



Protect the Ones You Love

You've spent a life together ... now you're charting a new course. But, have you considered what would happen if you were no longer there to take care of your loved ones?

While nothing can replace you, having life insurance means that if something happened to you, your loved ones would be OK financially.

Protect the ones you love with life insurance. **Learn more at www.lifehappens.org.**

**LIFE
HAPPENS**
A NONPROFIT ORGANIZATION

**INSURE
YOUR LOVE**
BROUGHT TO YOU BY LIFE HAPPENS

This article is distributed by Foresters Life Insurance and Annuity Company and The Independent Order of Foresters (collectively "Foresters"). The LIFE Foundation, a nonprofit organization dedicated to helping consumers make smart insurance decisions, is the publisher of this article. Foresters is a member of Life Happens®, and has paid Life Happens® for the use and distribution of this information. This article is not intended to be a sponsorship, endorsement or testimonial by Life Happens® regarding Foresters or any particular Foresters products or services. This article provides general information about life insurance and does not relate to any specific Foresters life insurance product. Foresters is providing this information merely to serve as a basis for further discussion with your Representative.

Life insurance is offered by Foresters Life Insurance and Annuity Company and The Independent Order of Foresters and distributed by Foresters Financial Services, Inc. and independent agents.

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. Variable life insurance policies are offered by prospectus only. For more information about Foresters Life Insurance and Annuity Company variable life insurance policies, you may obtain a free prospectus by contacting your Financial Services 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 or any other government agency.

Foresters Financial™ and Foresters™ are the 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. Securities, life insurance and annuity products are offered through Foresters Financial Services, Inc. Insurance products are issued by Foresters Life Insurance and Annuity Company or The Independent Order of Foresters.

To find out how much life insurance coverage may be best for you, speak with your Representative for a free, no obligation *Financial Needs Analysis*.

