

# Whole Life Insurance

None of us like to think about our own mortality. But, on a purely practical front, we need to think about the costs associated with our death. Life insurance can help provide the resources to protect your family and finances. Think about life insurance as a product that combines certainty, simplicity, and flexibility, along with other important advantages.

Whole life insurance offers guaranteed coverage for life<sup>1</sup> to protect your loved ones by helping them pay any final expenses and other costs incurred at your death. And, the premiums for whole life insurance remain level.

## Benefits of Whole Life Insurance

- Provides lifetime life insurance coverage<sup>1</sup>
- Guaranteed level premiums
- Borrow and use the insurance as collateral for a loan (can reduce the death benefit<sup>2</sup>)
- Income tax-free<sup>3</sup> death benefit

Compliments of:

This brochure is provided for information purposes only; it does not form part of the Foresters PlanRight insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters PlanRight insurance contract for your state for these terms and conditions. Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters PlanRight Insurance and its optional riders are filed with state insurance regulators under the following form numbers. "XX" stands for your state's postal abbreviation. Foresters PlanRight and its riders may not be available or approved in all states, and state variations may apply.

Foresters PlanRight: WL-PRL-US01-2009, WL-PRG-US01-2009, WL-PRM-US01-2009 or WL-PRL-XX01-2009, WL-PRG-XX01-2009, WL-PRM-XX01-2009  
Accidental Death Rider: WL-ADR-US01-2009 or WL-ADR-XX01-2009  
Common Carrier Accidental Death Rider: WL-CCADR-US01-2009 or WL-CCADR-XX01-2009



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# The value of your Foresters membership

## Helping your family prepare for final expenses



*For 135 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. We do this through affordable life insurance and annuity products, and the benefits of membership.*

As an eligible member, you can access complimentary benefits, including opportunities to develop your personal skills, attend fun family events and make a difference in your community.

If your final expense coverage needs are greater than \$10,000, you may also have access to a variety of complimentary life, health and education benefits\* that go beyond life insurance to help you and your family get more out of life. Current member benefits can provide valuable assistance to you in times of need, such as critical or terminal illness.

For details on membership, visit our website at: [www.foresters.com/membership](http://www.foresters.com/membership)

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.

\* These non-contractual benefits, provided at no extra cost, may be changed or canceled at any time. Please be sure to read the eligibility requirements and limitations, available at [www.foresters.com/membership](http://www.foresters.com/membership) or contact your life insurance representative. The terminal illness member benefit is not available in the states of New York and Illinois.

**Foresters PlanRight**  
Whole Life Insurance

## Flexible insurance coverage

There are three types of plans, one that immediately provides a full death benefit and two that provide a limited death benefit in the first two years. Plan type is based on the answers on the application.

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

Death benefit equals 100% of the face amount.  
Maximum face amount \$35,000 available, depending on age at time of application.

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

Death benefit limited to 30% of face amount in the first year, 70% in the second, and equals 100% beginning in the third year.

Maximum \$20,000 face amount available, depending on age at time of application.

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

Death benefit limited in the first two years to a return of premiums paid, plus 10% annual interest<sup>4</sup>, and equals 100% of face amount beginning in the third year.

Maximum \$15,000 face amount available, depending on age at time of application.

## Guaranteed premiums

PlanRight premiums are level and guaranteed. Unlike some other expenses in life, PlanRight premiums remain the same for as long as you keep the coverage.

## Benefits are guaranteed

Your death benefit is guaranteed as long as premiums are paid and will never be canceled because of changes in your health while your coverage is in effect.



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

*All of us will likely have to face the death of a close family member at some time in our lives. Perhaps you already have – and the painful memories are still there. In addition to grieving the loss and settling your loved one's estate, there is also the immediate concern over funeral costs and how to pay for them. It's a heavy weight to carry for surviving loved ones.*

*Many of us never think about how our family will pay for our funeral. The cost may surprise you. According to the National Funeral Directors Association, the average cost of a funeral in 2006 was \$7,323. And, this cost does not include the cemetery plot, monument, flowers, obituary or other cash expenses, which could push the cost well over \$10,000.*

*Why burden your family with these costs at a time when they already have many other concerns? With Foresters PlanRight insurance you can help reduce the worry your family will experience when you die by putting the money in place, so that it's available when they need it most.*

*See the back cover for important information about PlanRight and its riders.*

## Access the cash value

Access the cash value in times of need by borrowing or using the cash value as collateral for a loan<sup>5</sup>.

## Tax advantages

Your beneficiary will generally not owe any income taxes on the benefit.

## Extra protection

The Accidental Death Rider can be added, at an extra cost, on PlanRight certificates with a Level death benefit. The rider pays an additional death benefit in the case of accidental death. For Graded and Modified plans, 100% of the face amount is paid out if accidental death occurs in the first two years. There is no additional premium for this coverage. All PlanRight certificates include a Common Carrier Accidental Death Rider that pays an additional death benefit (up to twice the face amount) at no extra premium, if the insured dies due to an accidental bodily injury that occurred on a common carrier while a fare-paying passenger.

## Applying is easy

Just complete a simple and easy-to-understand application and personal health interview. No medical examinations are required. Remember, the younger and healthier you are, the lower your insurance premiums. What better reason is there to apply today?

**Ask your life insurance representative how Foresters PlanRight can work for you.**

<sup>1</sup> PlanRight provides coverage to age 121.

<sup>2</sup> Death Benefit paid is less any outstanding loans. For the Graded and Modified plans, the death benefit is 100% of the face amount in the event of accidental death during the first two years.

<sup>3</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.

<sup>4</sup> Interest is compounded and is accrued on a daily basis.

<sup>5</sup> Loans will reduce the death benefit and cash surrender value.