

Universal Life Insurance

Flexibility and control for today's lifestyle

Life is all about making choices that balance the pressures of today with the needs of the future. Making financial choices is the same. You need solutions that help provide financial security for the future that don't lock you in when life suddenly changes.

Universal life insurance combines lifetime insurance protection with tax-deferred² cash value accumulation under one insurance contract. You can also access the cash value if you need it. And, you can adapt universal life insurance to suit your needs and financial goals – so you can have more flexibility both today and tomorrow.

Benefits of universal life insurance

- Provides lifetime life insurance protection
- Options that offer protection for other needs, such as disability or accidental death
- Tax-free death benefit
- Tax-deferred growth on cash value (some restrictions may apply)
- Premium flexibility
- Withdraw funds, or surrender for cash
- Borrow and use the insurance as collateral for a loan

Compliments of:

This brochure is provided for information purposes only; it does not form part of the Foresters BIG Universal Life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters BIG Universal Life 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 BIG Universal Life and its optional riders are filed with state insurance regulators under the following form numbers. "XX" stands for your state's postal abbreviation. Foresters BIG Universal Life and its riders may not be available or approved in all states, and state variations may apply.

Foresters BIG Universal Life: UL-BIG-US01-2008 or UL-BIG-XX01-2008
Waiver of Specified Premium Rider: UL-WSP-US01-2008 or UL-WSP-XX01-2008
Accidental Death Rider: UL-ADR-US01-2008 or UL-ADR-XX01-2008
Children's Term Rider: UL-CTR-US01-2008 or UL-CTR-XX01-2008
Disability Income Rider: UL-DIR-US01-2008 or UL-DIR-XX01-2008
Family Health Benefit Rider: UL-FHB-US01-2008 or UL-FHB-XX01-2008
Common Carrier Accidental Death Rider: UL-CCADR-US01-2008 or UL-CCADR-XX01-2008
Death Benefit Enhancement Rider: UL-DBER-US01-2008 or UL-DBER-XX01-2008



The Independent Order of Foresters
789 Don Mills Road
Toronto, Canada M3C 1T9

U.S. Mailing Address:
PO Box 179
Buffalo, NY 14201-0179

www.foresters.com
T. 800 828 1540

503262 US (10/08)



The value of your Foresters membership

Flexibility and control for today's lifestyle



For more than 130 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.

You 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 include benefits for critical and terminal illness, competitive scholarships, and orphan benefits to help your children if they lose one or both of their parents.

For details on membership, visit our website at: 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, are subject to eligibility requirements and limitations and may be changed or canceled at any time. The terminal illness member benefit is not available in the states of New York and Illinois.

Foresters BIG Universal Life
Universal Life Insurance

Foresters BIG Universal Life insurance offers the added flexibility to adapt as your needs change. It also provides the security of guaranteed lifetime coverage, as long as you pay the required premiums on time, every time.¹

Build custom coverage

Choose from a variety of optional riders, which can greatly enhance your benefits. A **Children's Term Rider** to cover new additions to your family, which can be converted to permanent life insurance in the future, regardless of the child's health. The **Accidental Death Rider** to provide affordable additional benefits to help your family survive financially.

Protect your greatest asset

Your inability to earn an income can have a severe impact on your and your family's lifestyle. Foresters BIG Universal Life offers disability income protection. The optional **Disability Income Rider** can provide you with a regular monthly income stream, so total disability due to an accident doesn't have to mean financial disaster. In addition, the optional **Waiver of Specified Premium Rider** can protect your valuable insurance coverage during total disability, even after the rider expires.

Tax-free death benefit

Your death benefits are generally free of income taxes and probate delays^{2,3}, so your family can quickly maintain their standard of living in the event of your death.

Access the cash value

With Foresters BIG Universal Life, you have the potential to accumulate cash value on a tax-deferred² basis. And, you can access that cash value in times of need⁴, such as supplementing retirement income.

See the back cover for important information about BIG UL and its riders.



Foresters BIG UL offers additional protection at no extra cost⁵ when you need it most

Coverage boost...

We understand that you need more life insurance coverage at certain stages in your life. That's why we designed Foresters BIG Universal Life with temporary additional life insurance coverage⁵, at no additional cost.

Short-term financial needs are often the greatest when you can least afford them – whether paying your mortgage or putting your children through school. Foresters BIG Universal Life is there to help you. Depending on your age when you apply, the Death Benefit Enhancement Rider may automatically double your life insurance coverage for up to the first 15 years.⁵

for today's needs

Help to cope with life's unexpected events... at no additional cost

Foresters BIG Universal Life adds two important benefits at no additional cost.

The **Family Health Benefit Rider** can help with some of your expenses resulting from events such as earthquakes, hurricanes or even being struck by lightning. This benefit can help pay for hospital stays, ambulance transportation and emergency room examinations for you and your immediate family members.

Foresters **Common Carrier Accidental Death Rider** provides an additional death benefit of two times your Foresters BIG UL face amount, up to a limit of \$300,000, that can help with costs your loved ones did not anticipate.

Applying is simple

Applying for Foresters BIG Universal Life insurance is simple and convenient.⁶ Just complete a simple and easy-to-understand application. Remember, in most cases, the younger and healthier you are, the lower your insurance premiums. What better reason is there to apply for your insurance protection today?

Ask your life insurance representative how Foresters BIG Universal Life can work for you.

¹ Subject to the No-Lapse guarantee provisions.

² 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.

³ Proceeds from an insurance certificate paid due to the death of the insured are generally excludable from the beneficiaries' gross income for income tax purposes. Consult your tax advisor on your specific situation.

⁴ Withdrawals 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. Income and growth on accumulated cash values are generally taxable only upon withdrawal: IRC section 72. Ask your tax advisor for details on your specific situation.

⁵ Subject to the rules and limits under Death Benefit Enhancement Rider.

⁶ Insurability depends on answers to questions in the application and on the outcome of underwriting review based on underwriting requirements and guidelines.