



Life insurance as part of their bright future

You don't know what the future holds for your children or grandchildren. Guided by your knowledge and experience, you plan anyway. Whether it's figuring out what hobbies they could pursue or what school they should attend, you take steps to give them the best life possible as they get older.

To help protect your child or grandchild's future, you can also consider life insurance. It can be a timeless, sustainable reminder of how much you care for the ones you love.

Foresters BrightFuture is a whole life insurance contract designed specifically for those currently under the age of 18. It comes with many attractive features, offering life insurance protection for your children or grandchildren, plus some additional peace of mind for you:

- You can guarantee your child or grandchild's future insurability at a low cost. No matter how their health unfolds as the years go by, you know you've secured cost-effective permanent life insurance coverage for them. Plus, with the built-in Guaranteed Insurability Rider, they can be well positioned to purchase additional life insurance coverage at certain ages or specific life events (e.g. marriage) without any further underwriting at that time.
- The premiums, death benefit amount and cash values are guaranteed for the child or grandchild's lifetime. And with death benefit amounts ranging from \$5,000 to \$75,000, you can purchase the coverage you feel is appropriate.
- As the owner of the certificate, you can decide to transfer ownership of the certificate to your child or grandchild upon their 18th birthday.¹
- You also get more protection with up to three additional riders at no additional premium:
 - Accelerated Death Benefit Rider (for Terminal Illness)²
 - Common Carrier Accidental Death Rider
 - Family Health Benefit Rider

Give them the gift of membership

With BrightFuture, you're not just buying life insurance. You are also giving your child or grandchild the gift of a Foresters membership.³ As they get older, they can appreciate being a part of a group of like-minded individuals keen to make a difference in the world. They may even take on a leadership role in the organization, helping to strengthen their local community. With membership, Foresters offers the kind of meaning today's youth crave.



Compliments of:

Name	_____
Date	_____
Contact info	_____
License number	_____

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Foresters BrightFuture: ICC20-JV-WL-US01 or WL-JV-XX01-2020

Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 or TRAD-ABRTI-XX01-2014 or TRAD-ABRTI-XX01-2016

Guaranteed Insurability Rider: ICC20-WL-JV-GIR-US01 or WL-JV-GIR-XX01-2020

Common Carrier Accidental Death Rider: ICC19-WL-CCADR-US01 or WL-CCADR-XX01-2019

Family Health Benefit Rider: WL-FHB-XX01-2011

¹ Foresters, and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice.

² The payment of the Accelerated Death Benefit, due to diagnosis of a terminal illness, may be significantly less than the acceleration amount if there is an outstanding loan or unpaid premiums. Payment will decrease certificate values and benefits. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable. Receipt of the accelerated death benefits may affect eligibility for public assistance programs. Receipt of the accelerated death benefits may be taxable.

³ Description of member benefits that you may receive assumes you are a Foresters Financial member. Foresters Financial members are insureds under a life or health insurance certificate issued by The Independent Order of Foresters or Foresters Life Insurance Company. Foresters Financial 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.