



# Because they mean so much to you...

A funeral can cost \$8,000\* – adding to the pain and grief your family is experiencing.

Help your family cover final expenses with Foresters™ PlanRight<sup>1</sup> life insurance. It's affordable and you'll know what coverage you'll be medically eligible to apply for before your life insurance representative leaves your home.

Plan today so your family doesn't have to in the future. Get the complete details and a free no obligation quote today!

First Financial Security Inc  
39159 Paseo Padre Pkwy., Suite 103  
Fremont, CA 94538 Ask for Rob 510-427-5308

<sup>1</sup> Graded Death Benefit is a limited benefit in the first two years, which is based on the greater of a) the sum of the total premiums paid accumulated with 4.5% interest, or b) 30% of the face amount in effect in the first year, and 70% of the face amount in effect during the second year. The death benefit is based on 100% of the face amount in year three and later. Modified Death Benefit in the first two years is based on premiums paid plus 10% annual interest. The death benefit is based on 100% of the face amount beginning in the third year.

Level Death Benefit is based on 100% of the face amount.

\* Source: National Funeral Director's Association (2009)

Life insurance coverage is underwritten by Foresters™, the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada, M3C 1T9.

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