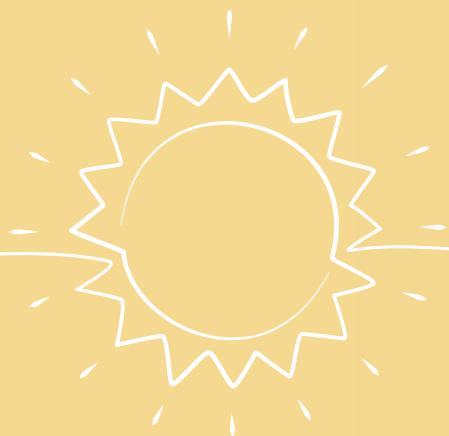


# BrightFuture Children's Whole Life Insurance

Start early. Affordable protection that lasts a lifetime.



## Accessible

Ages 0-17  
Non face-to-face  
application



## Flexible

Up to \$75,000 in  
coverage<sup>1</sup>  
Up to 6 insureds on  
a single application



## Fast

Most certificates  
issued in under two  
business days  
e-Delivery available

## The gift of lifetime protection

Providing a foundation of protection to age 121 that offers:

- A quick application process- no medical exams, blood or home office specimen required
- Parents, grandparents or legal guardians can purchase coverage for up to 6 children or grandchildren on a single application
- Guaranteed level premiums, cash values, and death benefit amount as long as premiums are paid
- Ability to purchase additional life insurance without evidence of insurability at specific ages or key life events with the Guaranteed Insurability Rider<sup>2</sup>
- Charity Benefit Provision<sup>3</sup>: When a claim is paid, Foresters Financial<sup>TM</sup> donates an additional 1% (up to \$100,000) of the face amount to an eligible charity in the insured's name

## Make it happen

Use e-App for streamlined processing:

- Touch-to-Sign for Apple iPad... Sign by finger or stylus
- ClickWrap on a laptop/desktop or Apple iPad... Sign by email

## Amazing member benefits

Foresters offers members a suite of complimentary living benefits<sup>4</sup> that they can access starting at age 18.

### Competitive Scholarship<sup>5</sup>

Member families can apply for \$2,500 per year in tuition scholarships for up to four years.

### Community Volunteers

People love their communities! Foresters members can apply for grants to organize volunteer or fun family activities in their area.

### Lifelong Learning<sup>6</sup>

Learn at their own pace with an easy-to-use learning library that offers over 200 online courses covering a diverse range of topics.

## Strength and security

A growing member-driven organization since 1874, you and your clients can count on Foresters.

# "A"

### Excellent

A.M. Best Financial Strength rating for 23 consecutive years<sup>7</sup>

Assets of

# \$12.2 billion<sup>8</sup>

Liabilities of

# \$10.6 billion<sup>8</sup>

Surplus of

# \$1.5 billion<sup>8</sup>

## Set yourself apart with BrightFuture from Foresters.<sup>2</sup>

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N727

<sup>1</sup> Insurability depends on the answers to the application questions.

<sup>2</sup> Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

<sup>3</sup> 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.

<sup>4</sup> Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

<sup>5</sup> This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en/member-benefits/scholarship-new-applicants> for further details.

<sup>6</sup> Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

<sup>7</sup> The A.M. Best ratings assigned on August 17, 2023 reflect overall strength and claims-paying ability of The Independent Order of Foresters. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See [ambest.com](https://www.ambest.com) for our latest rating.

<sup>8</sup> All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2022 and converted into USD using the Bloomberg spot exchange rate of 1.3554. The surplus represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters.

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