

## Advantage Plus

Whole Life  
Insurance

# For Affordable Coverage



## Meet Jay

- 31-year-old married father with two children
- Primary income earner
- Limited income household

## His dilemma

- He is on a fixed budget but wants affordable short-term protection to cover immediate needs such as protecting his wife and young children and long-term coverage for later in life

## His solution<sup>1</sup>

He purchases Advantage Plus<sup>2</sup> Paid-up at 100 with 10-Year Term Rider and Disability Income Rider:

- Guaranteed death benefit amount and guaranteed cash values
- Base coverage provides long-term protection for later in life while 10-year term rider offers short-term coverage for immediate needs such as protecting his family
- Premiums reduce after year 10 when the term rider expires
- Disability Income Rider can help maintain his family's lifestyle if he became totally disabled in an accident and unable to work
- Potential dividends<sup>3</sup> to help grow cash value along with death benefit if applied to purchase Paid-up Additions
- Cash value can be accessed through dividend withdrawals or loans<sup>4</sup> to help with things like unexpected expenses, if needed

Plus, he will have access to Foresters Financial<sup>TM</sup> unique member benefits<sup>5</sup>

## Foresters Competitive Scholarships

Provide his children the opportunity to apply for a post-secondary tuition scholarship.

- Worth up to \$8,000 over four years
- Applicable towards universities, community colleges, vocational or trade schools

Other member benefits include volunteer and fun family events, Legal *Link*, Emergency Assistance and many more.

Find out more.  
Contact Foresters  
Sales Support at

**866-466-7166 option 1**

<sup>1</sup> Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, tax or estate advice. This example is provided for illustration purposes and individual circumstances will be different. Prospective purchasers should consult their legal, tax or estate advisor.

<sup>2</sup> Foresters products and their riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations.

<sup>3</sup> Dividends are expected, they are not guaranteed. Past dividends are not an indicator of future dividend performance.

<sup>4</sup> Can be taken if the certificate is in effect and has a positive cash surrender value. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). If the loan amount exceeds the cash value plus the present value of PUAs and dividends on deposit amount the certificate will terminate.

<sup>5</sup> Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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