

# Fast Facts

**About Foresters** For over 135 years, Foresters™ has been helping families live for today, plan for tomorrow and make a difference along the way. We champion the well-being of families through quality life insurance, unique member benefits and inspiring community activities. Visit [www.foresters.com](http://www.foresters.com) for more information.

- The Foresters Difference**
- Foresters customers are members
  - Foresters shares its financial strength with more than 675,000 members through complimentary benefits such as competitive scholarships and grants to support member-directed volunteer activities
  - Over the course of a member's lifetime, Foresters member benefits may provide families with thousands of dollars of value, above and beyond the value of their insurance product
  - Foresters also shares its financial strength with communities and inspires others to do the same, delivering opportunities to support children's health and healthy family time through community service and volunteering

- Organization**
- Headquartered in Toronto, Ontario, Canada
  - Operates in the United States, Canada and the United Kingdom
  - In April 2008, Unity Life became a wholly owned subsidiary of Foresters and represents Foresters in the Canadian market as Unity Life of Canada, a Foresters Company.

- Major Proprietary Products**
- Life insurance products: individual term and whole life
  - Annuities and investment products‡
  - Foresters insurance, annuities and investment products are offered through independent distributors in North America and career agents in the U.K.

- Executive Leadership**
- George Mohacsi, President and Chief Executive Officer
  - Euan Allison, Group Managing Director, United Kingdom
  - Christopher Pinkerton, President, U.S. Division
  - Tony Poole, President, Canada Division

- Financial Strength**
- Foresters Audited Balance Sheet as at December 31, 2009:
    - Assets: \$6.2 billion\* (*see footnote*)
    - Liabilities: \$4.8 billion
    - Surplus: \$1.4 billion

*Source: Foresters 2009 Financial Highlights*
  - 'A' (Excellent) rating by A.M. Best\*\* (*see footnote*)
  - Premium income by country: U.S. 44%, Canada 25%, U.K. 31%

- Investments: Bonds represent 76% of total invested assets and are closely matched to the duration and profile of the policy liabilities they support. Equity investments represent 16% of total invested assets.
- For Unity Life of Canada financial information, visit [www.unitylife.ca](http://www.unitylife.ca)

### Competitive Scholarships

- Up to 500 competitive scholarships are awarded each year to eligible Foresters members or their dependent children – a maximum of five may be chosen as Ken Peterson award winners for demonstrating exceptional leadership, extraordinary effort and significant ability to overcome adversity.
- For complete listing of all Foresters member benefits in North America visit [www.foresters.com/membership](http://www.foresters.com/membership)

### Community Support

- Foresters invests in communities across North America and the UK through partnerships with Children’s Miracle Network, KaBOOM!, Prevent Child Abuse America, Association of Children’s Hospices and CLIC Sargent, as well as hundreds of local and regional not-for-profit organizations focused on strengthening families
- Members are encouraged to apply for funding for local community projects or participate in Foresters organized activities such as playground builds

### Volunteerism

- Through Foresters community initiative grants and funded volunteer activities, Foresters offers members, distribution partners and employees opportunities to get involved in their communities

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

\* All figures in Canadian dollars.

\*\* 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.

‡ Investments offered through Foresters Equity Services, Inc. Member FINRA, SIPC, 6640 Lusk Blvd., Suite A-202, San Diego, CA 92121 T. 858 550 4844, a wholly-owned subsidiary of The Independent Order of Foresters.

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406641 CAN/US/UK (03/10)