



Benefits of
working with a
financial
professional

The role of a Financial Professional

Before making important decisions, most people turn to professionals—doctors, lawyers, accountants—for the advice of an expert.

The same should be true when it comes to preparing for your financial future.

A financial professional is one of the most important resources available to you. Few people have the time and expertise required to identify life insurance and investment products that best suit their particular needs and circumstances. That's why utilizing the experience of a financial professional can save you time and help you make well-informed decisions.

Your Foresters Financial Representative is a highly trained professional who will take the time to get to know you and understand your needs and goals. Together, you and your Representative can develop a personalized, diversified financial strategy that's designed to meet your long-term needs and select the products that are suitable for you. And as your needs change over time, your Representative will be there to provide support and help you fine-tune your financial portfolio. Best of all, like an old-fashioned doctor, your Foresters Financial Representative makes "house calls."

What can a financial professional do for you?

A qualified financial professional can help you make informed choices when it comes to your most important financial decisions. Here's how your Foresters Financial Representative can help you:

Review your financial needs by identifying your current assets, liabilities, income, investments and life insurance coverage.

Assess your need for life insurance to protect your family and business.*

Identify your long-term financial goals such as saving for an education or a comfortable retirement.

Determine your investment objectives and establish your need for:

- growth of capital
- tax-exempt income
- current income
- capital preservation
- life insurance
- and much more

*This material should not be construed as a recommendation, or an offer to buy or sell any mutual fund, variable and/or insurance product. Mutual funds and variable products are offered for sale by prospectus only. Foresters Financial Representatives are not registered to sell mutual funds or variable products or licensed to sell insurance products in every jurisdiction. In addition, our mutual funds and insurance products are not registered or approved for sale in every state. This brochure is not intended to be an offer or solicitation to purchase any security or insurance product where the product is not registered or approved for sale or where the Representative is not registered or licensed to sell the product.

Gauge your tolerance for risk in order to make appropriate investment recommendations.

Develop an asset allocation strategy that suggests how much money should go into each asset class, in order to help you meet your financial goals.

Present suitable insurance and investment recommendations, discuss their potential risks and rewards, and answer any questions you may have.*

Help you maintain a long-term investment approach during good times and bad to make sure that you are not swayed by short-term market fluctuations and miss out on long-term benefits.

Create a customized retirement income strategy to meet your everyday income needs throughout your long-term retirement.

Provide ongoing service and support. We recommend that you meet with your Representative at least once a year to review your life insurance and investments.



Key benefits of a financial professional

- Review your financial needs
- Assess your need for life insurance
- Identify your long-term financial goals
- Determine your investment objectives
- Gauge your tolerance for risk
- Develop an asset allocation strategy
- Present suitable insurance and investment recommendations
- Help you maintain a long-term investment approach
- Create a customized retirement income strategy
- Provide ongoing service and support

Foresters Financial Services, Inc. provides everyday families and individuals with financial solutions, guidance and tools, to meet their needs across all life stages. Our Financial Representatives offer personalized service combined with a solid, long-term approach and fresh thinking, to help you:

- Save and invest for retirement, education and other life events
- Create retirement income strategies
- Protect the ones you love
- Plan your legacy

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

For more information about mutual funds or variable products from Foresters Financial Services, Inc., you may obtain a free prospectus and summary prospectus by contacting your Representative, writing to the address below, calling 800 423 4026 or visiting our website at forestersfinancial.com. You should consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus and summary prospectus, or in the case of a variable insurance product both its policy and underlying fund prospectus, contain this and other information and all applicable prospectuses should be read carefully before you invest or send money. An investment in a fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

Foresters Financial Representatives do not provide legal, tax or estate planning services. Should you require such services, you should consult a legal, tax or estate planning professional.

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