

Life insurance as part of their bright future



You don't know what the future holds for your children or grandchildren. Guided by your knowledge and experience, you plan anyway. Whether it's figuring out what hobbies they could pursue or what school they should attend, you take steps to give them the best life possible as they get older.

To help protect your child or grandchild's future, you can also consider life insurance. It can be a timeless, sustainable reminder of how much you care for the ones you love.

Introducing BrightFuture by Foresters Financial™

BrightFuture by Foresters is a whole life insurance contract designed specifically for those currently under the age of 18. It comes with many attractive features, offering life insurance protection for your children or grandchildren, plus some additional peace of mind for you:

- You can guarantee your child or grandchild's future insurability at a low cost. No matter how their health unfolds as the years go by, you know you've secured cost-effective permanent life insurance coverage for them. Plus, with the built-in Guaranteed Insurability Rider, they can be well positioned to purchase additional life insurance coverage at certain ages or specific life events (e.g. marriage) without any further underwriting at that time.
- The premiums, death benefit amount and cash values are guaranteed for the child or grandchild's lifetime. And with death benefit amounts ranging from \$5,000 to \$75,000, you can purchase the coverage you feel is appropriate.
- As the owner of the certificate, you can decide to transfer ownership of the certificate to your child or grandchild at an age and time of your choosing.¹ Once transferred, they can adjust any available coverage as they deem necessary.
- You also get more protection with up to three additional riders at no additional premium:
 - Accelerated Death Benefit Rider (for Terminal Illness)²
 - Common Carrier Accidental Death Rider
 - Family Health Benefit Rider



Give them the gift of membership

With BrightFuture, you're not just buying life insurance. You are also giving your child or grandchild the gift of a Foresters membership.³ As they get older, they can appreciate being a part of a group of like-minded individuals keen to make a difference in the world. They may even take on a leadership role in the organization, helping to strengthen their local community. With membership, Foresters offers the kind of meaning today's youth crave.

Seize the chance today to help give them a better tomorrow

Visit **foresters.com** or call us toll-free at **800-828-1540**. Or contact your trusted life insurance agent.

Compliments of:

¹ Gifting a certificate may have tax consequences. Foresters, its employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. Prospective purchasers should consult their tax or legal advisor.

² The payment, due to diagnosis of a terminal illness, may be less than the acceleration amount if there is an outstanding loan or unpaid premiums. Payment will decrease certificate values and benefits. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

³ Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

This brochure is provided for information purposes only; it does not form part of the Foresters BrightFuture 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 underwritten and issued by The Independent Order of Foresters, a fraternal benefit society. Foresters BrightFuture 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 BrightFuture Whole Life Insurance contract for your state for these terms and conditions. Foresters BrightFuture and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters BrightFuture: ICC20-JV-WL-US01 or WL-JV-XX01-2020

Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 or TRAD-ABRTI-XX01-2014 or TRAD-ABRTI-XX01-2016

Guaranteed Insurability Rider: ICC20-WL-JV-GIR-US01 or WL-JV-GIR-XX01-2020

Common Carrier Accidental Death Rider: ICC19-WL-CCADR-US01 or WL-CCADR-XX01-2019

Family Health Benefit Rider: WL-FHB-XX01-2011

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