

PlanRight

Whole Life  
Insurance

Foresters

help with  
final expense  
planning



Foresters 

Plan today so  
your family  
doesn't have to  
in the future



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406429 US 09/13

Who will  
pay for your  
funeral?

According to the National Funeral Directors Association, the average cost of a funeral, including vault, in 2012 was \$8,343<sup>1</sup> and the cost in the future could well be higher.

# Costs to consider

Caskets

Facilities & Vehicles

Professional Services

Plot/Crypt

Memorial

Perpetual Care

Grave opening/closing

Realty Taxes

Property maintenance, such as utilities

Grave Liner/Vault

Flowers

Refreshments

Long Distance Calls

Music

Obituary

Special Requests

Lawyer's fees

Changing property deed & titles



# Why burden your family?

Foresters PlanRight<sup>1</sup> Whole Life insurance is available when they need it most.



<sup>1</sup> Foresters Planright: ICC12-WL-PRL-US01, ICC12-WL-PRG-US01, ICC12-WL-PRM-US01, WL-PRL-XX01-2012, WL-PRG-XX01-2012, WL-PRM-XX01-2012 Products and features may not be available in all jurisdictions, availability may be modified from time to time and certain restrictions may apply.

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# PlanRight offers three types of coverage

## PlanRight with a Level Death Benefit

The death benefit is based on<sup>1</sup> 100% of the face amount. The maximum face amount is \$35,000, depending on age at the time of the application.

## PlanRight with a Graded Death Benefit<sup>2</sup>

The death benefit is a limited benefit in the first two years, which is based on<sup>1</sup> the greater of a) the sum of the total premiums paid accumulated with 4.5% interest<sup>3</sup>; or b) 30% of the face amount in effect in the first year, and 70% of the face amount in effect during the second year. The death benefit is based on<sup>1</sup> 100% of the face amount in year three and later. The maximum face amount is \$20,000, depending on age at the time of application.

## PlanRight with a Modified Death Benefit<sup>2</sup>

The death benefit in the first two years is based on<sup>1</sup> premiums paid plus 10% annual interest<sup>3</sup>. The death benefit is based on<sup>1</sup> 100% of the face amount beginning in the third year. The maximum face amount is \$15,000, depending on age at the time of application.

<sup>1</sup> Unearned premium will be added and debt subtracted from the applicable amount in calculating the death benefit. Debt includes each outstanding certificate loan amount and unpaid premium owed before death.

<sup>2</sup> The death benefit is 100% of the face amount plus unearned premium minus debt in the event of accidental death during the first two years.

<sup>3</sup> Interest is compounded annually and accrued on a daily basis to the date of death.

# Enhanced PlanRight coverage

The Common Carrier Accidental Death Rider included<sup>1</sup> on PlanRight certificates *at no extra premium*. The Accidental Death Benefit Rider is available at extra cost for the Level coverage and doubles the death benefit.



- Premiums level and guaranteed to stay the same as long as you keep the coverage.
- Death benefit guaranteed as long as premiums are paid.
- Allows you to borrow<sup>1</sup> from and use the insurance as collateral for a loan (this can reduce the death benefit)
- Generally provides an income tax-free death benefit<sup>2</sup>.

<sup>1</sup> Interest is compounded annually and accrued on a daily basis to the date of death.

<sup>2</sup> Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Prospective purchasers should consult their tax or legal advisor.

# *Getting you covered is simple and easy!*

- 13 minute teleinterview on average
- Most certificates are issued within 2 business days
- No medical examination<sup>1</sup>