



# Foresters financial security means we can invest in you.



## Our Story

Foresters™ is more than a life insurance provider. We don't have shareholders. Instead, we invest in you, your family and the community where you live. Our purpose is to champion the well-being of families through quality life insurance, unique member benefits<sup>1</sup> and inspiring community activities.

With operations across North America and the United Kingdom, Foresters is able to bring the benefits of its unique purpose to hundreds of thousands of members every day.

## Longevity

For over 135 years, Foresters has shared our financial strength with our members and their communities. As we grow by helping families with their life insurance needs, we increase our capacity to make a difference.

## Financial Strength

We have assets of \$6.3 billion CDN and liabilities of \$4.9 billion CDN<sup>2</sup>. Our financial strength, as measured by A.M. Best Company, is rated "A" (Excellent) and has been for the past 10 years. This independent rating assesses our ability to pay claims and is an important measure of our strength and stability<sup>3</sup>.

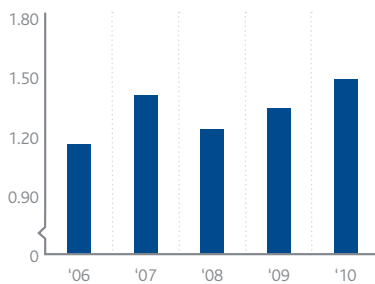
Foresters conservative investment strategy has resulted in a strong surplus<sup>4</sup> of \$1.4 billion CDN and the ability to withstand adverse business and market conditions. Our solvency ratios<sup>5</sup> are well beyond the local regulatory requirements and above industry averages in all three countries in which we do business.

### In 2010:

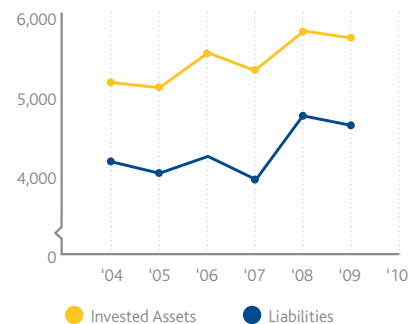
- 140,000 members took advantage of Foresters benefits of membership
- 108,000 members attended over 1,000 local events
- Over \$45 million was raised across North America through Foresters support as the founder and underwriter of the Radiothon program
- More than \$31.5 million was invested in programs that support our members, their benefits and their communities.



Surplus  
(\$ Billions)



Invested Assets and Liabilities  
(in millions of Canadian Dollars)



<sup>1</sup> Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled at any time without notice. Definitions are benefit specific and may vary by benefit. For details, visit [www.foresters.com](http://www.foresters.com). <sup>2</sup> Year ending December 31, 2010. <sup>3</sup> 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. In assigning Foresters rating, A.M. Best stated that Foresters rating outlook is "stable", which means it is unlikely to change in the near future, assuming Foresters financial strength is maintained and operations grow. A.M. Best assigns ratings from A++ to F, A++ being superior ratings and A and A- being excellent ratings. <sup>4</sup> This 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. <sup>5</sup> Solvency ratios indicate that our ability to meet long-term obligations is above and beyond what is required.



## Benefits of Membership

### Quality life insurance

We deliver on our promise to help you with your need for financial security by providing quality protection and savings products. We offer a variety of innovative products that meet the changing needs of your family.

### Inspiring community activities

Due to our strong commitment to the well-being of member communities, we provide opportunities for involvement through meaningful Foresters-sponsored events and family activities.

Foresters is the Founding Sponsor and International Underwriter of Children's Miracle Network Hospitals Radiothon program in the United States and Canada. Since the partnership began in 1990, Foresters has helped raise over \$430 million US for local children's hospitals in towns and cities across North America.

Over the next three years, Foresters has committed to building over 60 community playgrounds throughout North America in addition to the 32 already built prior to 2011. Foresters has invested \$7 million with KaBOOM!, a non-profit organization dedicated to saving play, to build these playgrounds. Eventually, these playgrounds will serve more than 2.6 million children, providing them and their families with a place where they can spend quality time together and have fun.



### Unique member benefits

We offer complimentary benefits that help you and your family live for today, plan for tomorrow and make a difference along the way.

Over the course of your lifetime, our member benefits may provide your family with thousands of dollars of value above and beyond the value of your insurance product.

Our unique member benefits may include:

- Competitive Scholarships
- Terminal Illness Loans (not available on certain products or in the states of Illinois and New York)
- *Everyday Money* (financial counseling helpline)
- Legal *Link*
- Family Events
- Community Initiative Grants
- Volunteer Leadership/Voting and Governance opportunities
- Orphan Benefits and a Critical Illness Benefit (available to many members)
- Emergency Assistance Program



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