<table>
<thead>
<tr>
<th>Document Name</th>
<th>Description</th>
<th>Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>503262_US</td>
<td>BIG UL Consumer Brochure</td>
<td>12/31/2199</td>
</tr>
<tr>
<td>405910_US</td>
<td>BIG Coverage At A Glance Worksheet</td>
<td>12/31/2199</td>
</tr>
<tr>
<td>503175</td>
<td>Foresters Financial Strength page</td>
<td>12/31/2199</td>
</tr>
<tr>
<td>503284_US</td>
<td>Foresters Benefits of Membership Brochure</td>
<td>12/31/2199</td>
</tr>
</tbody>
</table>
The value of your Foresters membership

For more than 130 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. We do this through affordable life insurance and annuity products, and the benefits of membership.

As an eligible member, you can access complimentary benefits, including opportunities to develop your personal skills, attend fun family events and make a difference in your community.

You also have access to a variety of complimentary life, health and education benefits* that go beyond life insurance to help you and your family get more out of life. Current member benefits include benefits for critical and terminal illness, competitive scholarships, and orphan benefits to help your children if they lose one or both of their parents.

For details on membership, visit our website at: www.foresters.com/membership

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.

*These non-contractual benefits, provided at no extra cost, are subject to eligibility requirements and limitations and may be changed or canceled at any time. The terminal illness member benefit is not available in the states of New York and Illinois.

Flexibility and control for today’s lifestyle

Life is all about making choices that balance the pressures of today with the needs of the future. Making financial choices is the same. You need solutions that help provide financial security for the future that don’t lock you in when life suddenly changes.

Universal life insurance combines lifetime insurance protection with tax-deferred cash value accumulation under one insurance contract. You can also access the cash value if you need it. And, you can adapt universal life insurance to suit your needs and financial goals – so you can have more flexibility both today and tomorrow.

Benefits of universal life insurance

- Provides lifetime life insurance protection
- Options that offer protection for other needs, such as disability or accidental death
- Tax-free death benefit
- Tax-deferred growth on cash value (some restrictions may apply)
- Premium flexibility
- Withdraw funds, or surrender for cash
- Borrow and use the insurance as collateral for a loan

This brochure is provided for information purposes only; it does not form part of the Foresters BIG Universal Life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters BIG Universal life contract for your state for these terms and conditions. Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters BIG Universal Life and its optional riders are filed with state insurance regulators under the following form numbers. “XX” stands for your state’s postal abbreviation. Foresters BIG Universal life and its riders may not be available or approved in all states, and state variations may apply.

Foresters BIG Universal Life: UL-BIG-US01-2008 or UL-BIG-XX01-2008
Waiver of Specified Premium Rider: UL-WSP-US01-2008 or UL-WSP-XX01-2008
Accidental Death Rider: UL-ADR-US01-2008 or UL-ADR-XX01-2008
Children’s Term Rider: UL-CTR-US01-2008 or UL-CTR-XX01-2008
Disability Income Rider: UL-DIR-US01-2008 or UL-DIR-XX01-2008
Family Health Benefit Rider: UL-FHB-US01-2008 or UL-FHB-XX01-2008
Common Carrier Accidental Death Rider: UL-CCADR-US01-2008 or UL-CCADR-XX01-2008
Death Benefit Enhancement Rider: UL-DBER-US01-2008 or UL-DBER-XX01-2008

For details on membership, visit our website at: www.foresters.com/membership

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.
Foresters BIG Universal Life insurance offers the added flexibility to adapt as your needs change. It also provides the security of guaranteed lifetime coverage, as long as you pay the required premiums on time, every time.¹

**Build custom coverage**
Choose from a variety of optional riders, which can greatly enhance your benefits. A **Children's Term Rider** to cover new additions to your family, which can be converted to permanent life insurance in the future, regardless of the child’s health. The **Accidental Death Rider** to provide affordable additional benefits to help your family survive financially.

**Protect your greatest asset**
Your inability to earn an income can have a severe impact on your and your family’s lifestyle. Foresters BIG Universal Life offers disability income protection. The optional **Disability Income Rider** can provide you with a regular monthly income stream, so total disability due to an accident doesn’t have to mean financial disaster. In addition, the optional **Waiver of Specified Premium Rider** can protect your valuable insurance coverage during total disability, even after the rider expires.

**Tax-free death benefit**
Your death benefits are generally free of income taxes and probate delays²,³, so your family can quickly maintain their standard of living in the event of your death.

**Access the cash value**
With Foresters BIG Universal Life, you have the potential to accumulate cash value on a tax-deferred² basis. And, you can access that cash value in times of need⁴, such as supplementing retirement income. See the back cover for important information about BIG UL and its riders.

Foresters BIG UL offers additional protection at no extra cost⁵ when you need it most

**Coverage boost...**
We understand that you need more life insurance coverage at certain stages in your life. That’s why we designed Foresters BIG Universal Life with temporary additional life insurance coverage⁵, at no additional cost.

Short-term financial needs are often the greatest when you can least afford them — whether paying your mortgage or putting your children through school. Foresters BIG Universal Life is there to help you. Depending on your age when you apply, the Death Benefit Enhancement Rider may automatically double your life insurance coverage for up to the first 15 years.⁵

**Help to cope with life’s unexpected events... at no additional cost**
Foresters BIG Universal Life adds two important benefits at no additional cost.

**The Family Health Benefit Rider** can help with some of your expenses resulting from events such as earthquakes, hurricanes or even being struck by lightning. This benefit can help pay for hospital stays, ambulance transportation and emergency room examinations for you and your immediate family members.

Foresters **Common Carrier Accidental Death Rider** provides an additional death benefit of two times your Foresters BIG UL face amount, up to a limit of $300,000, that can help with costs your loved ones did not anticipate.

**Applying is simple**
Applying for Foresters BIG Universal Life insurance is simple and convenient.⁶ Just complete a simple and easy-to-understand application. Remember, in most cases, the younger and healthier you are, the lower your insurance premiums. What better reason is there to apply for your insurance protection today?

Ask your life insurance representative how Foresters BIG Universal Life can work for you.

¹ Subject to the No-Lapse guarantee provisions.
² Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Prospective purchasers should consult their tax or legal advisor.
³ Proceeds from an insurance certificate paid due to the death of the insured are generally excludable from the beneficiaries’ gross income for income tax purposes. Consult your tax advisor on your specific situation.
⁴ Withdrawals or loans will reduce the death benefit and cash values and may affect how long the insurance contract is in effect. Surrender charges may apply to withdrawals. Income and growth on accumulated cash values are generally taxable only upon withdrawal. IRC section 72. Ask your tax advisor for details on your specific situation.
⁵ Subject to the rules and limits under Death Benefit Enhancement Rider.
⁶ Insurability depends on answers to questions in the application and on the outcome of underwriting review based on underwriting requirements and guidelines.
Coverage at a glance

A surprising package of benefits

BIG Universal Life
Universal Life Insurance

Benefits of Membership

Foresters™ members¹ get so much more than a traditional life insurance product. Foresters valuable benefits of membership² provide eligible members a unique package of benefits. These may include opportunities to attend member events with family and friends, make a difference in their community, as well as access to a variety of complimentary life, health and education benefits.

Real benefits in times of need

A comfortable lifestyle and security. It’s the simple dream that many Americans have for themselves and their families. Fulfilling that dream is not always easy. While life is filled with celebrations, daily routines and successes, we can also face unforeseen challenges. Life insurance can be the foundation that helps you prepare for the unexpected.

As a member, when you purchase life insurance with Foresters you are eligible to get real benefits in times of need. But there’s more for you with Foresters complimentary member benefits. Suppose you are married with three children – ages 1, 3 and 5. If you and your spouse were to die, Foresters would pay your life insurance death benefit – just like other insurers.

Plus:
• Foresters Orphan Scholarship member benefit could provide up to $72,000 in scholarships for your three children ($6,000 for each child for 4 years).
• Foresters Orphan member benefit could pay up to $486,000 in benefits for the care of your three children ($900 a month per child until that child turns 18).

That’s up to an additional $558,000 in benefits – just for becoming a member when you apply for life insurance with Foresters.

Visit www.foresters.com/membership to learn about the benefits of membership.

¹ Foresters members include insureds and annuitants under Foresters life insurance and annuity certificates. Members’ immediate family members may also be eligible for member benefits.
² These non-contractual benefits, provided at no extra cost, are subject to eligibility requirements and limitations and may be changed or canceled at any time.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, ON M3C 1T9 – T. 800 828 1540

1 Foresters members include insureds and annuitants under Foresters life insurance and annuity certificates. Members’ immediate family members may also be eligible for member benefits.
2 These non-contractual benefits, provided at no extra cost, are subject to eligibility requirements and limitations and may be changed or canceled at any time.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, ON M3C 1T9 – T. 800 828 1540
**Complimentary Member Benefits**

<table>
<thead>
<tr>
<th>Benefit Amount</th>
<th>Planned Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For you and your family</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Critical Illness member benefit</strong></td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Terminal Illness member benefit</strong></td>
<td>$250,000 maximum</td>
</tr>
<tr>
<td><strong>Foresters Competitive Scholarships</strong></td>
<td>$8,000 maximum per child</td>
</tr>
<tr>
<td><strong>Orphan Scholarship member benefit</strong></td>
<td>$24,000 maximum per child</td>
</tr>
<tr>
<td><strong>Member events</strong></td>
<td>Invaluable</td>
</tr>
<tr>
<td><strong>Community involvement</strong></td>
<td>Invaluable</td>
</tr>
<tr>
<td><strong>Everyday Money &amp; Legal Link member benefits</strong></td>
<td>Invaluable</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Base coverage</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BIG Universal Life</strong></td>
<td>Universal life insurance</td>
</tr>
<tr>
<td><strong>ADDITIONAL BENEFITS</strong> - Automatically included at no additional premium on all eligible certificates:</td>
<td></td>
</tr>
<tr>
<td><strong>Death Benefit Enhancement Rider</strong></td>
<td>May automatically double life insurance coverage (up to $1,000,000) for up to the first 15 years or until age 66.</td>
</tr>
<tr>
<td><strong>Family Health Benefit Rider</strong></td>
<td>Provides hospital and ambulance benefits up to a maximum of $650 per person to a limit of $5,000 per family, if required as a result of: hurricane, tsunami, earthquake, volcanic eruption, being struck by lightning, tornado, or typhoon.</td>
</tr>
<tr>
<td><strong>Common Carrier Accidental Death Rider</strong></td>
<td>Pays up to double the death benefit if the insured dies within 90 days of an accidental injury that occurred on a common carrier as a fare-paying passenger, to a maximum of $300,000.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Optional benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Disability Income Rider (Accident Only)</strong></td>
<td>Provides a monthly income for up to 2 years (for 2 separate incidents) if the insured becomes totally disabled within 180 days of the injury (90-day elimination period).</td>
</tr>
<tr>
<td><strong>Children’s Term Rider</strong></td>
<td>Provides up to $25,000 of level term life insurance for each child of the insured, whether born, adopted or under legal guardianship, or a stepchild of the insured.</td>
</tr>
<tr>
<td><strong>Accidental Death Rider</strong></td>
<td>Provides a maximum benefit of $300,000 in case of death caused by an accidental bodily injury.</td>
</tr>
<tr>
<td><strong>Waiver of Specified Premium Rider</strong></td>
<td>Waives the premium as long as the insured is totally disabled and unable to work, even after the rider expires, if total disability is continuous.</td>
</tr>
</tbody>
</table>

**Total Planned Premium**

*Premium subject to increase*
Financial Strength

Rated “A” (Excellent) by A.M. Best Company. Foresters™ financial strength, as measured by A.M. Best Company, is rated “A” (Excellent). An “A” (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. In assigning our rating, A.M. Best stated that Foresters rating outlook is “stable,” which means it is unlikely to change in the near future, assuming our financial strength is maintained and our operations grow. A.M. Best assigns ratings from A++ to F, A++ being superior ratings and A and A- being excellent ratings.

Strong Surplus. Our surplus, the amount by which our assets exceed policy obligations and other liabilities, exceeds $1.4 billion – a level of contingency funds that’s well beyond the statutory requirements for policy reserves and gives Foresters the ability to withstand adverse business or market conditions.

Solid Solvency Ratios. Financial strength is critical to generating new business, maintaining and expanding distribution networks and providing a base for future expansion and growth. Foresters strong surplus position is well in excess of regulatory requirements and solvency ratios specified by local regulators are above industry averages in all three countries in which Foresters operates.

Quality Investments. Supporting our solid solvency ratios is Foresters investment portfolio, which consists primarily of bonds and equity holdings. Bonds represent 75 percent of total assets and are closely matched to the duration and profile of the policy liabilities they support. Equity investments represent 4 percent of total assets.

“In today’s economic environment, Foresters continues to use its financial strength to fulfill its mission as champions of the well-being of families.”

George Mohacsi, President and CEO

Foresters™ is a trademark of
The Independent Order of Foresters,
a fraternal benefit society,
789 Don Mills Road, Toronto, ON M3C 1T9
T. 800 828 1540
In your community

As a member-based life insurance provider, we invest millions of dollars and thousands of volunteer hours to enrich families and neighborhoods across the United States, Canada and the United Kingdom, and have for more than 135 years.

<table>
<thead>
<tr>
<th>Volunteering in Community</th>
<th>Membership and Community Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>2009</td>
</tr>
</tbody>
</table>

891,477 hours

$36 million

Our commitment to you

Foresters is a life insurance provider with a difference. We don’t have shareholders. Instead, we invest in our members and the communities where they live.

We champion the well-being of families through quality life insurance, unique member benefits and inspiring community activities.

Our benefits of membership include: financial member benefits, scholarships, and opportunities to attend fun family events and to direct charitable giving in your community.

Read more about the non-contractual benefits, eligibility requirements and limitations of Foresters membership at our website: www.foresters.com/membership/

All amounts are shown in Canadian Dollars. Information current as of December 31, 2009.

503175 CAN/US (09/10)
Foresters Purpose

Foresters is more than a life insurance provider. We don’t have shareholders. Instead, we invest in you, your family and the community where you live.

- In 2009, over $8.3 million was invested in members through a range of grants including medical grants and monthly allowances for orphans.
- Foresters has awarded more than 4,400 scholarships – providing students with more than $25 million in financial support.
- Through our Teddy Bear Build program, Foresters members have created and donated thousands of bears to children’s hospitals.
- Throughout 2009 and 2010, Foresters is building 28 new playgrounds, providing thousands of children and their families with the opportunity to explore and have fun.
- Since 1990, Foresters has helped raise more than $370 million for Children’s Miracle Network hospitals.

For details on the Benefits of Membership and eligibility requirements, contact your Life Insurance representative, call Foresters Service Center at 800 444 3043 or visit our website at www.foresters.com/membership.

1 An “A” (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. In assigning Foresters rating, A.M. Best stated that Foresters rating outlook is “stable”, which means it is unlikely to change in the near future, assuming Foresters financial strength is maintained and operations grow. A.M. Best assigns ratings from A++ to F, A++ being superior ratings and A and A- being excellent ratings.

2 “Family” means the Foresters member, his/her spouse and their children.

3 “You” and “Your” refers to the member, who is either the insured or annuitant under a Foresters certificate.

4 The Benefits of Membership outlined in this document are not part of the insurance contract. These non-contractual benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time. For details, visit www.foresters.com/membership. Figures shown are in Canadian (CAD) currency.

5 Not available in NY or IL or on Accidental Death products.

6 This program is administered by International Scholarship and Tuition Services, Inc.

7 Critical Illness refers to life-threatening cancer, heart attack, stroke or multiple sclerosis. The initial diagnosis must occur at least 24 months after date of membership and meet other eligibility requirements.

Compliments of:

Live for today
Plan for tomorrow

We’re Different

Membership and its benefits are what make Foresters a different kind of life insurance provider.

At Foresters, we’re proud of over 135 years of tradition and financial strength. For ten years in a row we have been rated “A” (Excellent) by A.M. Best Company.

Foresters™ member benefits are offered as a part of our purpose, which is to champion the well-being of families through quality life insurance, unique member benefits and inspiring community activities.

Foresters is a trademark of The Independent Order of Foresters, a fraternal benefit society.
**Foresters Member Benefits**

These benefits help families like yours live for today, plan for tomorrow and make a difference along the way.

*Member Benefits* (available to all members):

**Family Events**
Spend quality time with family at sporting events, theme parks and more, at little to no cost.

**Community Involvement**
Volunteer with us to build a playground, or support your local Children’s Miracle Network hospital.

**Foresters Volunteer Leadership**
Lead community volunteer activities or organize family events in your area, with Foresters funding support.

**Terminal Illness Loan**
In the case of terminal illness an interest-free loan may be available.

**Everyday Money**
A toll-free phone-based financial counseling service offers personalized information.

**Legal Link**
Call to access free and discounted legal services in your area. Connect with lawyers for help with a variety of issues including wills, home ownership and family law.

**Competitive Scholarships**
350 scholarships worth up to $8,000 are available every year to eligible members and their family, including grandchildren.

**Most members also have:**

**Critical Illness Benefit**
Qualify to receive a financial grant of up to $2,000 in the case of critical illness.

**Orphan Benefits**
The Orphan Scholarship Benefit provides children of a deceased member with a renewable scholarship for higher learning. There is also a monthly payment for orphans under 18 of $900 per child upon the death of both parents.

Visit [www.foresters.com/membership](http://www.foresters.com/membership) or call 800 444 3043 for more on the benefits of membership.

---

**Already a member?**

Get more from your Foresters membership in three easy steps:

1. **Read more** about the many benefits available to you and your family at [www.foresters.com/membership](http://www.foresters.com/membership).
2. **Register online** to get more at [www.foresters.com/getmore](http://www.foresters.com/getmore) and be notified of everything you need to know about fun family events, community volunteer opportunities and other benefits of Foresters membership.
3. **Experience** the benefits of membership. Apply for our competitive scholarship program, attend a Foresters family event or volunteer for one of our community involvement projects.