

Why Consider Advantage Plus Whole Life Insurance?

Foresters 
Financial

Helping is who we are.™

Visit foresters.com to see how we can help you.



505294 CAN 07/20



**How long do
you envision
living?**

Long enough to
accomplish your
dreams, see
your family fulfill
their dreams,
maybe even
start new ones?

What's important to you?

To protect those dreams, do you imagine having financial security that offers:

- Coverage that remains with you for *WHEN* the unexpected happens.
- Potential to receive declared dividends.¹
- Structuring a strategy to meet both short- and long-term goals.
- More than just death benefit protection.
- Benefits that go beyond life insurance.

1. Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

Imagine where your life can go with Foresters Financial™



Foresters Advantage Plus² offers you a path towards financial security and overall wellness.

**Live
today**

**Protect
tomorrow**

**Build for
the future**



Live

More than just death benefit protection

A smiling woman with long brown hair and bangs, wearing a white top, and a young girl with long brown hair, wearing a yellow patterned top, are both smiling and holding onto a yellow vertical pole. They appear to be at an amusement park, with a blurred background showing red and white structures.

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Attend fun family events,
such as baseball games and
amusement park outings,
giving you a chance to spend
quality time with the ones
you love.

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Help your family reach their goals for higher education by applying for a Foresters Competitive Scholarship³ of up to \$2,000 per year, renewable for 4 years.

Scholarships are available for you, your spouse, your children or grandchildren or a person under legal guardianship.

TOM JOSEPH
**2019 Foresters Competitive
Scholarship Winner**

3. Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit www.foresters.com/en/foresters-difference/scholarships for eligibility criteria.



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Help make a difference in your community by applying for Community Volunteer grants. Each approved grant provides you with up to \$2,000 in funding to organize a meaningful project.

SHERISSE WASHINGTON
Foresters member



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If you're a smoker and have been trying to quit, let us help incentivize you.



Advantage Plus automatically offers smokers the Quit Smoking Incentive Plan. This provides lower rates for the first two years. If you quit during that time, those lower rates continue. This may lead to you saving potentially thousands of dollars plus start living a healthier lifestyle.

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You never expect to get ill. However, if you become ill, be comforted knowing you have access to a second opinion.



Advantage Plus comes with the Expert Medical Opinion Program.⁴ This built-in feature provides an option for an authoritative second opinion on medical issues from some of the world's leading experts. Eligible, at no additional premium. You, your spouse or domestic partner, or your dependents up to age 18 may access the service.

4. This program is provided exclusively by Advance Medical, Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice.



Protect

Ensure your loved ones future

Live
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Coverage for when the unexpected happens and your family needs it most. The protection stays with you for your lifetime with a benefit amount that's guaranteed, so long as the required premium payments are met.



In the event of death, the life insurance payout, called a death benefit, provides your beneficiaries an amount that is generally tax-free.⁵

5. 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. Advise your clients and prospective purchasers to consult their tax or legal advisor.

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Customize your coverage to help provide financial security for both short- and long-term obligations.

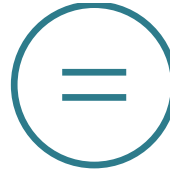
Long-term needs

Create a foundation of permanent coverage to meet long-term obligations you don't foresee diminishing.



Short-term needs

Layer a 10-, 20-, or 30-year Term Rider to meet short-term obligations you foresee ending after a specific period of time.



Total coverage

Total amount of protection necessary to meet your overall financial obligations.

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Flexibility to choose between three distinct payment options at issue:

1

Level pay to age 100: May be ideal if you want to pay lower annual premiums over your lifetime for the coverage.

2

20-Pay: May be ideal if you want to pay higher annual premiums over a shorter period of time for the coverage and not have the financial obligation during retirement.

3

10-Pay: May be ideal if you want to pay the highest annual premium over the shortest period of time for the coverage and not have the financial obligation during retirement.

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Peace of mind knowing that if your financial situation changes, you have the ability to keep coverage inforce.



- ***An automatic premium loan***, which allows Foresters to pay the required premium amount through a loan against the cash surrender value.
- ***Making the certificate reduced paid-up***, which means Foresters uses your available cash surrender value as a new single premium payment to purchase the maximum face amount. No future premiums would be required.

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Provide your children with the gift of future insurability.



- **Children's Insurance Benefit** provides \$3,000 of convertible term life insurance at no additional premium for any children under the age of 18. The insurance remains effective until the child's 25th birthday. If the coverage is converted to permanent insurance, the child can purchase an additional \$7,000 of coverage without providing evidence of insurability.
- **Guaranteed Insurability Rider** provides the ability to purchase additional whole life insurance for the lesser of the basic insurance amount or a flat \$50,000 without evidence of insurability at specific ages or key life events. This is an optional rider available at issue for ages 0-37.

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Leave a mark by donating to a cause you care about with Foresters Charity Benefit provision, which is included at no additional monthly premium.⁶



In addition to the death benefit, when a claim is paid to your beneficiaries, Foresters will donate 1% (up to a maximum of \$100,000) of the basic insurance amount in your name, to an eligible designated registered charitable organization chosen by you.

6. The designated charitable organization must be registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary for the benefit has been designated, prior to, and is in effect on, the date of the death of the insured.

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Make sure your family is prepared for the unexpected and knows your final wishes. Take the time to put your plan in place.



Foresters offers you LawAssure,⁷ one of our complimentary member benefits.⁸ You'll have the ability to create customizable wills, powers of attorney and prepare healthcare directives using this online document preparation service. Let's watch a quick video on [LawAssure](#).

7. LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed lawyer. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. LawAssure is not available in Quebec and the Canadian territories.
8. Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters or Foresters Life Insurance Company, or social fraternal members. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.



Build

Flexibility for an uncertain future

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today

Protect
tomorrow

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As a participating life insurance product, Advantage Plus has the potential to pay dividends. Foresters has consistently paid dividends for over 60 years.



Five distinct options to apply your declared dividends, such as these two options to boost the amount of protection on has:

- **Enhanced Insurance Option**, in which premiums are generally lower as coverage starts with a combination of permanent insurance and one-year term insurance. Dividends are used to pay for the one-year term insurance and any excess is used to buy paid-up additional insurance.
- **Paid-Up Additional Insurance Option**, which means buying additional permanent life insurance for the potential future growth of your coverage.

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As your life changes so will your life insurance needs. That's why Advantage Plus offers you the ability to:



Increase your permanent death benefit amount to meet your long-term financial obligations by converting any Term Rider inforce to permanent insurance during a specific period of time.



Decrease your total coverage if your financial obligations change by lowering the base death benefit amount, lowering or terminating the Term Rider or by requesting the coverage become reduced paid-up.

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The future is unpredictable. This plan can help you with financial flexibility.



Guaranteed cash value, meaning that the cash value accumulates on a guaranteed basis providing you stability for the future.

Loans⁹ may be obtained from Foresters using the certificate's cash value. The certificate must be in effect and have a positive cash surrender value at the time of loan.

9. The death benefit will be reduced by any outstanding debt.

**Let's review
a customized
solution for
your family.**



Disclaimer

This presentation is provided for information purposes only; it does not form part of the Foresters Advantage Plus Whole Life Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract.

All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member's dependents.

Thank you

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