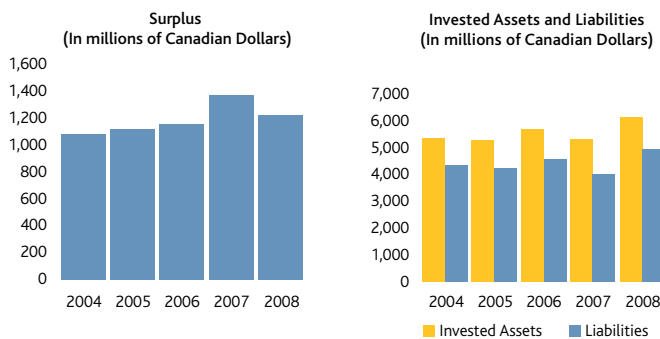


# Financial Strength

**Rated “A” (Excellent) by A.M. Best Company.** Foresters™ financial strength, as measured by A.M. Best Company, is rated “A” (Excellent). An “A” (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. In assigning our rating, A.M. Best stated that Foresters rating outlook is “stable,” which means it is unlikely to change in the near future, assuming our financial strength is maintained and our operations grow. A.M. Best assigns ratings from A++ to F, A++ being superior ratings and A and A- being excellent ratings.

**Strong Surplus.** Our surplus, the amount by which our assets exceed policy obligations and other liabilities, exceeds \$1.2 billion – a level of contingency funds that’s well beyond the statutory requirements for policy reserves and gives Foresters the ability to withstand adverse business or market conditions.



**Solid Solvency Ratios.** Financial strength is critical to generating new business, maintaining and expanding distribution networks and providing a base for future expansion and growth. Foresters strong surplus position is well in excess of regulatory requirements and solvency ratios specified by local regulators are above industry averages in all three countries in which Foresters operates.

**Quality Investments.** Supporting our solid solvency ratios is Foresters investment portfolio, which consists primarily of bonds and equity holdings. Bonds represent 77 percent of total assets and are closely matched to the duration and profile of the policy liabilities they support. Equity investments represent 16 percent of total assets.

“In today’s economic environment, Foresters continues to use its financial strength to fulfill its mission as champions of the well-being of families.”

George Mohacsi, President and CEO



*A history of helping  
protect futures*

Foresters provides life insurance and financial products to members in the United States, Canada and the United Kingdom.

At Foresters, we’re proud of our financial strength and deep commitment to our members’ lives and their communities.

**135**

Tested by time. Trusted for tomorrow.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, ON M3C 1T9 T. 800 828 1540



Sharing our financial strength is at the heart of what we do...

Foresters is a proud supporter of hundreds of local and national community organizations, including:



**United States**

Mailing Address:  
P.O. Box 179  
Buffalo, New York, USA 14201-0179  
Toll Free: 800 828 1540 (CAN/US)

**Canada**

Foresters  
Foresters House  
789 Don Mills Road  
Toronto, Ontario, Canada M3C 1T9  
Phone: 416 429 3000  
Fax: 416 429 3896  
Toll Free: 800 828 1540 (CAN/US)

**United Kingdom**

Foresters  
Foresters House  
Cromwell Avenue  
Bromley, Kent, England BR2 9BF  
Phone: 020 8628 3400  
Fax: 020 8628 3500

[www.foresters.com](http://www.foresters.com)

*In your community*

As a member-based life insurance provider we invest millions of dollars and thousands of volunteer hours to enrich families and neighborhoods across the United States, Canada and the United Kingdom, and have for 135 years.

**Volunteering in Community**



**Membership and Community Investment**



*Our commitment to you*

Foresters is a life insurance provider with a difference. We don't have shareholders. Instead, we invest in our members and the communities where they live.

We champion the well-being of families through quality life insurance, unique member benefits and inspiring community activities.

Our benefits of membership include: financial member benefits, scholarships, opportunities to attend free, fun family events and to direct charitable giving in your community.

Read more about the non-contractual benefits, eligibility requirements and limitations of Foresters membership at our website: [www.foresters.com/membership/](http://www.foresters.com/membership/)

*All amounts are shown in Canadian Dollars. Information current as of June 15, 2009.*