

**A.M. Best reaffirms "A" (Excellent) rating to Foresters for 10th consecutive year
*Unity Life of Canada assigned rating of "A-" (Excellent)***

Toronto, ON, June 30, 2010 — A.M. Best Company has recently affirmed an "A" (Excellent) rating for financial strength to Foresters™ for the tenth year in a row. In addition, Unity Life of Canada, a Foresters company, was assigned an "A-" (Excellent) rating for a second year.

According to A.M. Best, the rating reflects Foresters long-established presence as a fraternal benefit society, its cross-border geographic diversification in the US, Canada and the UK, its strong risk-adjusted capitalization and profitable operations, including improved investment results. The rating also acknowledges Foresters continuing strategic focus aimed at strengthening its sales and marketing as well as service capabilities.

"We are extremely pleased to be rated "A" (Excellent) for the tenth consecutive year and for Unity Life to be rated "A-" again," said George Mohacsi, President and CEO of Foresters. "A.M. Best's ratings reaffirm Foresters financial strength and highlight the success of our management approach and strategic direction. As Foresters continues to move forward with our growth strategy, we remain committed to our purpose to champion the well-being of families through quality life insurance, unique member benefits and inspiring community activities."

In addition to the financial strength rating, A.M. Best also assigned Foresters with an issuer credit rating of "a+" with a "stable" outlook. Unity Life was assigned rating of "a-" with a "stable" outlook. For more information about A.M. Best Company's ratings, visit www.ambest.com

About Foresters

Founded in 1874 as a fraternal benefit society, Foresters™ champions the well-being of families through quality life insurance, unique member benefits and inspiring community activities. Foresters has assets of \$6.2 billion with liabilities of \$4.8 billion resulting in a surplus of \$1.4 billion (all figures in Canadian dollars as of December 31, 2009) and maintains an "A" (Excellent) rating by A.M. Best*. Foresters shares its financial strength with more than 675,000 members in Canada, the United States and the United Kingdom. Foresters Equity Services, Inc.[†], a wholly owned subsidiary of Foresters, offers investment products in the U.S. Unity Life of Canada[‡], a wholly owned subsidiary of Foresters, represents Foresters in Canada. For more information, please visit www.foresters.com.

Foresters® is a trademark of The Independent Order of Foresters, a fraternal benefit society, Toronto, Canada M3C 1T9.

*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.

† Investments offered through Foresters Equity Services, Inc. Member FINRA, SIPC, 6640 Lusk Blvd., Suite A-202, San Diego, CA 92121 T. 858 550 4844.

‡ Unity Life of Canada, a Foresters company, is a wholly owned subsidiary of The Independent Order of Foresters.



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