

Key Messages for Producers Delivering Foresters Story

Foresters™ is more than a life insurance provider. We don't have shareholders. Instead, we invest in our members, their families and the communities where they live. Our purpose is to champion the well-being of families through quality life insurance, unique member benefits and inspiring community activities.

Our complimentary benefits of membership include: fun family events, competitive scholarships and grants to support member-directed volunteer activities. These benefits help Foresters members live for today, plan for tomorrow and make a difference along the way. Foresters products are available in the United States, United Kingdom and Canada.

The following is an outline of the key messages that Foresters requires all producers to use in the presentation of Foresters Story. Foresters requires that the following information be delivered at the initial and/or delivery meetings.

Process	Key Messages
<p>Include these key messages in your initial meeting with prospects</p>	<p><i>Foresters purpose is to <u>champion the well-being of families</u> by providing you with quality life insurance and unique member benefits, including:</i></p> <ul style="list-style-type: none"> • <i>Competitive Scholarships</i> • <i>Terminal Illness Loans</i> • <i>Orphans Benefits (available to most members)</i> • <i>Critical Illness Benefit (available to most members)</i> • <i>Family Events</i> • <i>Grants for work in the community</i> • <i>Volunteer leadership opportunities and voting rights</i> <p><i>Foresters also invests in the well-being of families through inspiring community activities that support...</i></p> <ul style="list-style-type: none"> • <i>Children's Health (e.g. Children's Miracle Network)</i> • <i>Healthy Family Time (e.g. Foresters playground builds)</i> <p><i>As a Foresters member, you have an opportunity to join Foresters in these activities and help make a meaningful difference in your community.</i></p> <p>Please ensure new and potential members know the following:</p> <ul style="list-style-type: none"> • Legally, Foresters is a fraternal benefit society, which means we are a member-based insurance organization. • Member benefits are offered to every qualified member who is the insured/annuitant at no additional cost • Member benefits are not part of the member's certificate of insurance. They are non-contractual and are subject to change or discontinuation at the discretion of Foresters • Potential members should go to www.foresters.com/membership for

Process	Key Messages
	<p>further details on the benefits of membership</p> <p><u>Resource for Producers</u></p> <p>The Benefits of Membership brochure is a helpful guide when discussing Foresters with new and prospective members. This brochure can be found on Foresters ezbiz website. Check out the following product codes for easy ordering:</p> <p>503284 US (08/09) US - English 503200 SP (12/07) US - Spanish 503221 FR (12/07) Canada - French 503282 CND (08/09) Canada - English</p>
<p>Use these key messages when delivering the certificate package in person</p>	<p><i>Now that you have purchased a financial product with Foresters, you are a Foresters member. As a member you are eligible for many complimentary benefits of membership.</i></p> <p><i>Over the course of your lifetime, Foresters member benefits may provide your family with thousands of dollars of value, above and beyond the value of your insurance product.</i></p> <p><i>Hold on to your certificate package as it is your proof of membership. Inside you will find a letter and a colorful insert highlighting the benefits now available to you and your family.</i></p> <p><i>As outlined in the certificate package, I encourage you to...</i></p> <ol style="list-style-type: none"> 1. <i>Read more</i> about the many benefits available to you at www.foresters.com/membership 2. <i>Register online</i> to get more at www.foresters.com/getmore to be notified of the latest benefits like fun family events and community volunteer opportunities happening in your area 3. <i>Really experience</i> the benefits of membership by applying for a competitive scholarship, attending a free Foresters event or volunteering for a community project.

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