

Want to stand out in your marketplace and achieve higher sales?

Pack your case with

- ✓ An 'A' Rated Carrier with a story you will want to tell
- ✓ Competitive non-medical and medical products that are easy to sell
- ✓ Easy and fast "one-signature" faxable applications
- ✓ Producer conventions
- ✓ Annualization
- ✓ E&O Premiums as low as \$472.00 annually

Look to a carrier with innovative products, complimentary member benefits¹... and 130 years of financial strength

Write more business by offering your clients

SPECIAL OFFER

Non-medical term up to **\$250,000** through to age 55

- ✓ No exams, no fluids, no APS, no routine PHIs
- ✓ Up to \$3,000/month disability income protection covering accident only or accident and sickness
- ✓ Up to \$250,000 critical illness protection

PLUS

Complimentary member benefits

Critical Illness benefit

- \$4,000 benefit if diagnosed with a critical illness (cancer, heart attack stroke or multiple sclerosis)

Terminal Illness benefit²

- Interest free loan of up to 75% of net face amount (\$250,000 maximum) upon diagnosis of a terminal illness

Competitive Scholarship benefit

- Up to 350 awarded annually at \$2,000/year for up to 4 years

Orphan Scholarship benefit

- Up to \$6,000 for higher education if the insured and/or spouse dies

Young Family benefit

- \$300/month financial support benefit per child up to age 18 paid to legal guardian

Insured individuals

Immediate family members



There's never been a better time to start selling Foresters™.

With exciting sales incentives taking place right now, such as our 2010

St. Thomas, U.S. Virgin Islands dream trip.



Call to get contracted today!



Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9.

Foresters products are subject to state variations, restrictions and eligibility requirements. Information is deemed accurate but not guaranteed.

¹ Non-contractual member benefits, subject to eligibility requirements and limitations. May be changed or cancelled at any time.

² Not available as a member benefit in New York and Illinois.

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