

134
years

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.

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- being excellent ratings.*

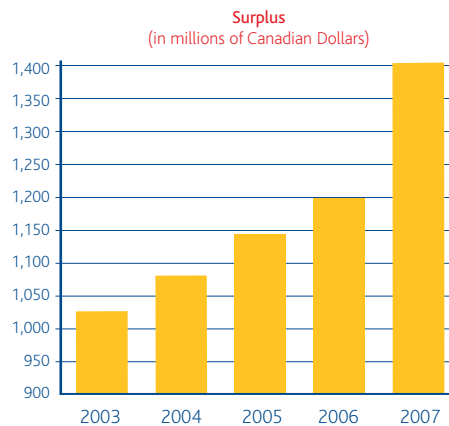
Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, ON M3C 1T9 T. 800 828 1540

Foresters Financial Strength



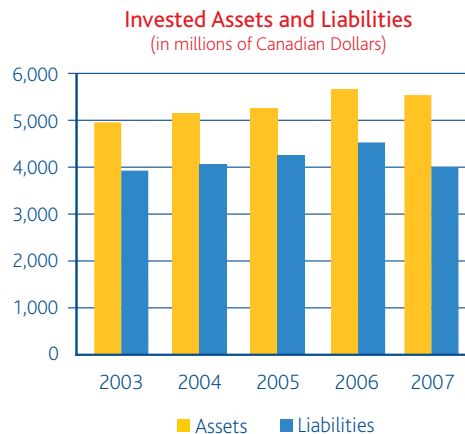
"Foresters strong financial position and conservative investment policies, along with our customer focus and our continuing impact in the community, position us well to deliver on the promise of serving our members and their families."
George Mohacsi, President and CEO

Strong Surplus. Our surplus, the amount by which our assets exceed policy obligations and other liabilities, exceeds \$1.4 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 67 percent of total assets and are closely matched to the duration and profile of the policy liabilities they support. Equity investments represent 23 percent of total assets.

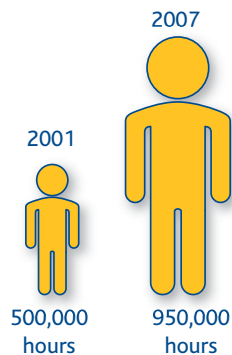


All amounts are shown in Canadian Dollars unless otherwise stated.

In your community

Foresters investment in communities goes beyond traditional corporate giving. Throughout the year, Foresters invests time, money and resources to raise funds and strengthen non-profit organizations that help children, such as Children's Miracle Network and Prevent Child Abuse America. Members, agents and employees also volunteer on behalf of Foresters locally, giving their personal time to organizations, charities and local fundraising events.

Volunteering in Community



Investing in Community



Our commitment to you

When you buy a life insurance or annuity product from Foresters, you're taking a step closer to helping bring yourself and your family financial security. You'll also feel great about having an opportunity to live for today and plan for a successful tomorrow.

Our customers are our members. And, as a member, you may be eligible for complimentary member benefits and services that can help you with your life, health and education needs today and in the future.

Read more about the benefits of Foresters membership at our website:
www.foresters.com/membership/

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

We do this by giving our time and resources through partnerships and community initiatives. We focus entirely on investing in a stronger, richer and more meaningful future for our members and their communities.

Our locations:

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