

ISWL

Interest Sensitive
Whole Life Insurance



Protect your family's future

Foresters 
Financial

Protecting your future

What is Interest Sensitive Whole Life?

ISWL is a fixed premium, permanent life insurance policy that provides both life insurance coverage and tax-deferred Accumulation Value.

We all have dreams and plans for the future. But have you asked yourself what would happen if your breadwinner were not there to provide for the family's financial needs? Or what would happen if a key person in your business was suddenly out of the picture?

Unfortunately, in these situations, dreams and plans frequently have to be put on hold or perhaps may never be realized.

How can you ensure the strength of your financial future if the unexpected were to occur?

Many times, life insurance is an important part of the answer, and permanent life insurance can be an especially strong base for your life insurance plan. Foresters Life Insurance and Annuity Company offers such a permanent policy: Interest Sensitive Whole Life (ISWL).

How can ISWL satisfy your life insurance needs?

For personal life insurance needs. If you are going to need life insurance to last an indefinite period of time, perhaps for the rest of your life, ISWL may be the right choice for you. Among its possible uses are:

Permanent life insurance protection. For family members, ages 0-80.

Mortgage protection. Benefits can be used to help pay off mortgages and other outstanding debts.

Estate planning. ISWL can provide funds to cover estate expenses and help avoid the need to sell assets and/or borrow money to cover these expenses.

Charitable giving. A policy can enable you to make a significant donation to your favorite charity upon your death.

For business life insurance needs. ISWL can be an effective way to help safeguard your business and serve as an attractive employee benefit. Business uses for ISWL may include:

Key person insurance. The policy would provide funds to assist in the continuation of business in the event of the death of an individual which causes a financial strain on the business.

Executive bonus arrangements. You can reward and help retain valued employees by paying for a permanent life insurance policy, like ISWL, in which the employee retains all ownership rights.

Split dollar arrangements. An employer and employee agree to share the cost of the premium of an ISWL policy as an added employee benefit.

Buy/Sell agreements. ISWL can be used to provide the funds needed to purchase the ownership interest of a deceased owner or partner.

Interest Sensitive Whole Life Insurance

Rhona and Chris



Rhona and Chris want lifetime insurance protection. After speaking with their Representative, they decided they prefer a policy that offers tax-deferred Accumulation Value. They also want the security of

knowing their premiums will never increase and that they can customize their policy with additional coverage riders.*

Who can benefit from purchasing an ISWL policy?

As your representative can explain, anyone who:

- Has a need for lifetime insurance protection
- Prefers the security provided by the policy's guarantees
- Is interested in the policy's tax-deferred Accumulation Value
- Likes to know their premiums will never increase

What other features does ISWL offer?

Interest rate crediting: An ISWL policy provides two ways for the Accumulation Value to grow:

- The security of a guaranteed¹ minimum interest rate.
- The potential for additional Accumulation Value growth from declared excess interest rates. From time to time Foresters Life Insurance and Annuity Company may declare an excess interest rate that will automatically be included in the calculation of the Accumulation Value.

Faster Growing Accumulation Value: The deduction of the current cost of insurance charges, which are generally lower than the guaranteed maximum rates, allows for faster and higher Accumulation Value growth.

Option to suspend premiums. There may come a time when it may be convenient for you to not have to pay your ISWL premium. If that circumstance occurs and your Accumulation Value meets the policy's requirements, you may elect to suspend premium payments for as long as your policy remains qualified. Choosing whether or not to suspend is an important decision because suspension of premium payments will slow the growth of your Accumulation Value. Be sure to discuss it with your Representative.

What are some possible uses for the Accumulation Value?

- Assist with paying for a child's education.
- Help when buying a new home.
- Provide additional funds at retirement.

What are the tax advantages of ISWL?

Income tax-free death benefits. Perhaps the most important tax benefit of a life insurance policy like ISWL is that death benefits paid to beneficiaries are not subject to federal income tax. In addition, the death benefits generally avoid the costs and delays of probate if paid to a named beneficiary or beneficiaries.

Income tax-deferred growth. For life insurance policies like ISWL, the Accumulation Value accumulates on a tax-deferred basis inside the policy. Tax deferral allows the Accumulation Value to grow more quickly and to higher levels than if they were currently taxed.

Are any additional coverage riders available with ISWL?

There are six additional coverage riders available:

10-Year Level Term Rider. Additional term coverage for 10 years, up to five times the ISWL Policy face amount. Minimum amount is \$25,000.

20-Year Level Term Rider. Additional term coverage for 20 years, up to five times the ISWL Policy face amount. Minimum amount is \$25,000.

Spouse's Term Rider. \$25,000 of term coverage for your spouse.

Child's Term Rider. Up to \$15,000 of term coverage for all your children for one annual premium.

Waiver of Premium Rider. All premiums will be paid for you if you become disabled.

Accidental Death Benefit Rider. Additional death benefit paid if the cause of death is accidental. Each rider has specific conditions and limitations. Please speak with your Representative for additional details.

*The hypothetical example is not intended to represent any specific situation or individual.

¹ All policy provisions and guarantees are subject to the financial strength and claims-paying ability of Foresters Life Insurance and Annuity Company.

Surrender of an ISWL Policy

An ISWL Policy may be surrendered at any time. However, you should know that under current tax law, surrender of a policy like ISWL may be taxable to the extent that the cash you receive exceeds the premiums you have paid. In addition, a surrender of the policy in the first 20 years or up to age 90 will incur a surrender charge.

The amount of the surrender charge, which will be subtracted from the Accumulation Value, will depend upon how long the policy has been in force, your age and underwriting classification. Surrendering a policy is an important decision with possible tax and financial consequences. Foresters Life Insurance and Annuity Company recommends that you consult your personal tax adviser before requesting a surrender of your policy.

How can I find out more about ISWL?

Your Representative will be glad to help you determine your life insurance needs and discuss whether ISWL is right for you. Using our Survivor Needs work sheet, your Representative can give you an estimate of how much coverage is necessary to protect you, your family or your business.

Insurance policies contain certain exclusions, limitations and other terms for keeping them in force. For complete costs and details, see your Representative. Policy guarantees apply only to certain insurance features and are subject to the claims-paying ability and financial strength of Foresters Life Insurance and Annuity Company. Variable life insurance policies are offered by prospectus only.

Annuity contracts and insurance policies contain certain exclusions, limitations and other terms for keeping them in force. For complete costs and details, see your Financial Services Representative. Annuity contract and life insurance policy guarantees apply only to certain insurance features and are subject to the claims-paying ability and financial strength of Foresters Life Insurance and Annuity Company.

Neither Foresters Life Insurance and Annuity Company nor its affiliates provide legal, tax or estate planning services. Should you require such services, you should consult a legal, tax or estate planning professional.

For more information about variable life insurance policies from Foresters Life Insurance and Annuity Company, you may obtain a free prospectus by contacting your Representative or calling 800 832 7783. The prospectus contains information about a policy's features, risks, charges and expenses, and the investment objective and risks of the underlying investment subaccounts as well as other information about the variable life policy. Consider this information, and read the prospectus carefully before you invest or send money. Policy availability and features may vary by state. The purchase of a variable life insurance policy is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

ISWL is approved in these states with the form number listed below:

ISWL-2 (12/10)(CA)	ISWL-2 (12/10)(FL)
ISWL-2 (12/10)(CT)	ISWL-2 (12/10)(ND)
ISWL-2 (12/10)(DC)	ISWL-2 (12/10)(NY)
ISWL-2 (12/10)(DE)	

The following states are approved under form #ICC10 ISWL-1 (12/10)

AL	IN	MO	OK	VT
AR	KS	MS	OR	WA
AZ	KY	NC	PA	WI
CO	LA	NE	RI	WV
GA	MA	NH	SC	WY
HI	MD	NJ	TN	
IA	ME	NM	TX	
ID	MI	NV	UT	
IL	MN	OH	VA	

The ISWL insurance policies are issued by:

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