

## Discover the difference with...

- Innovative products that are easy to sell
- Complimentary member benefits
- A compelling story that you and your clients will love to talk about
- Quick turnaround on submitted applications
- Fast and accessible underwriting
- Competitive commissions paid weekly
- Unparalleled sales support to help you grow your business
- Opportunities to give back to your community

## Innovative products – by design

Innovative product features can give you a competitive advantage when meeting your clients' needs. As a valued distribution partner, you help identify unique, new features and benefits to incorporate into new products – products that are easy to explain and easy to sell.

Foresters™ products are backed by extensive marketing support, point-of-sale collateral, sales ideas and strategies, advanced marketing material, and technical product guides – all professionally produced with you and your clients' needs in mind.

Compliments of:

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



The Independent Order of Foresters  
789 Don Mills Road  
Toronto, ON, Canada M3C 1T9

U.S. Mailing Address:  
PO Box 179  
Buffalo, NY 14201-0179

U.S. Overnight Delivery Address  
Foresters  
Attention: New Business  
c/o Frontier Distributing  
1000 Young Street, Suite 160  
Tonawanda, NY 14150

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

Foresters Distribution Support 866 466 7166

770092 US (10/07)



## Discover the difference



*Would you like to get more out of life through your business?*

*Offer your clients extra value?*

*Make a difference in your community?*

## With Foresters, you can!

## Complimentary member benefits

As members, your clients may be eligible to access a variety of complimentary life, health and education benefits to help them and their families<sup>1</sup> get more out of life. These member benefits can help provide more financial protection and assistance during times of need – today and in the future.

### Member benefits in action<sup>6</sup>

Suppose your clients are a married couple with three children – ages 1, 3 and 5. If the couple were to die today, Foresters would pay their death benefits – just like other insurers. But there's more for your clients with Foresters complimentary member benefits:

- Foresters Orphan Scholarship member benefit could provide up to \$72,000 in scholarships for the three children (\$6,000 for each child for four years)
- Foresters Young Family member benefit would pay \$162,000 in benefits for the care of the three children (\$300 a month until each child turns 18)

That's an additional \$234,000 in benefits – just for being a Foresters member.

## Unparalleled sales and service support

Foresters top priority is to partner with you to help you grow your business. With Foresters you can rely on unparalleled sales support and resources. You'll get innovative sales ideas, educational opportunities and advanced marketing support. Plus, our underwriters and case expeditors are easily accessible and responsive to both you and your team.

There's more. Depending on the product and underwriting needed, Foresters Service Delivery team couriers out certificates within two to five business days after receipt of final requirements. Commissions are viewable on-line in real time and paid weekly. And, our Service Center is open 12 hours a day providing quick responses to your requests. It's all part of Foresters *Business Made Easy* philosophy.



## Financial power to deliver

Foresters financial strength and "A" (Excellent) rating by A.M. Best Company<sup>7</sup> means that we stand behind our commitments to building strong, lifelong relationships with you and our members.

With a structure designed to prevent a hostile acquisition by another insurer, our ample surplus and solid capital, Foresters has the capacity to take up new business and to be there whenever you need us – today and in the future.

<sup>7</sup> 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++ and A+ being superior ratings and A and A- being excellent ratings.

# compelling

## A compelling story

Foresters invests its time, talent and financial strength to improve our members' communities – when children and their families need us most. Members and employees have unique opportunities to make a difference in their local communities. Here are a few examples:

- Children in Burlington, NC now have a safe, state-of-the-art playground
- Victims of Hurricane Katrina in Moss Point, MS now have a safely repaired school for their children
- School children in Costa Rica no longer have to try to learn while sitting in dilapidated facilities

Your clients can get involved in community projects and exclusive Foresters events through a network of member groups across North America. Foresters members who choose to participate enjoy opportunities for personal development and the satisfaction of making a difference in their communities.

By simply being a member, your client helps Foresters make contributions to community organizations, such as children's hospitals through organizations such as Children's Miracle Network. As international founding sponsor of Children's Miracle Network Radiothon, Foresters has helped raise more than a quarter-billion dollars for children's hospitals across North America.

With innovative products, complimentary member benefits, and a compelling story to tell, you can take your business to a new dimension with Foresters.

## Critical Illness member benefit

If your clients are diagnosed with certain critical illnesses, they may be eligible to receive a \$4,000 financial grant. This benefit may help ease their family's financial hardship or pay for unexpected medical expenses.

## Terminal Illness member benefit

An interest-free loan is provided for any insured individual in your clients' immediate family<sup>1</sup> who becomes terminally ill<sup>2</sup>. The total loan can be up to 75% of the net face amount of the Foresters life insurance coverage on that insured individual and the loan will be repaid from the insurance proceeds payable upon that insured's death.

## Scholarship member benefit<sup>3</sup>

Foresters believes a good education gives young people a head start in life. We are proud to award up to 350 renewable scholarships every year across North America. Each scholarship award is in the amount of \$2,000<sup>4</sup> a year for a maximum of four years.

## Orphan Scholarship member benefit

If your clients' children lose one or both parents<sup>5</sup>, each child may be eligible for a scholarship of \$1,500, \$3,000 or \$6,000 per year, to help him/her pursue higher learning at a post-secondary institution.

## Young Family member benefit

Ensuring your clients' children are taken care of is an important concern. This benefit pays \$300 a month per child under 18 years of age, to the legal guardian in the event of the death of both parents.

Over time, member benefits may change and evolve<sup>6</sup>. Foresters continues to look for ways to share our prosperity with our members. For details on member benefits and eligibility, go to [www.foresters.com/membership](http://www.foresters.com/membership).

<sup>1</sup> Family means the Foresters member, his/her spouse and their biological or legally adopted children.

<sup>2</sup> Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters. Not available as a member benefit in New York, and Illinois.

<sup>3</sup> Foresters Scholarship Program is a competition for scholarships open to eligible applicants meeting the eligibility requirements. Scholarship recipients will be selected from the completed applications submitted before the deadline date. This program is administered by the Association of Universities and Colleges of Canada.

<sup>4</sup> This figure reflects the currency of the country where the student will be attending school.

<sup>5</sup> Parent is defined as a person who is legally responsible for the maintenance and support of a child, with the child being defined as either biological or legally adopted.

<sup>6</sup> Foresters retains full authority to administer and change the member benefits at its sole discretion. These benefits may be amended, changed, cancelled, in whole or in part, or eliminated at any time with or without notice, at the sole discretion of Foresters.