

Advantage Plus

Participating whole life insurance

For flexible protection



Why choose whole life insurance?

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

Advantage Plus¹ whole life insurance from Foresters FinancialTM is an attractive option for families looking to protect their financial security in the event of an untimely death. 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 come 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 declares them.²

We believe our life insurance and investment products are just a starting point. Our financial strength helps you reach your financial goals, protect your family, and improve the place you live.

A layered approach to protection

Foresters Advantage Plus offers a wide range of features that help you plan for your changing needs.

Advantage Plus offers a variety of features, including built-in guarantees that can protect you and your family from life's uncertainties, as well as the flexibility to grow with you as your personal and family needs changes. Your life goes through many stages and some of those stages may require more protection than others.

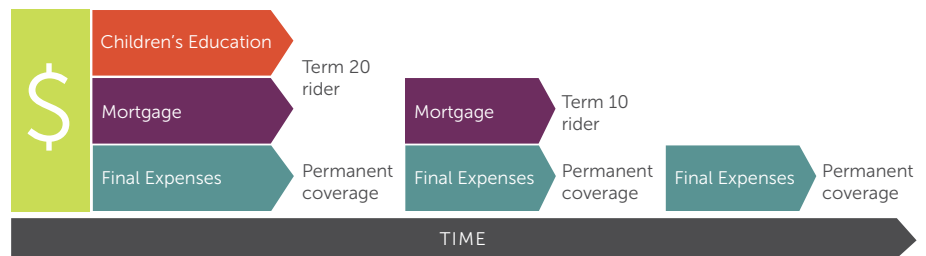
You may need more protection when your children are young and less once they have completed their educations. As you pay down your mortgage, your insurance needs may again decrease. When your need for protection decreases so should your insurance premiums. Why pay for protection that you may no longer need?

Additional layers of protection

Advantage Plus also gives you the options to add flexible term riders to customize your coverage to your personal circumstances. Term riders provide additional coverage for a specific period of time.

For example, you may start with a layer of whole life insurance to cover permanent risks like final expenses. You may then add term riders to cover more temporary risks such as your mortgage and your children's education.

As your protection needs decrease over time, the term riders expire and your premium decreases.



Wide range of product features

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

Advantage Plus also offers a wide range of product features and options which allow you to:

- Select the premium paying period that is most convenient for you, 10 years, 20 years or the life of the certificate
- Apply your dividends to purchase an enhanced amount of insurance coverage
- Benefit from built-in basic children's coverage at no additional premium through the Children's Insurance Benefit
- Contribute to your favourite registered charity for no additional premium with our Charity Benefit provision⁴
- Take out a loan⁵ against your cash surrender value
- Take advantage of a Quit Smoking Incentive Plan that offers lower non-smokers' 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 an authoritative second opinion or medical issues from some of the world's leading experts.

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.



The added value of Foresters membership

At Foresters our products are just the starting point. We believe in doing more – for you, your family, and your community. As a member,⁷ you may be eligible to access complimentary member benefits⁸ that will help protect your family and strengthen your community.

These include fun family events and volunteer opportunities, competitive scholarships, terminal illness loan and orphan benefits to help children financially if they lose one or both parents.

Your financial representative can provide more information on Foresters non-par whole life insurance as well as details on our complete package of valuable member benefits.

For more information about Foresters Financial go to foresters.com or call us toll-free at **800-267-8777**

Compliments of:

¹ Underwritten by The Independent Order of Foresters.

² Dividends are not guaranteed.

³ Proceeds from an insurance policy 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.

⁴ The maximum payment under this provision is \$100,000. 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.

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

⁶ The Expert Medical Opinion Program is provided solely by Advance Medical, Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice.

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

⁸ Descriptions of member benefits that you may receive assume that you are a Foresters Financial member. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.