

Speak with your Representative

Life insurance is not a “one-size-fits-all” approach. At Foresters Financial, we have a range of products to meet your needs. We can review your personal situation and make appropriate recommendations. And as your life changes, we’ll be there to re-evaluate your needs and suggest new products or changes to existing products.

Call your Foresters Financial Representative today

At Foresters Financial, we believe in doing more — for you, your family and your community

We believe in enriching lives and building strong communities—that’s our purpose. It has defined us since 1874, and it helps us continually redefine what a financial provider can do for you and your family.

We believe in working with communities to make our purpose a reality. That’s why we invest time and money in ways we can work together to make a difference, including neighborhood programs, charities and scholarships.

Together, we can help you achieve financial and family well-being—now and tomorrow, this generation and the next.

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 the issuing company. Life insurance policies are issued by Foresters Life Insurance and Annuity Company or The Independent Order of Foresters.

Variable life insurance policies are offered by prospectus only. For more information about variable life insurance policies issued by Foresters Life Insurance and Annuity Company, you may obtain a free prospectus by contacting your Representative, visiting our website at foresters.com 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 insurance 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 universal 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.

All investing involves risk, including the risk that you will lose money.

Life insurance is issued by:

Foresters Life Insurance and Annuity Company

40 Wall Street
New York, New York 10005
800 832 7783

The Independent Order of Foresters

789 Don Mills Road
Toronto, Canada M3C 1T9

Distributed by:

Foresters Financial Services, Inc.

40 Wall Street
New York, New York 10005
800 423 4026

foresters.com

Foresters Financial™ and Foresters™ are the trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, and its subsidiaries, including Foresters Financial Services, Inc. Foresters Financial Services, Inc. is a registered broker-dealer and subsidiary of Foresters Financial Holding Company, Inc. Securities, life insurance and annuity products are offered through Foresters Financial Services, Inc.

Financial Wellness & Education



Understanding Life Insurance

Foresters
Financial

Foresters
Financial

Did you know...

30% of households (37.5 million) are uninsured.¹

Only 44% of U.S. households have individual life insurance, a 50-year low.¹

Of those families who have no life insurance coverage, 73% recognize they need life insurance and 62% said they would be in immediate financial trouble if the primary wage earner died.¹

Many people believe life insurance coverage is more expensive than it is. On average, consumers estimate the cost of life insurance as being twice as high as the actual price.²

¹ Facts About Life 2016. LIMRA, LIAM September 2016

² Life Insurance Barometer Study. LIMRA, 2016

Why Life Insurance?

In today's ever-changing financial environment, it's important to know that there are some things you don't have to worry about. Life insurance can be the foundation of helping you and your family in the event of a loss. It can be the base upon which other insurance and investment decisions are built.

Life insurance is a way to provide cash to your loved ones when you die. Generally free from federal income tax, life insurance proceeds can be used in a number of ways.

Here's how life insurance can help protect your family.

Pay final expenses. Insurance proceeds provide beneficiaries with an immediate source of cash that can be used to pay medical bills, funeral costs and related expenses.

Mortgage protection. Your loved ones can use insurance to cover mortgage payments or pay off the entire loan, so they can remain in the family home.



Income replacement. A sudden loss of income can have a harmful impact on surviving family members. Your family can use life insurance proceeds to maintain their standard of living.

Estate planning. For individuals who may owe estate taxes, life insurance can be an effective way to pay the costs of settling your estate. Federal and state estate tax laws are complex. Please contact a legal, tax or estate planning professional for guidance.

Charitable giving. Life insurance can help you expand your generosity to your favorite charity such as your house of worship or alumni association while also providing you with a valuable tax benefit through the policy's ownership and beneficiary structure.

How much life insurance do I need?

The amount of life insurance you need should take into consideration factors such as your current income, your savings, how much debt you have accumulated and your family's future education, retirement and financial needs. Age counts as well — you may require different life insurance protection at different life stages.

The best way to determine how much life insurance you need is to meet with your Foresters Financial Representative and complete a Survivor Needs Analysis and you may also utilize our online calculator at <http://www.foresters.com/calculator/>

What types of life insurance are available?

Term life insurance provides coverage for a specified period of time—usually 10, 20 or 30 years. Term insurance only provides a death benefit if the insured dies during the specific period of time or term. Term insurance does not accumulate cash value.

Permanent life insurance is intended to provide protection for the life of the insured and typically offers a cash value component. There are various types of permanent insurance available, the most common include:

Whole Life provides traditional life insurance coverage with cash value accumulation based on guaranteed and current interest rates.

Universal Life generally offers flexible premiums and death benefits, with a minimum interest crediting rate that is typically guaranteed by the insurer.

Variable Life offers the ability to accumulate cash value through selected sub account investment options.