

For Your Whole Life

Foresters Advantage Plus

Designed to be an all-in-one insurance solution, **Advantage Plus¹** can help you meet your financial goals, protect your loved ones and contribute to your overall wellness. It can be there for you at each stage of your life, whether you're working or enjoying retirement.

Make a Difference

We all strive for a purpose greater than ourselves. That's why **Advantage Plus** provides opportunities to make a difference in the world. With the **Charity Benefit provision²**, **Foresters FinancialTM** allows you to support a meaningful charitable cause of your choosing.

Complimentary Member Benefits²

It's important to live a healthy and fulfilling life. For this reason, Foresters offers complimentary member benefits that may allow you to spend more time with family. Members can also take advantage of services such as *Everyday Money*, which can be accessed for helpful information on financial topics such as budgeting or the benefits of preparing your will.

Member benefits are also meant to support families and their communities. With our **Competitive Scholarships Program⁴**, members' children and grandchildren may be eligible to receive up to \$8,000 in funding to pursue post-secondary education. Within the last five years, more than 5,000 new and renewed scholarships have been awarded internationally, an investment of \$14 million.

Community volunteering is at the heart of our values. Each year, we help thousands of members organize and participate in activities like building new playgrounds or volunteering.

Foresters Financial, Foresters, and Helping Is Who We Are 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. NC234

This worksheet 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.

¹ Underwritten by The Independent Order of Foresters.

² 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.

³ Description of member benefits that you may receive assumes you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

⁴ Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-program> for further details.

⁵ Each rider mentioned requires additional premium unless otherwise noted.

⁶ This 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. This benefit is not part of the policy.

⁷ Available to eligible members with an in force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

⁸ 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.

⁹ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

For today and every day

Base coverage

		Benefit Amount	Planned Premium
Advantage Plus Participating Whole Life Insurance	10-Pay		
	20-Pay		
	Pay to age 100		
Charity Benefit Provision Foresters pays (up to a maximum of \$100,000) an additional 1% of the basic insurance amount to the owner's designated registered charitable organization in the name of the insured.			
Children's Insurance Benefit Built-in convertible term insurance on each insured child.		\$3,000 per child	
Quit Smoking Incentive Plan Smokers will receive Non-Smoker premiums for the first two policy years. Non-Smoker rates will continue after two years if the insured meets Foresters definition of a Non-Smoker.			
Juvenile Guaranteed Insurability Benefit Offers an opportunity to purchase additional coverage on the life of the insured on specific option dates, without having to provide additional evidence of insurability.			

Optional Benefits⁵

Accidental Death Rider Provides a maximum benefit of \$300,000 in case of death due to accidental bodily injury.		
Term 10, Term 20 or Term 30 Rider Provides the option to purchase renewable and convertible term insurance separately on the insured person and/or that person's spouse.		
Owner Waiver of Premium Rider Waives the premium up to rider expiry if the insured owner dies or is totally disabled for at least 6 consecutive months and unable to work.	Waives premium	
Children's Term Insurance Rider Provides term life insurance for each eligible child of the insured.		
Waiver of Premium Rider Waives the premium up to rider expiry if the insured is totally disabled for at least 6 consecutive months and unable to work.	Waives premium	
Additional Purchase Option Rider Adds the option to purchase additional paid-up insurance.		
Total Planned Premium Premium subject to underwriting		
Expert Medical Opinion Program⁶ The insured and their family may access Advance Medical's Expert Medical Opinion Program which provides an authoritative second opinion on medical issues.		Automatically included with no additional premium.

Plus: Complimentary Member Benefits³

For you and your family

	Benefit Amount	Complimentary for members
Terminal Illness Loan An interest-free loan of up to 75% of the face amount of the Foresters life insurance coverage on a terminally ill insured person up to a maximum of \$250,000.	\$250,000 maximum	
Competitive Scholarships⁴ Eligible members and their family can apply for up to \$8,000 in support over four years.	\$8,000 maximum per child	
Orphan Scholarships⁷ Per year per child, renewable for up to 4 years of post-secondary education upon the death of both parents, a single parent or one of two parents.	\$24,000 maximum per child	
Orphan Benefits⁷ \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.	\$194,400 maximum per child	
Community Grants The Foresters Community Grant program provides members with financial grants to organize volunteer and fun family activities within their communities.	Up to \$2,000 per grant (Maximum 3 per year)	
Make an IMPACT Helps members make a difference in their communities with a one-time grant of \$200.	\$200 per year	
Everyday Money & LawAssure⁸ Accredited counsellors can help with everyday money issues, such as budgets and debt. Secure online service helps prepare and store important documents including wills, powers of attorney and healthcare directives.	Invaluable	
Lifelong Learning⁹ An easy-to-use learning library offering a diverse range of over 200 online courses that can be accessed anytime, anywhere.	Invaluable	

Prepared for:

Name _____
 Prepared by _____
 Date _____
 Contact info _____

For more information
 about Foresters Financial
 go to **foresters.com** or call
 us toll-free at **800-828-1540**