



Foresters protection that grows with you

Advantage Plus Participating Whole Life Insurance

Life insurance is about protecting your loved ones and having the assurance that you've planned effectively for the future.

Foresters Advantage Plus¹ whole life insurance is an attractive option for families looking to protect their financial security. Coverage is guaranteed for life as long as the certificate is in effect. The premiums can't be increased due to changes in the insured's health status that occur after coverage comes into effect.

Your Advantage Plus certificate offers an additional opportunity for growth. As a participating product, Advantage Plus is eligible to receive dividends if and when Foresters Financial™ declares them.²

Flexible features and built-in benefits that grow with you and your family

Advantage Plus from Foresters offers solid protection, a range of attractive options and benefits, and the flexibility to meet the changing needs of your family in many stages of life.

Your Advantage Plus certificate generally provides a tax-free death benefit³ that can protect the financial security of your loved ones. As well, Advantage Plus may pay dividends that can be used to purchase additional coverage, reduce premiums, or be received in cash.

Built-in benefits provided at no extra premium include a Children's Insurance Benefit. This benefit provides \$3,000 of term insurance for each insured child. The insurance stays in effect to the child's 25th birthday.

On certain dates, the \$3,000 of term may be converted to permanent insurance and an additional \$7,000 of permanent coverage may be purchased on each child without evidence of insurability.

As your family grows, additional children may be automatically covered by the Children's Insurance Benefit. **Plus**, if both you and your partner have Advantage Plus certificates, your children receive the full benefit from both certificates.

Family member with Advantage Plus certificate	Children's Insurance Benefit for each child	Convertible to permanent insurance	Option to purchase additional permanent insurance	Total
Father	\$3,000	Yes	\$7,000	\$10,000
Mother	\$3,000	Yes	\$7,000	\$10,000
Total Children's Insurance Benefit for each insured child	\$6,000	Total available permanent insurance for each insured child without evidence of insurability		\$20,000

In addition, insureds will be eligible to enjoy the valuable benefits of Foresters membership.⁴



Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries.



The added value of Foresters Membership

For more than 140 years, Foresters has put its prosperity and financial strength to work for those who matter most – our members – through improved products, value-added benefits of membership⁴ and more.

At Foresters, we don't just sell financial products. We're members working together, helping each other and giving back to our communities.

As a Foresters member⁷, you can expect more than financial protection. As a member you may also be eligible to access complimentary member benefits⁴ including opportunities to attend fun Foresters events with your family, develop your personal skills, and make a difference by volunteering in your community.

And, as a member, you may qualify for a variety of other complimentary life, and education benefits that go beyond life insurance to help you and your family get even more out of life. Foresters current member benefits include competitive scholarships, terminal illness loan and orphan benefits to help children financially if they lose one or both parents.

Ask your financial representative to tell you more about Foresters complete member benefits package or visit us online at foresters.com.

Foresters
Financial

Comprehensive product features

In addition to the Children's Insurance Benefit, Advantage Plus's wide range of product features and options allow you to:

- Select the premium paying period that is most convenient for you, 20 years or the life of the certificate
- Apply your dividends to purchase an enhanced amount of insurance coverage
- Take out a loan⁵ against your cash surrender value
- Take advantage of a Quit Smoking Incentive Plan that offers smokers lower rates for the first two years of the certificate

Plus access to Advance Medical's Expert Medical Opinion Program⁶ that may provide you and your family with expert medical opinions upon request.

Choice of protection options

Advantage Plus offers a number of optional riders that allow you to customize your coverage to your personal circumstances and future goals, including:

- Term 10, Term 20 and Term 30 Riders
- Accidental Death Rider
- Guaranteed Insurability Rider
- Waiver of Premium Rider

Your financial representative can provide full information on Advantage Plus, its benefits and options, and help design your coverage to meet your personal and family requirements.

For more information about the insurance Foresters may offer you, contact your licensed insurance representative:

¹Underwritten by The Independent Order of Foresters.

²Although dividends are expected, they are not guaranteed.

³Proceeds from an insurance certificate paid due to the death of the insured person are generally excludable from the beneficiary's gross income for income tax purposes. Consult your tax advisor for complete information on your specific situation. Foresters, their representatives and employees, do not give legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Prospective purchasers should consult their tax or legal advisor.

⁴Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled without notice.

⁵The death benefit will be reduced by any outstanding debt.

⁶This program is provided exclusively by Advance Medical, Inc., subject to eligibility requirements and limitations and may be changed or canceled at any time without notice. This program is not part of the Advantage Plus certificate.

⁷The Foresters member is the primary insured person under the Advantage Plus certificate.