

PLANRight



*Helping your
family prepare for
final expenses*

406.029 US (01.09)

Plan today...
so your family doesn't
have to in the future



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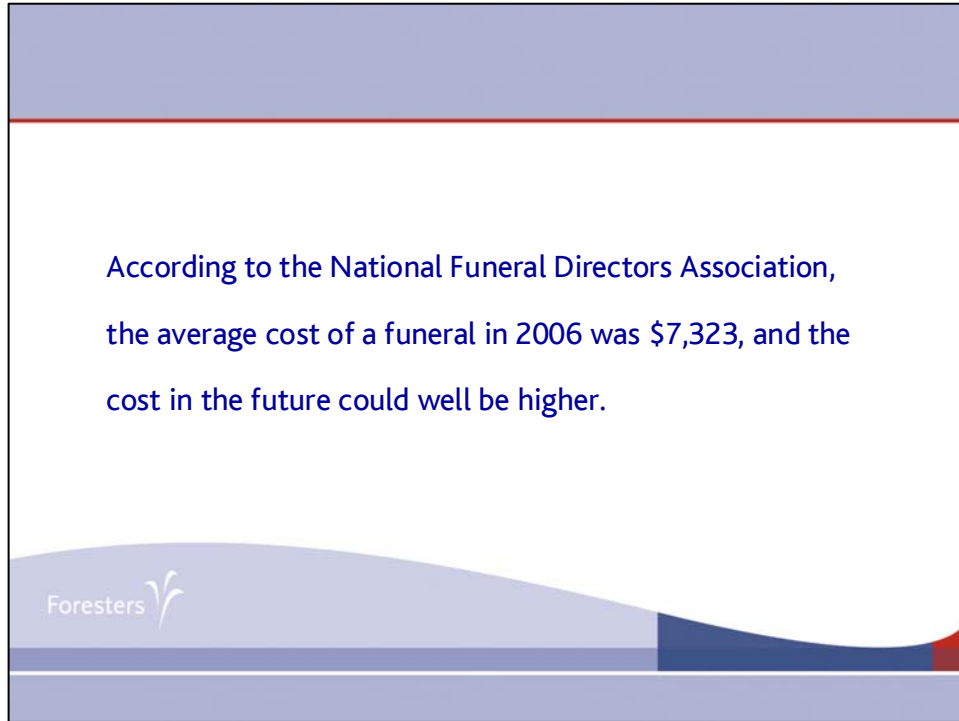
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All of us will likely have to face the death of a close family member at some time in our lives. Perhaps you already have – and the painful memories are still there. In addition to grieving the loss and settling your loved one's estate, there is also the immediate concern over funeral costs and how to pay for them. It's a heavy weight to carry for surviving loved ones.

*Who will pay for
your funeral?*

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Many of us never think about how our family will pay for our funeral. The cost may surprise you.



According to the National Funeral Directors Association, the average cost of a funeral in 2006 was \$7,323 and, the cost in the future could well be higher. And, this cost does not include cemetery plot, monument, flowers, obituary or other cash expenses, which could push the cost well over \$10,000.



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*Why burden
your family?*

Foresters PlanRight¹
Whole Life insurance
is available when they
need it most.

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Foresters PlanRight: WL-PRL-US01-2009, WL-PRC-US01-2009, WL-PRM-US01-2009 or WL-PRL-XX01-2009, WL-PRC-XX01-2009, WL-PRM-XX01-2009

Why burden your family with these costs at a time when they already have many other concerns? With Foresters PlanRight Whole Life insurance you can reduce the worry your family will experience when you die by ensuring the money is there when they need it most.

PlanRight offers three types of coverage

PlanRight with a Level Death Benefit¹

Death benefit equals 100% of the face amount.
Maximum face amount \$35,000, depending on your age at time of application.

PlanRight with a Graded Death Benefit¹

Death benefit is limited to 30% of face amount in first year, 70% in second and equals 100% beginning in the third year.
Maximum \$20,000 face amount, depending on age at time of application.

PlanRight with a Modified Death Benefit¹

Death benefit is limited to a return in premiums paid in the first two years, plus 10% annual interest², and equals 100% of the face amount beginning in the third year.
Maximum \$15,000 face amount, depending on your age at time of application.

¹ Death Benefit paid is less any outstanding loans. For the Graded and Modified plans, the death benefit is 100% of the face amount in the event of accidental death during the first two years.
² Interest is compounded and is accrued on a daily basis.

PlanRight offers three types coverage, depending on your medical history.

Built-in extra protection

The Accidental Death Benefit Rider is available at extra cost for the Level coverage and may double the death benefit.

Common Carrier Accidental Death Rider included on all PlanRight certificates *at no extra premium*.

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The Accidental Death Rider can be added, at an extra cost, on PlanRight certificates with level death benefit. The rider pays an additional death benefit in the case of accidental death. For Graded and Modified plans, the face amount is paid out in case of accidental death at no additional premium. All PlanRight certificates include a Common Carrier Accidental Death Rider that pays an additional death benefit (up to twice the face amount) at no extra premium if death occurs as a result of an accidental injury while the insured is a fare-paying passenger on a common carrier.

- ✓ *Guaranteed premiums*
- ✓ *Guaranteed coverage against changes in health after issue*
- ✓ *Access the cash value*
- ✓ *Income Tax advantages¹*



¹ Foresters, their employees and life insurance representatives, do not provide, on Foresters

Guaranteed coverage

Your death benefit will never decrease or be canceled because of changes in your age or health as long as your premiums are paid.

Access the cash value

With Foresters PlanRight, you can access the cash surrender value in times of need by borrowing or using the cash value as collateral for a loan. However, this may reduce the death benefit unless repaid.

Tax advantages

As this is life insurance, when your certificate's death benefit is paid out, your beneficiary will generally not owe any income taxes on the benefit.

Getting you covered is simple and easy!

- ✓ Simple application
- ✓ No medical examination
- ✓ Most certificates can be approved immediately
after a personal health interview

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Applying is easy

Applying for Foresters PlanRight is simple and convenient. Just complete a simple and easy-to-understand application and personal health interview. A decision on your qualification for coverage is made immediately after the interview. No medical examinations are required. Remember, the younger and healthier you are, the lower your insurance premiums. What better reason is there to apply for your final expense protection plan today?