

Your Term
Level Term
Life insurance

Mortgage protection built for you

Protect the investment you're making in your home with flexible term insurance from Foresters Financial™



Purchasing a new home can be both exciting and stressful. For many people, a mortgage is the largest investment they will make in their lifetime. But would your loved ones be able to cover mortgage payments if something unfortunate were to happen to you?

Don't let worries like this add to the stress of purchasing a home. Term life insurance from Foresters Financial offers an affordable solution to mortgage protection and can be tailored to meet your unique needs.

What is term life insurance?

Term life insurance can be an affordable life insurance option. It provides a fixed death benefit for a fixed premium payment, over a fixed period of time. Your premium payments are guaranteed and will remain level for the term you select.

But my bank is offering me mortgage insurance

Your bank or other mortgage lender will likely recommend their mortgage insurance. However, regular mortgage insurance offers you little control in what happens to your coverage. The lender is the beneficiary and decides how proceeds are spent while your coverage declines as you repay your mortgage.

With term life insurance from Foresters, you're always in control. You own the certificate, decide who the beneficiaries are and your coverage amount remains level even though the mortgage balance decreases. And if you decide to move your mortgage to another financial institution, your term insurance goes with you. You do not have to reapply for coverage and your rates won't increase.

More than just mortgage protection

What's more, because term life insurance can be used for a range of time-sensitive expenses, and not just mortgage protection, you'll have the option to renew your certificate once the mortgage is repaid or convert to a permanent or universal life insurance plan. Premiums and the death benefit are guaranteed plus there's a wide selection of terms, issue ages and valuable built-in features.

Introducing Foresters Your Term

Your Term, your life, your way

Foresters Your Term is competitively-priced term life insurance which also provides you the opportunity to contribute to your favorite causes with our Charity Benefit provision.

Your Term highlights

Guarantees

- Death benefit is guaranteed.
- Premiums for base coverage and most riders are guaranteed for the length of the initial term.

Flexibility

- Choose the term that's right for you: 10, 15, 20, 25 or 30 years.
- Coverage starting as low as \$50,000 and up to \$400,000 with non-medical underwriting (insurability depends on answers to health and lifestyle questions and an underwriting review) and as low as \$100,000 to \$10,000,000 and higher with medical underwriting
- Coverage can be annually renewed after the initial term

Underwriting choices

- Non-medical underwriting with no paramedical exams, fluid collection, or saliva swabs, and no life event requirements
- Medical underwriting with preferred and substandard underwriting classes available

Convertibility

Your base coverage can be converted to a permanent Foresters life insurance plan without supplying evidence of insurability should this option better meet your changing needs.

For added value

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

- Accelerated Death Benefit Rider
- Common Carrier Accidental Death Rider
- Family Health Benefit Rider

For living benefits or added protection

Adding a rider¹ can provide living benefits and enhance your base coverage.

- Disability Income Rider (Accident Only)
- Disability Income Rider (Accident & Sickness)
- Waiver of Premium Rider
- Accidental Death Rider
- Children's Term Rider

Charity Benefit Provision

This contractual provision is automatically included at no additional premium and doesn't impact the death benefit. When a claim is paid to the beneficiaries, Foresters will pay² an additional 1% of the face amount to a registered charitable organization as designated by the owner. The payment is made as a donation in the name of the insured.



Life insurance is just the beginning

We also provide complimentary member benefits³ including Legal *Link*⁴ which offers deeply discounted legal services to assist you with buying or selling property. *Everyday Money*⁵ offers an abundance of financial planning resources for items such as how to save for a down payment on a home.

For more information about the insurance Foresters may offer you, contact your licensed insurance representative:

This brochure is provided for information purposes only; it does not form part of the Foresters Your Term 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 Your Term 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 Your Term Life Insurance contract for your state for these terms and conditions. Foresters Your Term and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Your Term: ICC16-TERM-ANB-US01 or TERM-ANB-XX01-2016
Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-TRAD-ABRCHCRTI-US01 or TRAD-ABRCHCRTI-XX01-2014 or TRADABRCHCRTI- XX01-2016; Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-TRADABRCHCRTI-US01 or TRAD-ABRCHCRTI-XX01-2014 or TRAD-ABRCHCRTI-XX01-2016; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTIUS01 or TRAD-ABRTI-XX01-2014 or TRAD-ABRTI-XX01-2016; Accidental Death Rider: ICC13-TERM-ADR-US01 or TERM- ADR-XX01-2013; Children's Term Rider: ICC13-TERM-CTR-US01 or TERM- CTR-XX01-2013; Common Carrier Accidental Death Rider: ICC13-TERM-CCADR-US01 or TERM-CCADR-XX01-2013; Disability Income Rider (Accident Only): SI-DIR-XX01-2006 or SI-DIRMN02-2006; Disability Income Rider (Accident & Sickness): DISR-XX01-2007; Family Health Benefit Rider: FHB-XX01-2007 or FHB-NH02-2007; Waiver of Premium Rider: ICC13-TERM-WPR-US01 or TERM- WPR-XX01-2013

¹ Each rider mentioned requires additional premium unless otherwise noted.

² The maximum payment under this provision is \$100,000.

The designated charitable organization must be an accredited 501(c) (3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

³ Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

⁴ In the United States, Foresters Legal Link benefit is provided by Legal Club of America®, which is a registered trade name of Saturday Holdings Inc. The terms and conditions of Legal Link are those of Legal Club of America's® Family Legal Plan.™

⁵ In the United States, Everyday Money is provided by askAFS.

This product is a life insurance certificate that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

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