



The purchase or refinancing of your home may be the most significant financial commitment you will make. If something were to happen to you how can you safeguard your family's future in that home?

**Protect what is important,**  
*protect the ones you love*

By purchasing life insurance you are making a decision to help protect your family's financial stability and allow them to remain in their home when you die.

Remember, although your primary responsibility may be mortgage protection, your life insurance coverage is not tied directly to your mortgage, therefore the death benefit can be applied to:

- ▶ pay off any other outstanding debt,
- ▶ create an education fund for your children or
- ▶ financially assist your family during the grieving process

For 130 years, Foresters™ has been guided by a very powerful principle: the growth and prosperity of our members and their families is linked to the communities in which they live.

We are committed to understanding your unique needs and to offering products which will assist you with your financial security and peace of mind. We are also committed to providing access to our services, in ways that best fit with your busy life.

Our customers are members of our organization. As a member, you enjoy a more personal and rewarding relationship than you may get from more traditional financial services providers.

Foresters Strong Foundation available through:



Superior Performers Inc.  
dba National Agents Alliance

Mailing Address:  
3696 US Hwy 29 - STE B  
Danville, VA 24540  
www.naaleads.com



Superior Performers Inc.  
dba Mortgage Protection Center

Mailing Address:  
3696 US Hwy 29 - STE B  
Danville, VA 24540  
www.123MortgageProtection.com



**United States**  
Mailing Address:  
P.O. Box 179  
Buffalo, NY  
USA 14201-0179  
www.foresters.biz

**Canada**  
The Independent Order of Foresters  
789 Don Mills Road  
Toronto, Ontario, Canada M3C 1T9  
Toll free: 1 800 828 1540

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**Open your door to protection**

850000 US (08/05)

Open your  
door to  
*protection*

And a  
greater  
sense of  
*comfort*

### Protection on any budget

Foresters Strong Foundation<sup>1</sup> is level term life insurance. It has been designed to help your family meet your mortgage obligations in the event of your death.

### Lock in your premium payments

With guaranteed level premiums you'll know exactly how much your insurance protection will cost. Never worry about them increasing during the specified term period selected by you.

### All about your needs

Foresters Strong Foundation is available in various terms: 15, 20 and 30-years to coincide with the term of your mortgage protection need. Additional benefits are available. You determine which benefits suit your personal situation.

### More than just mortgage protection

Since Foresters Strong Foundation is term life insurance it can be used for a variety of protection needs. Your insurance coverage continues even if you pay off your mortgage early.

### Protection that moves with you

When you purchase Foresters Strong Foundation for your mortgage protection needs you are purchasing life insurance that is portable. Should you move or refinance, Foresters Strong Foundation continues to help you and your family with your protection needs.



## Top it off *with a reward*

### Living Rewards

Get rewarded! Foresters Strong Foundation term life insurance features the Foresters Living Rewards Rider<sup>2</sup>.

Not only does your family get the life insurance protection they need if you die, if you live to the end of your specified term, Foresters Living Rewards Rider will refund some if not all of the premiums you have paid.

## If you need a *helping hand*

Everyone can use a helping hand at some time or another. The Living Rewards Rider easy access loan feature<sup>2</sup> can be your helping hand.

Access the money you have accumulated, for any purpose: home repairs or renovations, medical bills, emergency cash should you become unemployed, or even a dream vacation. No qualification necessary.

## Foresters Strong Foundation *A greater sense of comfort*

## *Lock in your youth*

### Applying is simple

Applying for Foresters Strong Foundation term life insurance is simple and convenient<sup>3</sup>. The application is easy to understand. All you have to do is answer basic questions. For most insured amounts there is no need for a medical exam or blood work.

In most cases the younger you are, the healthier you are and the lower your insurance premiums. By locking in your younger age premium rates you get the protection you want without paying a higher price to get it. Throughout the specified term of your coverage, your premium rates remain unchanged - what better reason is there to apply for your insurance protection today!

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

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

<sup>1</sup> This certificate is filed under form number SI15-US01-2005, SI20-US01-2005, SI30-US01-2005 or SI15-XX01-2005, SI20-XX01-2005, SI30-XX01-2005 where XX corresponds with your state's postal abbreviation. May not be available or approved in all states.

<sup>2</sup> This optional rider is available at an additional cost and under form number SI-LRR-US01-2005 or SI-LRR-XX01-2005 where XX corresponds with your state's postal abbreviation. May not be available or approved in all states. Available with loan feature on Foresters Strong Foundation 20 and 30-year term certificates only. The loan amount and accrued interest will be deducted from the death benefit or the amount paid under the Living Reward Rider.

<sup>3</sup> Insurability depends on answers to health questions in the application.

This brochure is provided for informational purposes only, it does not form part of the Foresters Strong Foundation level term life insurance certificate and is not intended to amend, alter, or change any of the terms and conditions of the certificate. Refer to the Foresters Strong Foundation certificate for these terms and conditions.

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

