



NEWS RELEASE

For immediate release

**Unity Life introduces Annuity Plus TFSA
to increase saving options
*Foresters adds to its Annuity Plus product line***

Mississauga, ON January 14, 2010 – Unity Life of Canada, a Foresters™ company, now offers Foresters Annuity Plus Tax-Free Savings Account (TFSA), providing a number of saving options for Canadians. The Annuity Plus TFSA offers investments as a Daily Interest Account and a Guaranteed Interest Account with a choice of investment terms from 1 to 10 years.

“Unity Life and Foresters have once again expanded their product line to include the latest registered savings plan, the TFSA, that helps consumers build savings faster than in a regular bank or investment account because no tax is payable on the investment earnings,” said Rob Baboth, Unity Life’s Vice President, Sales and Marketing. “In addition to increased savings, Annuity Plus TFSA offers account holders the added value of Foresters membership which includes complimentary member benefits, such as scholarships, family events and community involvement.”

Annuity Plus TFSA provides another way for individuals to save tax-free for any goal they may have. TFSA savings can be used to buy a new car, pay for renovations, start a business or take a dream vacation.

With a TFSA, consumers can:

- Deposit money any time they want (up to set limit)
- Take their money out whenever they want, for any reason, without penalties
- Re-contribute to the TFSA without penalties
- Contribute to an RRSP in addition to a TFSA

The Annuity Plus TFSA is the latest addition to Foresters Annuity Plus product portfolio that includes registered and non-registered savings plans, choice of guaranteed interest rates and frequency of contribution. The Annuity Plus products are underwritten by Foresters, an organization with a history of financial strength.

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 more than \$6.2 billion with liabilities of \$5.0 billion resulting in a surplus of \$1.2 billion (all figures in Canadian dollars as of December 31, 2008) and maintains an "A" (Excellent) rating by A.M. Best*. Foresters shares its financial strength with more than 650,000 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.

About Unity Life

Unity Life of Canada is a Canadian incorporated life insurance company, which provides financial security to Canadians through innovative life insurance products and services. The company originated in 1898 as the Insurance Department of the Subsidiary High Court of the Ancient Order of Foresters. It was incorporated as a mutual company in 1934, subsequently changing its name to Toronto Mutual Life Insurance Company. In 2002, Toronto Mutual Life amalgamated with its subsidiary, The Western Life Assurance Company, as Unity Life of Canada. On April 2, 2008, Unity Life was converted from a mutual life insurance company to a stock life insurance company owned by Foresters™. Based in Mississauga, Ontario, Unity Life currently has more than 227,000 active policies and certificates, \$15.6 billion of insurance in force, and \$637 million in assets (all figures in Canadian dollars as at December 31, 2008). Unity Life has been assigned an "A-"(Excellent) rating by A.M. Best. Unity Life's Web address is www.unitylife.ca.

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