

PlanRight

Whole Life  
Insurance



# Helping your family prepare for final expenses

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. According to the National Funeral Directors Association, the median cost of a funeral, including vault, in 2014 was \$8,508<sup>1</sup>. And, this cost does not include the cemetery plot, monument, flowers, obituary or other cash expenses<sup>1</sup>, 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.

## Flexible insurance coverage

There are three types of coverage. One that can immediately provide a full death benefit. The other two provide a reduced death benefit (for non-accidental death) during the first two years and **do not have the possibility of a full death benefit until after two years.**<sup>2,3</sup> Coverage is based in part on the answers on the application.

### PlanRight with a Level Death Benefit

Death benefit is based on<sup>3</sup> 100% of the face amount. Maximum \$35,000 face amount available, depending on age at time of application.

### PlanRight with a Graded Death Benefit

**Graded life insurance for the first two years; not in full benefit until after two years.**

The death benefit is a limited benefit in the first two years<sup>2</sup>, which is based on<sup>3</sup> the greater of a) the sum of the total premiums paid accumulated with 4.5% interest<sup>4</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>3</sup> 100% of the face amount in year three and later. The maximum face amount is \$20,000, depending on your age at the time of application.

### PlanRight with a Modified Death Benefit

**Reduced benefit for two years.** Death benefit limited in the first two years<sup>2</sup> based on<sup>3</sup> premiums paid, plus 10% annual interest<sup>4</sup>, and is based on<sup>3</sup> 100% of face amount beginning in the third year. Maximum \$15,000 face amount available, depending on age at time of application.

For more information about Foresters Financial go to [foresters.com](http://foresters.com) or call us toll-free at **800 828 1540**

Foresters   
Financial

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## 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 payable is guaranteed as long as premiums are paid and will never be canceled because of changes in your health while your PlanRight coverage is in effect.

## 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>

## Extra protection

The Accidental Death Rider can be added, at an extra cost, on PlanRight with a level death benefit. This rider can provide an additional death benefit in the case of accidental death. All PlanRight certificates include a Common Carrier Accidental Death Rider<sup>1</sup> that can pay 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.

## Additional benefits of becoming a Foresters member

When you trust Foresters Financial™ with your life insurance or retirement needs, you're not only accessing our expertise; you're joining an organization with a 140-year history of giving back to families and communities. And for our more than one million members, we provide valuable member benefits and opportunities to enjoy quality family time or give back through volunteering efforts that directly benefit local communities.

Foresters members enjoy unique member benefits\* including competitive academic scholarships, financial counseling and discounted legal services as well as opportunities to give back through volunteering opportunities.

## Endnotes

† For the Graded and Modified plans, the benefit is based on<sup>2</sup> 100% of the face amount if accidental death happens in the first two years. There is no additional premium.

\* Description of member benefits that you may receive assumes you are a Foresters member. Foresters member benefits are non-contractual, subject to eligibility requirements, definitions and limitations and may be changed or cancelled without notice. Access to certain member benefits requires PlanRight coverage of \$10,000 or greater.

<sup>1</sup> National Funeral Directors Association, 2015 Member General Price List Study.

<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> 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 during the grace period before lapse.

<sup>4</sup> Interest is compounded and is accrued on a daily basis to the date of death.

<sup>5</sup> Each outstanding loan amount will reduce the death benefit and cash surrender values.

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This brochure is provided for information purposes only; it does not form part of the Foresters PlanRight Whole Life Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract.

Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society. Foresters PlanRight and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters PlanRight Whole Life Insurance contract for your state for these terms and conditions.

Foresters PlanRight and its riders are filed under the following form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Not a bank deposit. Not FDIC insured. Not guaranteed by any bank or credit union. Not insured by any federal government agency.

Foresters PlanRight: ICC12-WL-PRL-US01, ICC12-WL-PRG-US01, ICC12-WL-PRM-US01

Accidental Death Rider: ICC12-WL-PR-ADR-US01

Common Carrier Accidental Death Rider: ICC12-WL-PR-CCADR-US01