

Imagine where your life can go



Foresters 
Financial

Helping is who we are.[™]

Visit foresters.com to see how we can help you.

Life insurance with the flexibility to change with you is the SMART choice

Managing different financial products to meet all of your goals is not how most people want to spend their time.

Imagine how much simpler your life could be if there was a life insurance solution giving you flexibility, the opportunity to save for the future, and affordable protection.

What you're imagining can become a reality.

SMART UL from Foresters Financial is a universal life insurance product designed to help you reach your goals and get the most out of your changing life.



Foresters offers you a path toward financial stability and overall wellness:

STEP 1:

Get your long-term financial health in order. A universal life policy is a flexible tool that can help take care of your financial priorities throughout the years.

STEP 2:

Live your healthiest and most fulfilling life possible. Foresters offers Member Benefits¹ that may allow you to spend more time with your family while giving back to the community.

Foresters provides benefits that can be part of our members' lives today, and every day.



SMART UL

Life changes - shouldn't your life insurance change with it?

SMART UL is a life insurance solution designed to meet your needs through all of life's stages.

- You can adapt your coverage as necessary
- If needed, you can access the cash value component of your certificate
- You can enjoy peace of mind with affordable life insurance protection

How universal life insurance works

Universal life insurance is comprised of two parts: Life insurance and cash value accumulation.

The premiums you pay go toward the certificate's account value

- A portion of this account is used to cover the cost of insurance and any other monthly charges
- The other portion represents your cash value, which can grow based on the interest accrued

The death benefit is the amount designed to be payable to your beneficiaries once you have passed away.



Work

Think of where you might go

During your working years, your life can transform dramatically. You might get married, have children, or move across the country for a new job.

Your worries during times of change can be reduced if your financial plan can adapt with you. This can allow you to focus on what truly matters — your family, your friends, and your dreams for the future.

Flexibility for the working years

- With the 10-Year No Lapse Guarantee, your certificate stays in force even when you can only pay the minimum monthly premium.²
- You can also choose to contribute additional premium³ to your life insurance certificate, which may accelerate the growth of your cash value.
- You may decide to increase your coverage in certain years with the Guaranteed Purchase Option Rider or enhance your protection with other optional riders.⁴
- As a Foresters member, you can attend fun family events, such as baseball games and amusement park outings, giving you a chance to spend time with the ones you love.



Retirement

Picture how fulfilling your golden years can be

You won't be short of dreams when you no longer have to work, so the last thing you want is to be short of money to see those dreams become a reality.

Imagine how vibrant life could be if you enter retirement with the funds to make these years truly golden. You could take that trip you always thought about, or focus on having a rich social life.

Endless possibilities for your golden years

- Build cash value with SMART UL's minimum guaranteed interest rate and competitive non-guaranteed interest rate. You can borrow against the accumulated cash value⁵ in a tax-efficient manner⁶ to help you live your retirement dreams or to supplement Social Security.
- Help your family reach their goals for higher education with Foresters Competitive Scholarships⁷ of up to \$2,000 per year.
- Foresters organizes a number of social activities for members, which are ideal for those seeking to connect with like-minded individuals.



Illness

Avoid stress and focus on recovery

Nobody wants to get sick. The reality, however, is that each year millions of Americans are diagnosed with a life-changing condition.

If you happen to find yourself in this situation, it can be comforting to know you may be able to afford the necessary treatment without having to ask family members to shoulder the cost.

Funding when you need it most

- SMART UL comes with an Accelerated Death Benefit Rider. This built-in feature provides an option to accelerate a portion of the eligible death benefit and receive a payment if you are diagnosed with a covered illness, which may include one or more of a critical, chronic or terminal illness.⁸ This can be used to help cover expenses or to provide supplemental funds in case you cannot work.
- If you become terminally ill, you may be eligible to receive a Terminal Illness Loan. With this member benefit, Foresters may extend you an interest-free loan of up to 75% of the face value of your certificate.



Remembered

Imagine a lasting legacy

You can live a good life by doing well for yourself. But you can lead a great life by doing good for others. Wouldn't it be wonderful if your family—and this world—were better off because of you?

Imagine making decisions that give you the opportunity to make your mark on this world. You could be remembered long after you're gone for your volunteer work and generosity.

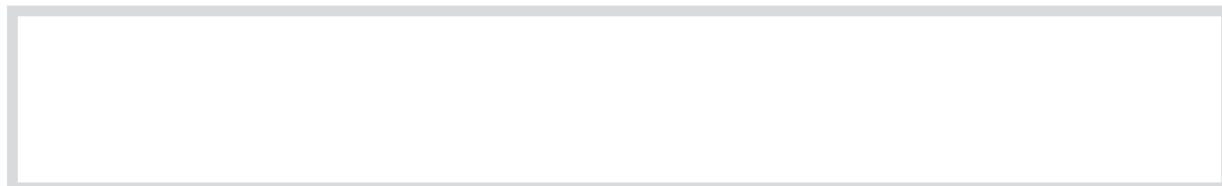
Leave your mark

- The SMART UL death benefit amount can help provide financial security for your beneficiaries. With this part of your legacy, you can make life easier for those you care about most.
- SMART UL also comes with a built-in Charity Benefit provision⁹ for no additional premium. In addition to the death benefit, when a claim is paid to the beneficiaries, we will donate 1% (up to a maximum of \$100,000) of the face value of your certificate, to an eligible designated registered charitable organization chosen by you.
- Foresters also offers Community Grants, giving members the opportunity to organize meaningful volunteer projects in their local areas.

Imagine what you can do with Foresters

Ready for a financial solution flexible enough for your changing needs? Visit **foresters.com** or call us toll-free at **800-828-1540**. Or contact your trusted life insurance agent.

Compliments of:



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This brochure is provided for information purposes only; it does not form part of the Foresters SMART Universal 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 SMART Universal Life 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 SMART Universal Life Insurance contract for your state for these terms and conditions.

Foresters SMART Universal Life 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.

Foresters SMART Universal Life: ICC18-UL-SMART-US01 or UL-SMART-XX01-2018 or UL-SMART-FL02-2018; Waiver of Monthly Deductions Rider: ICC18-UL-WMDUS01 or UL-WMD-XX01-2018; Accidental Death Rider: ICC18-UL-ADR-US01 or UL-ADR-XX01-2018; Children's Term Rider: ICC18-UL-CTR-US01 or UL-CTRXX01-2018; Family Health Benefit Rider: UL-FHB-XX01-2008; Common Carrier Accidental Death Rider: ICC18-UL-CCADR-US01 or UL-CCADR-XX01-2018; Guaranteed Purchase Option Rider: ICC18-UL-GPO-US01 or UL-GPO-XX01-2018; Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-UL-ABRCHCRTI-US01 or UL-ABRCHCRTI-XX01-2014; Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-UL-ABRCRTI-US01 or UL-ABRCRTI-XX01-2014; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-UL-ABRTIUS01 or UL-ABRTI-XX01-2014

¹ Foresters members are insured under a life or health insurance certificate, or annuities 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.

² The certificate will not lapse if, on each monthly anniversary during the 10-year period, the sum of the premiums paid is at least equal to the sum of the minimum premium on the issue date plus the minimum premium on each monthly anniversary from the issue date, including the current monthly anniversary, plus the total of all withdrawals as of the current monthly anniversary. Changes to the face amount, insurance class, rating class, rider benefit amount(s) or the addition or deletion of a rider will change the minimum premium. A loan may terminate this certificate notwithstanding the payment of premium described above.

³ Additional premium can be paid into the certificate, subject to maximums defined by Section 7702 of the U.S. Internal Revenue Code.

⁴ Each rider mentioned requires a monthly deduction unless otherwise noted.

⁵ Withdrawals and/or loans will reduce the death benefit and cash values and may affect how long the insurance contract is in effect. Surrender charges may apply to withdrawals. Loan interest is charged daily on the loan at 4% annually, 2% after the 7th certificate year. Income and growth on accumulated cash values are generally taxable only upon withdrawal: IRC section 72. Loans may be considered a reportable tax event. Ask your tax advisor for details on your specific situation.

⁶ 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 and is not specific to your situation. Prospective purchasers should consult their tax or legal advisor.

⁷ Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <https://www.foresters.com/en/foresters-difference/scholarships> for eligibility criteria.

⁸ The Accelerated Death Benefit Rider provides an option to accelerate a portion of the eligible death benefit and receive a payment. The payment, due to diagnosis of an eligible illness, may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits and may affect eligibility for public assistance programs. Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code (IRC). Specific situations may result in a taxable event. For New York certificates: **This is a life insurance certificate that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate** (The Accelerated Death Benefit Rider (For Terminal Illness) does not include acceleration for a chronic illness).

⁹ Foresters will pay the eligible designated charitable organization in the name of the insured. The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

Not for use in CA.

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