home:	\$ _____
Cemetery Plot:	\$ _____
Marker/Headstone:	\$ _____
Casket:	\$ _____
Other Funeral Costs:	\$ _____
Medical:	\$ _____
Legal/Probate:	\$ _____
Debts:	\$ _____
Cash Needs:	\$ _____
Taxes:	\$ _____
Cash Gifts:	\$ _____
Other:	\$ _____
TOTAL:	\$ _____

PlanRight does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary may use the proceeds for any purpose, unless otherwise directed.

Applying is simple

Applying for PlanRight is simple and convenient. Complete an easy-to-understand application and a short personal health interview and you could be eligible for life insurance coverage. And because PlanRight is non-medical, there are no paramedical exams or fluid collection required. Your insurability depends on answers to medical and other application questions and underwriting searches and review.

Remember, in most cases, the younger and healthier you are, the lower your insurance premiums. Helping to provide for both today's peace of mind and tomorrow's possibilities, Foresters PlanRight gives you many good reasons to apply.

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



Additional benefits of becoming a Foresters member⁸

When you trust Foresters Financial™ with your life insurance or retirement needs, you're not only accessing our expertise; you're joining an organization with over a 140-year history of giving back to families and communities. And for our more than one million members, we provide valuable member benefits and opportunities to enjoy quality family time or give back through volunteering efforts that directly benefit local communities.

Foresters members enjoy unique member benefits⁸ including competitive academic scholarships, financial counseling and discounted legal services as well as opportunities to give back through volunteering opportunities.

Compliments of:

For more information about Foresters Financial go to **foresters.com** or call us toll-free at **800 828 1540**

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries. N465

This brochure is provided for information purposes only; it does not form part of the Foresters PlanRight Whole Life Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract. Life insurance contracts are underwritten and issued by The Independent Order of Foresters, a fraternal benefit society. Foresters PlanRight Whole Life and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters PlanRight Whole Life Insurance contract for your state for these terms and conditions. Foresters PlanRight and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

PlanRight: ICC19-WL-PRL-US01 or ICC19-WL-PRB-US01 or WL-PRL-XX01-2019 or WL-PRB-XX01-2019

Accidental Death Rider: ICC19-WL-PR-ADR-US01 or WL-PR-ADR-XX01-2019

Common Carrier Accidental Death Rider: ICC19-WL-PR-CCADR-US01 or WL-PR-CCADR-XX01-2019

Family Health Benefit Rider: WL-FHB-XX01-2011

Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 or TRAD-ABRTI-XX01-2014 or TRAD-ABRTIXX01-2016

¹ National Funeral Directors Association, <https://www.nfda.org/news/statistics>.

² Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed during the grace period before lapse.

³ In the event of accidental death during the first two years, the death benefit amount is based on 100% of the face amount.

⁴ Interest is compounded annually and accrued on a daily basis to the date of death.

⁵ 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 and is not specific to your situation. Prospective purchasers should consult their tax or legal advisor.

⁶ Loans can be taken if the certificate is in effect and has a positive cash surrender value. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). If the loan amount exceeds the cash value the certificate will terminate.

⁷ 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.

⁸ 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 member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or canceled without notice. Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <https://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-program#gref> for eligibility criteria. Legal Link is provided by a third party.

Not a bank deposit. Not FDIC insured. Not guaranteed by any bank or credit union. Not insured by any federal government agency.

Not for use in NY, OR, SC or VA.