

Flexibility to change direction

Forester Passport® universal life insurance (Forester Passport) has the flexibility to change, as your child's needs change. You may change your child's coverage or premium. Skip a payment - or double it.

Whatever life changes you or your child may experience Forester Passport® can adapt with you.

Forester
Passport

Create
a picture
that is
uniquely
theirs

Foresters
Working - Shared - Growing

Paint a
brighter future



A palette of *special features and options*

Complete their picture

With the Guaranteed Purchase Option® rider your child will have the opportunity to grow their insurance protection at the critical years when life changes, between age 28 and 40.

Add security without losing flexibility

Forester Passport features the Secondary Guarantee Rider¹. With this rider and the payment of a set level of premiums, your child's insured amount is guaranteed not lapse before age 100.

Rewards for planning early

Foresters will give your child's account value a boost with a bonus! After 10 years, Forester Passport will add a Loyalty Bonus of 0.5% (guaranteed) to the then current declared interest rate paid on your child's account value. This bonus will remain in effect as long as the certificate remains in force.

Forester Passport
Create a picture that is
uniquely theirs.

Applying is simple

Applying for Forester Passport universal life insurance is simple and convenient and the application is easy to understand.

Consider all the facts, and then make your own decision.

Foresters offers life insurance products with different product features, benefits, and charges, including different term durations, issue ages, guaranteed premium periods, and underwriting classes.

¹This certificate is filed under form number USL-2002 or USL-0001-2002 where XX corresponds with your state's postal abbreviation. May not be available or approved in all states.

²Income and growth on accumulated cash values are generally taxable only upon withdrawal. IRC section 72. Consult your tax advisor on your specific situation.

³Taking loans will reduce the death benefit and cash values. Your insurance professional can explain this in more detail.

⁴This optional rider is available at an additional cost and filed under form number USL-GPO-US01-2002 or USL-GPO-0001-2002 where XX corresponds with your state's postal abbreviation. Some restrictions may apply. Please consult your insurance professional for details.

⁵This optional rider is filed under form number USL-SCR-US01-2002 or USL-SCR-0001-2002 where XX corresponds with your state's postal abbreviation. Some restrictions may apply. Please consult your insurance professional for details.

This brochure is provided for informational purposes only. It does not form part of the Forester Passport certificate and is not intended to amend, alter, or change any of the terms and conditions of the certificate. Refer to the Forester Passport certificate for these terms and conditions.

Life insurance certificates are issued by The Independent Order of Foresters, a fraternal benefit society, Ontario, Canada, 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9

