

Foresters Financial Budget Review

Where's the money?

Many of us have little spending habits that just add up.

Take a close look at some of your spending and then ask yourself what you can reduce and what you can do without.

Eliminating small expenditures is a minor adjustment for many of us, but it can actually help us save important dollars that can be directed toward valuable savings and protection vehicles.

For example, a 40-year-old male, preferred non-smoker, who eliminates \$2.71/day (\$81.25/month) that he would have spent on coffee and snacks, could use the freed-up cash to apply for Foresters Financial™ life insurance coverage worth over \$100,000.^{1,2}

How much can you save?

1. Track your spending on a typical day – if you can do it over several days, it might give you a better idea of where your money goes.
2. Decide where you can trim, if that's right for you.
3. Commit to setting that money aside by automatically having it taken out of your account each month, and put it into a life insurance product customized to your unique needs.

Spent on...	Sunday Day 1	Monday Day 2	Tuesday Day 3	Wednesday Day 4	Thursday Day 5	Friday Day 6	Saturday Day 7	Weekly total
Coffee								
Lunch								
Snacks								
Tobacco								
Newspapers								
Dining Out								
Alcohol								
Movies								
Daily total								

I will commit to save \$_____ /day or \$_____ /month.

Signed _____



¹As per Foresters SMART UL medical rate book

²Insurability depends on answers to medical and lifestyle questions and an underwriting review, based on underwriting requirements and guidelines.